

MOTOR VEHICLE INSURANCE – Private Third-party

<i>Field Label</i>	<i>Input Type</i>	<i>Placeholder / Hint</i>	<i>Required</i>
Full Name	Text Input	Enter full name	✓ Yes
ID Number	Text Input	National ID	✓ Yes
Phone Number	Phone Input	07XX XXX XXX	✓ Yes
Email Address	Email Input	user@example.com	✗ Optional
Vehicle Registration I	Text Input	KDA 123A	✓ Yes
Make & Model	Text Input	Toyota Premio	✓ Yes
Year of Manufacture	Number Input	2017	✓ Yes
Vehicle Engine Capa	Number Input	e.g. 1800	✓ Yes
Usage Type	Dropdown	Select usage	✓ Yes
Insurance Duration	Dropdown	Select period	✓ Yes
Preferred Insurer	Dropdown	Select insurer	✓ Yes
Premium Display	Label (Read-only)	Auto-calculated	✓ Yes
KRA PIN	File Upload	Upload PDF or JPG	✓ Yes
National ID Copy	File Upload	Upload PDF or JPG	✓ Yes
Logbook / Ownership	File Upload	Upload PDF or JPG	✓ Yes
Next of Kin Name	Text Input	Enter name	✓ Yes
Next of Kin Phone N	Phone Input	07XX XXX XXX	✓ Yes
Declaration Checkbo	Checkbox	I confirm all info is accur	✓ Yes
Payment Method	Dropdown	Choose method	✓ Yes
Submit & Pay	Button		✓ Yes

MOTOR VEHICLE INSURANCE – Private Third-party Extendible

<i>Field Label</i>	<i>Input Type</i>	<i>Placeholder / Hint</i>	<i>Required</i>
Full Name	Text Input	Enter full name	✓ Yes
ID Number	Text Input	National ID	✓ Yes
Phone Number	Phone Input	07XX XXX XXX	✓ Yes
Email Address	Email Input	user@example.com	✗ Optional
Vehicle Registration I	Text Input	KDA 123A	✓ Yes
Make & Model	Text Input	Toyota Fielder	✓ Yes
Year of Manufacture	Number Input	2016	✓ Yes
Engine Capacity (cc)	Number Input	1800	✓ Yes
Usage Type	Dropdown	Select usage	✓ Yes
Insurance Duration	Dropdown	Select period	✓ Yes
Extendible to Compre	Toggle Switch / Yes/No		✓ Yes
Preferred Insurer	Dropdown	Select insurer	✓ Yes
Third-Party Premium	Label (Read-only)	Auto-calculated	✓ Yes
Extension Premium (I	Label (Read-only)	Will be shown if "Extend	✗ Optional
KRA PIN	File Upload	Upload PDF or JPG	✓ Yes
National ID Copy	File Upload	Upload PDF or JPG	✓ Yes
Logbook / Proof of O	File Upload	Upload PDF or JPG	✓ Yes
Declaration Checkbo	Checkbox	I confirm all info is accur	✓ Yes
Consent to Extend in	Checkbox	I agree to upgrade wher	✗ Optional

Payment Method	Dropdown	Choose method	✓ Yes
Submit & Pay	Button		✓ Yes

MOTOR VEHICLE INSURANCE – Private Motorcycle Third-party

Field Label	Input Type	Placeholder / Hint	Required
Full Name	Text Input	Enter full name	✓ Yes
ID Number	Text Input	National ID	✓ Yes
Phone Number	Phone Input	07XX XXX XXX	✓ Yes
Email Address	Email Input	user@example.com	✗ Optional
Motorcycle Registrati	Text Input	KMDA 001A	✓ Yes
Make & Model	Text Input	Boxer 150	✓ Yes
Year of Manufacture	Number Input	2020	✓ Yes
Engine Capacity (cc)	Number Input	150	✓ Yes
Usage Type	Dropdown	Select usage	✓ Yes
Insurance Duration	Dropdown	Select period	✓ Yes
Preferred Insurer	Dropdown	Select insurer	✓ Yes
Third-Party Premium	Label (Read-only)	Auto-calculated	✓ Yes
National ID Copy	File Upload	Upload PDF or JPG	✓ Yes
KRA PIN (Optional)	File Upload	Upload PDF	✗ Optional
Logbook / Importation	File Upload	Upload proof of ownership	✓ Yes
Declaration Checkbox	Checkbox	I confirm all details are t	✓ Yes
Payment Method	Dropdown	Choose method	✓ Yes
Submit & Pay	Button		✓ Yes

