

Car Insurance Comparison Worksheet

Compare motor insurance quotes side by side before you buy a policy.

Every car on Kenyan roads needs cover. But the cheapest premium isn't always the best policy — what you pay when you actually claim (the excess), what's covered, and how fast the insurer pays out matter just as much. Get two or three quotes and compare them here.

Compare	Insurer A	Insurer B	Insurer C
Insurer / underwriter			
Cover type (comprehensive / third-party / TPFT)			
Annual premium (Ksh)			
Vehicle value insured (Ksh)			
Excess / deductible (Ksh)			
Key benefits (towing, windscreen, courtesy car...)			
Add-ons & extra cost (excess protector, PVT...)			
Typical claim response time			
No-claims discount offered			
Notes			

What to check

- **Cover type.** Comprehensive covers your own car too; third-party only covers damage to others. Third-party fire & theft (TPFT) sits in between.
- **The excess.** This is what you pay out of pocket per claim. A lower premium with a high excess can cost you more when something happens.
- **Insured value.** Make sure the value covered matches what your car is actually worth — under-insuring means a smaller payout.
- **Claim turnaround & reputation.** Ask how quickly claims are paid; a cheap policy that's slow to pay isn't a bargain.
- **Add-ons.** Excess protector, political violence & terrorism (PVT), and courtesy car can be worth it — check what's included vs extra.

Disclaimer. This worksheet is provided free for convenience and is not insurance or financial advice. Cover terms vary by insurer — read each policy's wording and confirm details with the underwriter before buying. Garisea is not an

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