



KINGA BODA MEDICAL COVER.

PRODUCT GUIDE

Powered by:



What is Kinga Boda M-KOPA?

Kinga Boda M-KOPA is an accident and medical cover for M-KOPA riders. Kinga Boda only covers medical costs related to accidents that involve your M-KOPA bike.

How does Kinga Boda differ from NHIF?

Along with medical insurance, Kinga Boda also provides other benefits like last expense, accident and evacuation cover and permanent disability compensation.

What sets M-TIBA apart from AAR Insurance Kenya?

M-TIBA is a platform used to access health services while AAR Insurance Kenya is an insurance company responsible for providing medical cover (Kinga Boda).

What benefits do I get with my Kinga Boda M-KOPA cover?

Benefits	Details	Limits
Medical costs related to accident	These are injuries sustained in accidents involving your M-KOPA bike, such as collisions with other vehicles, Boda-Bodas, single-bike accidents, and accidents caused by road hazards	Ksh 50,000
Daily compensation during hospitalization as a result of accident	In the event that you are hospitalized due to illness or injury, this benefit provides you with a financial buffer to enable you to take care of your day-to-day needs since you will be away from work. The income compensation will start after being longer than 24hrs in the hospital	Ksh 1,000/day* (max 30 days per year)
Income compensation in case of temporary disability as a result of accident	In the event you are unable to work because of injuries linked to the accident, this benefit provides you with a financial buffer to enable you to take care of your day-to-day needs. This should be confirmed by your doctor and agreed upon by the M-TIBA medical team.	Ksh 1,000/day* (max 30 days per year)
Compensation in case of permanent disability as a result of accident	This benefit offers financial support in the unfortunate event that you experience a disabling injury of illness that results in a permanent disability that avoids you from continuing your job. Kinga Boda will provide you with financial security and peace of mind when facing life-altering circumstances.	Ksh 50,000
Pay out in case of fatal accident	This benefit ensures that you and your loved ones can navigate the financial aspects of funerals, burials, and other related expenses with ease and peace of mind.	Ksh 200,000

Do I and my dependents get the same benefits?

- The benefits covered with Kinga Afya are shared between the bike owner and the dependent(s). This means that the total benefits of the cover are as mentioned above, but if one dependent uses 50% of the cover after an accident, there is only 50% of the cover remaining for other dependent(s) or the bike owner her-/himself (in case of a second accident with the same M-KOPA bike).
- Kinga Afya Boda is an annual product: the benefits and limits are valid for 1 year and can be renewed afterwards. If all benefits have been used before, riders (i.e., bike owner and/or dependent) are no longer protected against medical costs related to accidents involving the M-KOPA bike.

How many dependents can I add to my Kinga Boda M-KOPA cover?

- Riders can be registered as dependents. This means you cannot add any family members or relatives to the cover, unless they are the actual riders using your M-KOPA bike.

Is my dependent immediately covered for any accident-related medical costs?

- No, your dependent will be covered only once you have received a confirmation SMS that the dependent has been added. After you (as a bike owner) have called the M-TIBA support center to add a new dependent, the M-TIBA team applies a 1 hour lead time to verify the details shared and check if there is any open claim still linked to your cover. If this is not the case, you will receive a confirmation SMS that the new dependent is added to your account. Only as of then, this person is protected. If you call the M-TIBA support center to register the new dependent just before, during, or just after the accident, we cannot cover any medical costs.

If I get in an accident, but I'm not on my M-KOPA bike, am I also covered?

- No, if you (the bike owner) or your rider (the dependent) get into an accident that is NOT involving your M-KOPA bike, you are not insured

How will the payment compensation be done once I'm admitted?

- Daily compensation will be done via M-PESA to your registered phone number 24 hours after admission until discharge.

What does it mean that compensation will partly be paid to MKOPA?

- Depending on the contract and loan repayment plan you have with M-KOPA, that repayment amount will be deducted from your compensation and directly paid to your M-KOPA account. The remaining amount will be sent to your M-PESA account.

Will I still receive the daily compensation when admitted for other illness other than an accident?

- No, you will not be compensated in case you get admitted for other illnesses that are not directly related to an accident on your M-KOPA bike.

Can I go to any hospital to get the treatment I need?

- M-TIBA has contracts with 150+ providers that can support you in case you have been in an accident related to your M-KOPA bike.
- At these contracted ("on-panel") providers, you will get 100% of the medical cost reimbursed (as long as you have not reached the cover's limits and you are being treated for injuries that are directly related to an accident involving your M-KOPA bike).