MOTOR VEHICLE INSURANCE – Commercial: Private Comprehensive

Field Label	Input Type	Placeholder / Hint	Required
Company / Owner Name	Text Input	Enter full name or comp	✓ Yes
Contact Person Name	Text Input	John Doe	✓ Yes
ID / Company Reg No	Text Input	National ID or Certificate	✓ Yes
Phone Number	Phone Input	07XX XXX XXX	✓ Yes
Email Address	Email Input	company@example.com	✗ Optional
Vehicle Registration	Text Input	KBX 001X	✓ Yes
Chassis Number	Text Input		✓ Yes
Make & Model	Text Input	Toyota Hilux	✓ Yes
Year of Manufacture	Number Input	2020	✓ Yes
Engine Capacity (cc)	Number Input	2000	✓ Yes
Vehicle Type	Dropdown	Select type	✓ Yes
Usage Type	Dropdown	Select usage	✓ Yes
Carrying Capacity	Number Input	In tonnes or seats (if ap)	✗ Optional
☐ Insurance & Pricing Info			
Field Label	Input Type	Placeholder / Hint	Required
Preferred Insurer	Dropdown	Select insurer	✓ Yes
Estimated Vehicle Value	Number Input	1,200,000	✓ Yes
Insurance Duration	Dropdown	Select duration	✓ Yes
Premium Amount	Label (Read-only)	Auto-calculated	✓ Yes

Min. Premium	Label (Read-only)	Auto-applied if applicable	✗ Optional
Excess / Deductible	Label / Text	Defined by insurer	✗ Optional
National ID / Certificate	File Upload	✓ Yes	PDF or clear photo
Logbook / Importation	File Upload	✓ Yes	Ownership verification
Company PIN / KRA	File Upload	✓ Yes	If under company
Previous Cover Note	File Upload	✗ Optional	If applicable for transfer
Payment Method	Dropdown	✓ Yes	M-PESA, Card, Bank
Submit & Pay	Button	✓ Yes	Triggers STK push

Commercial Insurance – TOR for Commercial (Third Party)

Field Label	Input Type	Placeholder / Hint	Required
Full Name	Text Input	Enter your full name	✓ Yes
ID Number	Text Input	National ID	✓ Yes
Phone Number	Phone Input	07XX XXX XXX	✓ Yes
Email Address	Email Input	user@example.com	✗ No
Vehicle Registration / ID	Text Input	e.g. KDA 123A	✓ Yes
Vehicle Make	Text Input	Toyota, Isuzu, etc.	✓ Yes
Year of Manufacture	Dropdown/Input	Select year	✓ Yes
Tonnage	Dropdown/Input	Select tonnage range	✓ Yes
Policy Duration	Dropdown	3 months / 6 months / 1 year	✓ Yes
Region of Use	Dropdown	Nairobi, Mombasa, etc.	✓ Yes
Premium Amount (KE)	Auto-filled	Based on rating	✓ Yes
Commission Payable	Auto-filled	e.g. 15%	✓ Yes
Payment Mode	Dropdown	M-Pesa / Card / Bank	✓ Yes
Upload Logbook	File Upload		✓ Yes
Confirm Accuracy	Checkbox	I confirm the above is accurate	✓ Yes
Submit Button	Action Button		✓ Yes

Commercial Insurance – Own Goods Third Party

Field Label	Input Type	Placeholder / Hint	Required
Full Name	Text Input	Enter your full name	✓ Yes
ID Number	Text Input	National ID Number	✓ Yes
Phone Number	Phone Input	07XX XXX XXX	✓ Yes
Email Address	Email Input	user@example.com	✗ No
Vehicle Registration / ID	Text Input	KDA 123A	✓ Yes
Vehicle Make	Text Input	Isuzu, Tata, etc.	✓ Yes
Year of Manufacture	Dropdown/Input	e.g., 2018	✓ Yes
Carrying Capacity (Tons)	Dropdown/Input	Select range (e.g. 3T, 5T)	✓ Yes
Usage Type	Dropdown	Own Goods	✓ Yes
Policy Duration	Dropdown	3 months / 6 months / 1 year	✓ Yes
Region of Operation	Dropdown	Nairobi, Mombasa, etc.	✓ Yes
Premium Amount (KE)	Auto-filled	Based on capacity and usage	✓ Yes
Commission Payable	Auto-filled	Shown after premium calculation	✓ Yes
Upload Logbook	File Upload		✓ Yes

