

Car Insurance Claim Checklist (2025 Edition)

Print this list or save it on your phone to ensure you never miss a step when filing your claim.

1. At the Accident Scene

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<input type="checkbox"/>	Turn on hazard lights & move to a safe spot
<input type="checkbox"/>	Call emergency services (999/112) if anyone is injured
<input type="checkbox"/>	Photograph the scene (wide shots + close-ups): Both vehicles (front, side, rear); Skid marks, debris, road signage; License plates, dents, scratches, shattered glass; Under-carriage leaks or fluids
<input type="checkbox"/>	Exchange driver & vehicle details
<input type="checkbox"/>	Collect witness info (names & contacts, statement)
<input type="checkbox"/>	Record basic timeline: time, weather, actions taken

2. Police & Inspection Reports

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<input type="checkbox"/>	Report accident at nearest police station
<input type="checkbox"/>	Obtain Police abstract (minor collision) and/or NTSA report (field inspection)
<input type="checkbox"/>	Get accident inspection report (if issued)
<input type="checkbox"/>	NTSA Vehicle Inspection Form from approved centre

3. Notify Insurer / Agent / Broker (Within 24 Hours)

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<input type="checkbox"/>	Call agent/broker hotline with policy no. & P3 ref.
<input type="checkbox"/>	Call insurer's 24/7 claims line and request claim ref. no.

<input type="checkbox"/>	Visit branch/agent office with policy no., date/time, Police abstract
<input type="checkbox"/>	Submit via online portal: fill form, upload photos/docs
<input type="checkbox"/>	Submit via WhatsApp: policy no., accident details, P3, photos, license
<input type="checkbox"/>	Record the claim reference number

4. Essential Claim Documents

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<input type="checkbox"/>	Police Abstract (P3a/P3b) originals or certified copies
<input type="checkbox"/>	Completed insurer Claim Form (P7)
<input type="checkbox"/>	Ministry of Transport Vehicle Inspection Form
<input type="checkbox"/>	Copy of driver's license (clear scan)
<input type="checkbox"/>	Certified copy of vehicle logbook (or e-logbook)
<input type="checkbox"/>	Copy of insurance policy / cover note
<input type="checkbox"/>	Valid KRA PIN Certificate
<input type="checkbox"/>	Valuation report & photos (for total-loss claims)
<input type="checkbox"/>	Hospital reports & prescriptions (if injuries claimed)
<input type="checkbox"/>	Witness statements (recommended)

5. Inspection & Workshop

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<input type="checkbox"/>	Confirm adjuster visit date/time (urban: 48-72 hrs; remote longer)
<input type="checkbox"/>	Use Nairobi assessment centres for same-day inspection
<input type="checkbox"/>	Choose workshop: panel garage or open garage
<input type="checkbox"/>	Ensure pre-authorization for expensive parts/repairs
<input type="checkbox"/>	Verify garage accreditation

6. Follow-Up & Appeals

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<input type="checkbox"/>	Track all submissions: dates, persons, ref. numbers
<input type="checkbox"/>	Use downloadable PDF checklist for verification
<input type="checkbox"/>	If delayed/rejected, escalate internally to claims manager
<input type="checkbox"/>	Lodge complaint with IRA (complaints@ira.go.ke)
<input type="checkbox"/>	Invoke policy arbitration clause if unresolved