- If you are in a life-threatening situation directly related to an accident involving your M-KOPA bike, an ambulance will bring you to the nearest hospital that has the services to help you. 100% of the medical cost will be reimbursed, regardless of the type of provider (i.e., “on-panel” or “off-panel”). Again, this applies as long as you have not reached the cover’s limits.
- If you are NOT in a life-threatening situation, but you visit a provider that is not one of our contracted providers (i.e., “off-panel”), only 80% of the medical cost will be reimbursed. Again, this applies as long as you have not reached the cover’s limits and you are being treated for injuries that are directly related to an accident involving your M-KOPA bike.

How do I access treatment at a service provider?

- Dial *253# (Safaricom, Airtel, and Telkom) on the number registered on KINGA BODA)
- Enter M-TIBA PIN (or press 1 if you have forgotten your PIN)
- Select "My M-TIBA"
- Select the payment method: “Kinga Boda M-KOPA”
- Press 1 to initiate treatment
- Select recent clinic (1, 2, 3) or enter facility till number (e.g., 465004)
- Select the patient to be treated
- Select the cover you want to utilize
- Press 1 to Authorize
- You will receive an in-app message and an SMS with a transaction number

Will I need to verify my treatment?

- Yes, you will be required to verify your treatment by scanning your fingerprint at the provider of your choice. The verification process is required before treatment can begin.

How do I know if my transaction has gone through?

- You will receive an SMS notification when you have opened your benefit (*253#) before getting treated, and another SMS when the healthcare facility has billed your specific benefit.
- The SMS sent after your benefit has been billed will indicate the cost of the services including medication.

How can I inquire about the balance?

- Dial *253#
- Enter your M-TIBA PIN (or press 1 if you have forgotten your PIN)
- Select "My M-TIBA"
- Select “Kinga Boda M-KOPA”
- Select “Balance”
- The balance will be displayed against each category i.e., medical expenses, total disability, last expense.

Can I change my M-TIBA PIN?

- If you can access your benefit, you can change it as follows
- Dial *253#
- Enter M-TIBA PIN
- Select option 4 "Help"
- Select option 2: "Change PIN"
- Enter the Current PIN
- Enter New PIN
- Confirm New PIN
- You will receive an SMS notification confirming PIN change "Your PIN has been changed"

How can I change my personal details in case they are wrong in the system?

- Make sure you provide the correct details during registration. If you notice certain details are wrong, please call the M-TIBA Toll Free line on **0800 721 253** or email customercare@mtiba.co.ke

If you have forgotten your PIN, you can reset it as follows:

- Dial *253#
- Enter 1 if you have forgotten your PIN
- Enter date of Birth e.g. DD MM YYYY (01 01 1963)
- Enter the Identification number
- Enter new PIN
- Confirm new PIN

What happens if I lose my phone?

- Report to Safaricom immediately and get a replacement for the SIM card at your nearest Safaricom shop. After getting your new SIM card, you can continue using your M-TIBA by dialing *235#

What will you do with my personal data?

- At M-TIBA we treat keeping your data safe with the highest priority. We adhere to international regulation GDPR. We are also ISO certified. We will not use your data for any other reasons than to activate your medical cover.

Why Do We Collect Your KYC Information?

We understand that your privacy is important, your information is kept secure and handled responsibly, according to the Kenya Data Protection Act.

How Is Your Information Used?

We use your data for different purposes:

- **Registering Your Account :** We need your names, phone numbers, and ID numbers to create your M-TIBA Account and possibly add your dependents. This helps ensure our services reach the right people and allows us to meet KYC (know your customer) requirements.
- **Biometrics:** In some cases, we may take your fingerprint for added security. This helps us identify you and prevents fraud. A professional will assist during your first visit, making future visits more secure.
- **Healthcare Data:** To provide healthcare services through the M-TIBA Platform, we process information about your treatments, including services received, medical history, and reports from healthcare providers. This ensures you receive appropriate care.
- **Updates and Offers:** We might use your email and phone number to share information about new products or collect your feedback. You can opt out of these updates at any time.

Why Do We need Your Information?

We collect and process your data because it's necessary for our agreements with you and to give you access to our services and healthcare programs. This ensures you receive the healthcare support you need.

Questions or Concerns?

If you have any questions or concerns about how we handle your data, please reach out to us by emailing us at customercare@mtiba.co.ke

You can also visit our website to review our terms and privacy policy.