Attach National ID	File Upload	✓ Yes
Confirm Accuracy Ch	Checkbox	I confirm all information ✓ Yes
Submit Button	Button	✓ Yes

Commercial Insurance – General Cartage Third Party

<i>Field Label</i>	<i>Input Type</i>	<i>Placeholder / Hint</i>	<i>Required</i>
Full Name	Text Input	Enter your full name	✓ Yes
ID Number	Text Input	National ID Number	✓ Yes
Phone Number	Phone Input	07XX XXX XXX	✓ Yes
Email Address	Email Input	user@example.com	✗ No
Vehicle Registration I	Text Input	KBZ 456Y	✓ Yes
Vehicle Make	Text Input	Fuso, Canter, etc.	✓ Yes
Year of Manufacture	Number Input	e.g., 2015	✓ Yes
Tonnage/Carrying Ca	Dropdown/Input	7T, 10T, 15T, etc.	✓ Yes
Usage Type	Dropdown	General Cartage	✓ Yes
Route or Region	Dropdown	Nationwide, Within Cour	✓ Yes
Cover Period	Dropdown	1 month, 3 months, 1 ye	✓ Yes
Estimated Premium (	Auto-filled	System-calculated	✓ Yes
Commission %	Auto-filled	Shown from binder	✓ Yes
Upload Logbook	File Upload		✓ Yes
Attach National ID	File Upload		✓ Yes
Supporting Documen	File Upload (PDF)		✗ No
Confirm Details Chec	Checkbox	I confirm the above is ac	✓ Yes
Submit Button	Button		✓ Yes

Commercial Insurance – Tuktuk Third Party

<i>Field Label</i>	<i>Input Type</i>	<i>Placeholder / Hint</i>	<i>Required</i>
Full Name	Text Input	Enter your full name	✓ Yes
ID Number	Text Input	National ID Number	✓ Yes
Phone Number	Phone Input	07XX XXX XXX	✓ Yes
Email Address	Email Input	user@example.com	✗ No
Vehicle Registration I	Text Input	KTUK 001A	✓ Yes
Vehicle Make	Text Input	Piaggio, Bajaj, TVS, etc.	✓ Yes
Year of Manufacture	Number Input	e.g., 2018	✓ Yes
Engine Capacity (CC	Number Input	200cc, 250cc	✓ Yes
Usage Type	Dropdown	Commercial	✓ Yes
Route or Area of Ope	Dropdown	Urban, Rural	✓ Yes
Insurance Period	Dropdown	1 month, 3 months, 1 ye	✓ Yes
Estimated Premium (	Auto-filled	System-calculated	✓ Yes
Maximum Commissic	Auto-filled	% value	✓ Yes
Upload Logbook	File Upload		✓ Yes
Upload ID or Busines	File Upload		✓ Yes
Optional Supporting I	File Upload		✗ No
Confirm Details Chec	Checkbox	I confirm the above is ac	✓ Yes

Submit Button

Button

✔ Yes

Commercial Insurance – Tuktuk Third Party Extendible

<i>Field Label</i>	<i>Input Type</i>	<i>Placeholder / Hint</i>	<i>Required</i>
Full Name	Text Input	Enter your full name	✔ Yes
ID Number	Text Input	National ID Number	✔ Yes
Phone Number	Phone Input	07XX XXX XXX	✔ Yes
Email Address	Email Input	user@example.com	✗ No
Vehicle Registration I	Text Input	KTUK 002B	✔ Yes
Vehicle Make	Text Input	Piaggio, Bajaj, TVS, etc.	✔ Yes
Year of Manufacture	Number Input	e.g., 2017	✔ Yes
Engine Capacity (CC	Number Input	e.g., 200cc	✔ Yes
Usage Type	Dropdown	Commercial	✔ Yes
Route or Area of Ope	Dropdown	Urban, Rural	✔ Yes
Cover Type	Dropdown	Third Party Extendible	✔ Yes
Add-on Cover Option	Multi-select Checkboxes	Windscreen, Radio, Rio	✗ No
Insurance Period	Dropdown	3 months, 6 months, 1 y	✔ Yes
Estimated Premium (	Auto-filled	Calculated premium	✔ Yes
Maximum Commissic	Auto-filled	% value	✔ Yes
Upload Logbook	File Upload		✔ Yes
Upload ID or Busines	File Upload		✔ Yes
Optional Supporting I	File Upload		✗ No
Confirm Details Chec	Checkbox	I confirm the above is ac	✔ Yes
Submit Button	Button		✔ Yes

