



Insurance
Regulatory
Authority
Bima Bora kwa Taifa

ENFORCEMENT OF LOCAL MARINE CARGO INSURANCE COVER FOR ALL IMPORTS

Section 16A of the Marine Insurance Act CAP 390 Laws of Kenya, provides that any person with insurable interest in marine cargo shall place Marine Cargo Insurance cover with an insurer licensed under the Insurance Act CAP 487 Laws of Kenya.

Further, Section 20(4) of the Insurance Act CAP 487 provides that it is an offence for any person to directly or indirectly place any Kenya business with an insurer not licensed under the Insurance Act without prior written approval of the Commissioner of Insurance.

To ensure full compliance with the indicated legal provisions, the National Treasury guided the Authority to work together with the Kenya Revenue Authority and Safaricom PLC to come up with a digital platform that will integrate directly into the Kenya Revenue Authority's Integrated Customs Management System (ICMS).

The platform has now been developed, and the public is hereby notified that effective **1st July 2026**, all importers shall be required to digitally place Marine Cargo Insurance cover for their imports from insurers licensed under the Insurance Act CAP 487 Laws of Kenya, prior to obtaining customs clearance.

A Digital Marine Cargo Insurance Certificate request will be made through the insurers' or any other portals connected to the Insurance Regulatory Authority electronic platform and the eCitizen payment gateway.

The processed digital marine certificate and premium payment confirmation from the eCitizen payment gateway will be submitted electronically to the KRA Integrated Customs Management Systems (ICMS).

PROCEDURE FOR BUYING A DIGITAL MARINE CARGO INSURANCE COVER

1. A Digital Marine Certificate shall be issued against an active IDF (Import Declaration Form).
2. A customer shall log into any mobile or online portals of insurers, brokers or agents and follow the instructions for digitizing a Marine Insurance Cargo Cover. All portals and Web Based portals shall be integrated to the IRA electronic platform and eCitizen payment gateway.
3. The step-by-step procedure is available through www.ira.go.ke

**For inquiries please contact:
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