Terms ~ <https://mtiba.com/terms/>

Privacy ~ <https://mtiba.com/privacy-policy/>

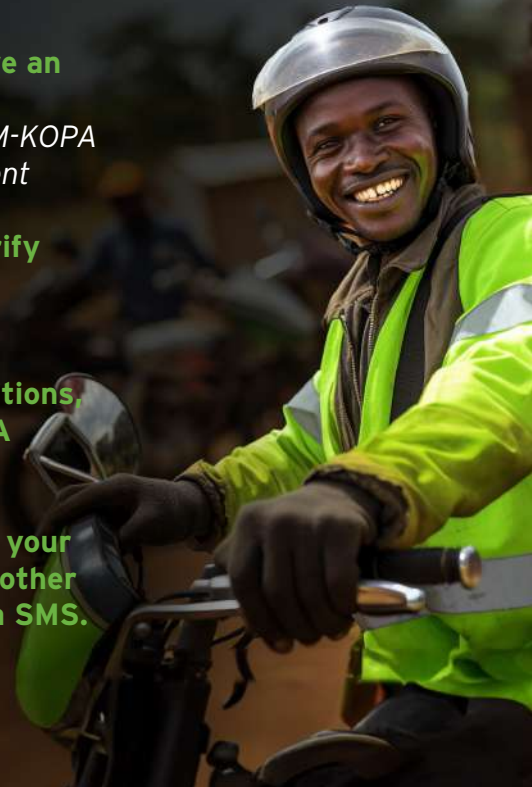
Contact Information

In case of any question, feel free to reach out to our customer care team;

- Phone no. (toll free): **0800 721 253** or **0709-071 000**
- Email: customercare@mtiba.co.ke
- Website: www.mtiba.com

HOW TO ACTIVATE YOUR COVER:

- 1 **Share KYC details with the M-KOPA agent:**
Your Name, Phone Number, ID Number, Date of Birth, Bike Registration Number, and Next of KIN's Details
- 2 **M-KOPA agent submits member enrolment form to M-TIBA support center. M-TIBA will validate your details within 15 minutes.**
- 3 **Once you are registered on the M-TIBA platform, you will receive an SMS notification with instructions.**
If you do not receive a notification within 15 minutes, kindly let the M-KOPA agent know. The agent will call M-TIBA to follow-up on your enrolment
- 4 **After you have received the SMS notification, dial *253# to verify your identity and accept the terms and conditions.**
If you need any support, please ask the M-KOPA agent to help you.
- 5 **Once you are registered and have accepted the terms and conditions, the M-KOPA agent will share with you your Kinga Boda M-KOPA materials.**
- 6 **Lastly, the M-KOPA agent will give you more information about your benefits, what to do in case of an emergency and how to add another rider to your cover. More information will be shared with you via SMS.**
- 7 **Your Kinga Boda cover is now activated.**

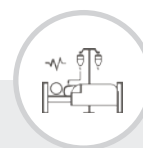


WHICH HOSPITALS CAN YOU VISIT?



Non life threatening situation

- Visit one of the 150+ providers in Nairobi on the hospital provider panel.
- Reach out to our customer care center **(0800 721 253)** in case you need to access treatment at a provider outside Nairobi.



Life threatening situation

- The ambulance will take you to the nearest hospital that will provide to you the immediate care you will require.

ADDING & CHANGING A DEPENDANT ON YOUR COVER:

How to add a dependant to your M-KOPA bike cover:

1. Share KYC details

Bike owner calls M-TIBA call center toll-free line (0800 721 253) and shares the following KYC:

- *Bike registration number*
- *Details of dependant to be added to the cover*
 1. *Name*
 2. *Phone number*
 3. *Date of birth*
 4. *ID number*
 5. *Next of KIN Name, ID & phone number*

2. Verify KYC details

M-TIBA support center will check if all information is correct and verify if there are any open claims linked to the cover.

3. Receive confirmation

Within 1 hour, the bike owner will:

- a. *Receive a text message that the new dependant is added to the cover (if all details are correct & no open claims linked to the cover).*

OR

- b. *Receive a call from the M-TIBA support center that they can't process the request. Our team will explain why this is not possible and how to proceed.*

ADDING & CHANGING A DEPENDANT ON YOUR COVER:

How to change a dependant on your M-KOPA bike cover?

1. Share KYC details

Bike owner calls M-TIBA call center toll-free line (0800 721 253) and shares the following KYC:

- Bike registration number
- Details of dependent to be disabled from the cover
 1. Name
 2. Phone number
 3. Date of birth
 4. ID number
- Details of new dependent to be added to the cover
 1. Name
 2. Phone number
 3. Date of birth
 4. ID number
 5. Next of KIN Name, ID & phone number

2. Verify KYC details

M-TIBA support center will check if all information is correct and verify if there are any open claims linked to the cover.

3. Receive confirmation

Within 1 hour, the bike owner will:

- a. *Receive a text message that the new dependent is added to the cover (if all details are correct & no open claims linked to the cover). The previous dependent will be disabled and can no longer use the cover.*

OR

- b. *Receive a call from the M-TIBA support center that they can't process the request. Our team will explain why this is not possible and how to proceed.*



UKO SORTED NA KINGA BODA

Powered by:



Scan to see the list of
healthcare providers
near you.



In case of an accident, call:

0800-720-000

In partnership with **M-KOPA**