Commercial Insurance – Own Goods Third Party Extendible

<i>Field Label</i>	<i>Input Type</i>	<i>Placeholder / Hint</i>	<i>Required</i>
Full Name	Text Input	Enter your full name	✔ Yes
ID Number / Compan	Text Input	ID Number or Business	✔ Yes
Phone Number	Phone Input	07XX XXX XXX	✔ Yes
Email Address	Email Input	user@example.com	✗ No
Vehicle Registration I	Text Input	KBZ 123L	✔ Yes
Vehicle Make & Mod	Text Input	Isuzu NPR, Mitsubishi F	✔ Yes
Year of Manufacture	Number Input	e.g., 2016	✔ Yes
Tonnage / Load Cap	Number Input	e.g., 5 tons	✔ Yes
Usage Type	Dropdown	Own Goods	✔ Yes
Area of Operation	Dropdown	Nairobi, Mombasa, Nati	✔ Yes
Cover Type	Dropdown	Third Party Extendible	✔ Yes
Add-on Cover Option	Multi-select Checkboxes	Riot & Strike, Windscre	✗ No
Insurance Period	Dropdown	3 months, 6 months, 1 y	✔ Yes
Estimated Premium (	Auto-filled	Calculated	✔ Yes
Maximum Commissic	Auto-filled	% Value	✔ Yes
Upload Logbook	File Upload		✔ Yes
Upload Driver's Licen	File Upload		✔ Yes
Additional Supporting	File Upload		✗ No

Confirm Information (Checkbox
Submit Button Button

I confirm the above is accurate ✓ Yes
✓ Yes

Commercial Tuktuk Comprehensive

Field Label	Input Type	Placeholder / Hint	Required
Full Name / Business Name	Text Input	Enter full name or business name	✓ Yes
ID Number / Business License Number	Text Input	National ID / Certificate Number	✓ Yes
Phone Number	Phone Input	07XX XXX XXX	✓ Yes
Vehicle Registration Number	Text Input	KDA 789Y	✓ Yes
Vehicle Make & Model	Text Input	Piaggio, Bajaj, TVS, etc.	✓ Yes
Year of Manufacture	Number Input	e.g., 2020	✓ Yes
Usage Type	Dropdown	Commercial Tuktuk	✓ Yes
Area of Operation	Dropdown	Urban, Rural, All Kerala	✓ Yes
Cover Type	Dropdown	Comprehensive	✓ Yes
Vehicle Market Value	Number Input	e.g., 350,000	✓ Yes
Add-on Cover Options	Multi-select / Checkboxes	Theft, Riot & Strike, etc.	✗ Optional
Excess Amount	Dropdown	Standard (10%), Custom	✓ Yes
Estimated Premium	Auto-filled	Based on insurer & vehicle details	✓ Yes
Upload Logbook	File Upload		✓ Yes
Upload NTSA Tuktuk License	File Upload		✓ Yes
Confirm Information	Checkbox	I confirm the above information is accurate	✓ Yes
Submit Button	Button		✓ Yes

General Cartage Comprehensive

Field Label	Input Type	Placeholder / Hint	Required
Company / Owner Name	Text Input		✓ Yes
Vehicle Reg No	Text Input		✓ Yes
Vehicle Make / Model	Text Input		✓ Yes
Chassis Number	Text Input	Optional	✗ No
Year of Manufacture	Number		✓ Yes
Tonnage / Capacity	Number Input	e.g., 12 tons	✓ Yes
Type of Cargo	Text Input	e.g., Sand, Steel	✓ Yes
Area of Operation	Dropdown	Local / National / Regional	✓ Yes
Cover Type	Dropdown	Comprehensive	✓ Yes
Vehicle Value (KE)	Number Input	e.g., 2,500,000	✓ Yes
Add-ons	Checkboxes	Theft, Windscreen, etc.	✗ Optional
Premium Estimate	Auto-filled		✓ Yes
Upload Logbook	File Upload		✓ Yes

