

ENFORCEMENT OF LOCAL MARINE CARGO INSURANCE FOR ALL IMPORTS

Following the Enactment of The Finance Act, 2017, on 23rd June 2017, the amendments to The Marine Insurance Act CAP 390, Section 16A made it mandatory for any person with Insurable Interest in marine cargo to place Marine Cargo Insurance with an insurer locally licensed under the Insurance Act CAP 487 Laws of Kenya. Further, amendments to the Insurance Act CAP 487 section 20(4), through the Statute Law (Miscellaneous) Amendments Act 2017, outlawed sourcing of marine cargo insurance policies from insurers not locally licensed under the Insurance Act.

To ensure full compliance with the indicated legal provisions, the public is hereby notified that effective **14th February 2025**, all importers shall be required to digitally procure Marine Cargo Insurance cover for their imports from locally licensed insurance companies in accordance with the above statutes, prior to obtaining custom clearance.

The Digital Marine Cargo Insurance Certificate request will be submitted through the clearing agents' and importers' mobile Apps, dedicated portals, or Insurance Underwriters Platforms connected to the Insurance Regulatory Authority (IRA) electronic platform. The processed digital marine certificate from the IRA Platform will be electronically submitted to the KRA Integrated Customs Management Systems (ICMS).

Contact IRA on 0800 724 499 (toll free) or 0719 04 7 363

PROCEDURE FOR BUYING A DIGITAL MARINE CARGO INSURANCE COVER

- i. A Digital Marine Certificate shall be issued against an active IDF (Import Declaration Form).
- ii. A customer will log into any mobile or online portals and follow the instructions for digitizing a Marine Insurance Cargo Cover. All portals and or Web Based portals shall be integrated to the IRA electronic platform only. The available options include:
 - A. Coral Mini App hosted on the M-PESA Super App.
 - B. Coral web-based online portal
 - C. Insurance Underwriters web-based portals
 - D. Insurance Underwriters Mobile Mini Apps hosted on Mpesa.
 - E. Kentrade single window portal
- iii. The Customer shall access their IDF or pull their IDF by typing the full IDF number into the provided field as hereunder.
 - A. Through a smartphone on the Coral Mini App on the M-PESA Super App** - The IDFs for a registered customer who is defined as a clearing agent in ICMS or the cargo consignee, will automatically appear on the Coral Mini App
 - B. Coral Web-based portal** - The IDFs for a registered customer who is defined as a clearing agent in ICMS or the cargo consignee, will automatically appear on the Coral Web-Based Portal
 - C. Insurance Underwriters web-based portals** - The IDF for the customer/ client will be queried on the underwriter's portal and accessed through the IRA electronic platform.
 - D. Insurance Underwriters Mobile App portals** - The IDF for the customer/ client will be queried on the underwriter's portal and accessed through the IRA electronic platform.
 - E. Kentrade Single window portal** - The IDF for the customer/ client will be queried on the underwriter's portal and accessed through the IRA electronic platform.
- iv. The IDF contains all the necessary details on the imported cargo and the Digital Marine cargo Insurance certificate will be updated with IDF details.
- v. The customer/ clearing agent will fill/ complete the required fields for the Digital Marine Cargo Insurance Certificate, pay the respective premiums and submit the digital certificate to the IRA electronic platform.
- vi. The IRA Platform which is integrated to KRA - ICMS (Integrated customs Management System) will submit the digital Marine Cargo Insurance Certificate to KRA.
- vii. Upon receipt of the Digital Marine Cargo Insurance Certificate, the customer will receive a confirmation of successful receipt and digitization of MCI in compliance with the law.
- viii. The confirmation and approval of the Digital Marine Cargo Insurance Certificate in ICMS will facilitate clearance of cargo in the ICMS.

**JOINT PUBLIC NOTICE BY
INSURANCE REGULATORY AUTHORITY & KENYA REVENUE AUTHORITY**