

Personal Accident Insurance – Individual

Field Label	Input Type	Placeholder / Hint	Required Choices (if applicable)	Notes
Full Name	Text Input	Enter full name	✓ Yes	Must match ID card
National ID	Text Input	Enter ID number	✓ Yes	Used for identification
Phone Number	Phone Input	07XX XXX XXX	✓ Yes	For contact & emergency
Email Address	Email Input	user@example.com	✗ Optional	Used for digital communication
Date of Birth	Date Picker	Select your date of birth	✓ Yes	Used to determine age
Occupation	Text Input	e.g., Teacher, Driver	✓ Yes	Risk level validation
Risk Level	Dropdown	Select risk level	✓ Yes	Low, Medium, High. Affects premium
Cover Limit	Dropdown	Choose coverage amount	✓ Yes	KES 100K, 2x Premium
Duration	Dropdown	Select duration	✓ Yes	3 months, 6 months. Affects premium
Preferred Insurer	Dropdown	Select insurer	✓ Yes	CIC, PACIS, Based on preference
Premium Amount	Label (Auto)	Auto-calculated	✓ Yes	Based on occupation and risk
Upload ID Card	File Upload	Upload National ID	✓ Yes	Required for identification
Declaration	Checkbox	I confirm all details are correct	✓ Yes	Required to proceed
Payment Method	Dropdown	Select method	✓ Yes	M-PESA, Card, Bank
Submit & Pay	Button		✓ Yes	Sends detailed application

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entity validation
↳ STK push
tial document delivery
determine age-based pricing
ries by occupation
ium pricing
max payout
ium calculation
casing logic
cupation + risk level + cover
claims & verification
proceed

s and initiates payment