Upload Transport File Upload	✓ Yes
Submit Button Button	✓ Yes

Own Goods Comprehensive

<i>Field Label</i>	<i>Input Type</i>	<i>Placeholder / Hint</i>	<i>Required</i>
Full Name or Com	Text		✓ Yes
Phone Number	Phone Input		✓ Yes
Vehicle Reg No	Text Input		✓ Yes
Vehicle Make/Moc	Text Input		✓ Yes
Year	Number		✓ Yes
Goods Carried	Text	e.g., Furniture, Elect	✓ Yes
Vehicle Market Va	Number Input	e.g., 1,200,000	✓ Yes
Area	Dropdown	Nairobi, National, EA	✓ Yes
Cover	Dropdown	Comprehensive	✓ Yes
Optional Add-ons	Checkboxes	Windscreen, Riot, Tr	✗ No
Premium Estimate	Auto-calculate	Based on input	✓ Yes
Upload Logbook	File Upload		✓ Yes
Upload Permit	File Upload		✓ Yes
Confirm & Submit	Checkbox + Button		✓ Yes



Choices (if any)	Notes
	Matches ID/KRA details
	For STK push / updates
	Auto-validates
	Used for risk profiling
	Required for pricing
Private / Personal /	Should match logbook
1 month, 3 months,	Affects total premium
PACIS, CIC, MONA	Based on dynamic pricing logic
	Based on insurer logic + engine cc
	Needed for underwriting
	Mandatory for ownership validation
	For contact in case of emergency
	Must be ticked before proceeding
M-PESA, Card, Bank	



Choices (if any)	Notes
	Matches ID/KRA details
	For STK push / updates
	Auto-validates
	Used for valuation & risk profiling
	Used in pricing logic
Private / Personal	
1 month, 3 months,	Affects base premium
Yes / No	Enables upgrade logic
CIC, MADISON, M	Uses pricing logic from binders
	Fetches from API or insurer logic
	Not paid now, just indicative
	Must be ticked before submission
	Optional marketing consent

M-PESA, Card, Bank
Triggers STK push or redirect

Choices (if any)	Notes
	Match with National ID
	Required for payment STK push
	Auto-validates
	For risk profiling
	Must be within motorcycle range
Private / Delivery (E	Choose "Private" only here
1 month, 3 months,	Based on insurer pricing logic
CIC, GA, Madison,	Insurer list configurable
	Based on insurer selection
	Can also be a sales agreement
	Must be checked
M-PESA, Card, Bank	Triggers payment logic

Choices (if any)	Notes
	Legal entity if commercial
	Used for payment STK push
	Auto-validates
	Optional fallback
Saloon, Pickup, Va	Determines rate banding
Private Commercial	Insurers use this to define risk profile
	Optional if not a PSV or truck
Choices (if any)	Notes
CIC, GA, Madison,	Load insurer list dynamically
	Determines base premium
3 months, 6 months	Duration options may vary
	Based on insurer, duration, value

Some insurers enforce min premiums

o
ation
name
ansfer of insurer
ank
h or payment logic

Notes

Used for STK Push
Optional
Validated

Used for rating
Premium depends on this
Might affect loading
Read-only
Read-only

Image or PDF
Required to submit
Sends request

Notes

For M-Pesa STK Push
Optional
Validates vehicle

Influences premium
Pre-filled / fixed for this form
May affect price
May affect rates
System-calculated
Based on binder
PDF or image

For ownership proof
Must be checked
Triggers submission and STK push

Notes

Used for M-Pesa STK Push
Optional
Validates against policy

Affects pricing
Fixed value for this category
Used for rate adjustment
As per SLA/Binder rules
Based on capacity and region
Internal for agent use
Ownership proof
Matches applicant to policy
Invoices, licenses, etc.
Must check before submission
Initiates submission + STK

Notes

Used for M-Pesa STK Push
Optional
Must match policy

May affect pricing
Fixed for this subcategory
Determines applicable rate
Based on binder/SLA options
Depends on vehicle details & usage
As per binder info
Ownership proof
To verify owner or operator
Additional proof like licenses, photos, etc.

Triggers backend validation and STK push

Notes

Used for M-Pesa STK Push
Optional

Fixed for this subcategory
May influence premium
System-selected
Additional charges may apply
Based on insurer offerings
Based on base rate + selected add-ons
As per binder
Ownership proof

Licenses, vehicle photos, or other proof

Sends details to backend & triggers STK push

Notes

Accepts either personal or company info
For M-Pesa STK Push
Optional

May impact premium
Fixed for this subcategory
Affects premium pricing
Set by system for this subcategory
Optional, premium increases
Based on binder/insurer offerings
Derived from rate + add-ons
As per insurance binder
Vehicle ownership verification
Required for commercial use vehicles
May include photos, business permits

Must be checked
Triggers quotation and STK push

Notes

Used for M-Pesa STK push

Affects risk and pricing
Fixed for this form
Determines premium

May be preset based on insurer

Notes

Used to calculate premium

Based on binder formula



Notes





























