



INTEGRITY LOSS
ASSESSORS &
ADJUSTERS

2025

INTEGRITY LOSS ASSESSORS & ADJUSTERS

COMPANY PROFILE



integritylossadjusters.com

TABLE OF CONTENTS

1

About Us

2

Mission and Vision

3

Our Services

4

Our Brand Partners

5

Our Claims Process

6

The Team



About Our Company

Integrity Loss Assessors & Adjusters is a Kenyan claims adjusting company founded in 2011. Led by Dr. Wilson Kivindu, with over 30 years of experience, the company specializes in marine, fire, contractors all risks, liability, and special risks claims. Their mission is to provide top-tier claims services to clients and the industry. They offer innovative solutions to complex claims, empowering insurers to overcome challenges and excel in claims adjustment.

Our Core Values

1.

Quality Excellence

We are committed to delivering high-quality services, consistently meeting or exceeding industry standards.

2.

Integrity

We conduct our business with honesty, transparency, and ethical behavior in all our interactions.

3.

Innovation

We continuously seek innovative solutions and approaches to improve our services and deliver greater value to our clients.



Mission & Vision.

MISSION

Our mission is to provide comprehensive and efficient claims adjusting services to ensure fair and accurate settlements for our clients. We are committed to protecting their interests throughout the claims process.

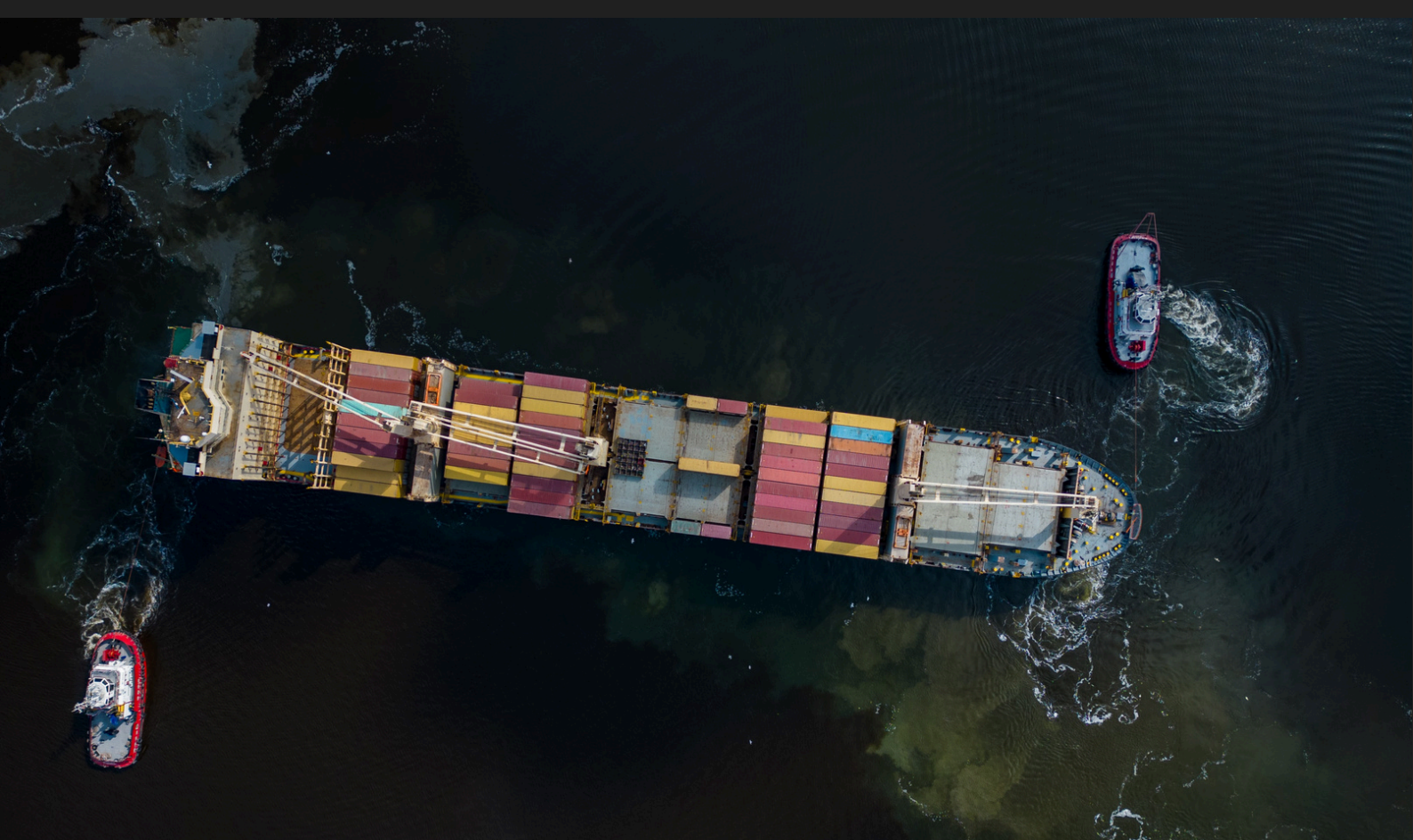
VISION

We strive to be the trusted advisor for all your claims adjusting needs. Our expertise, professionalism, and integrity set us apart in the industry.

Our Services

■ **Machinery Breakdown Claims :** This insurance protects businesses from financial losses caused by sudden breakdowns of industrial machinery. It covers repairs, replacements, lost business income, and other expenses. Examples of covered equipment include generators, compressors, and production lines.

■ **Marine Insurance Claims :** Integrity Loss Adjusters specializes in handling marine insurance claims. Our experienced adjusters assess and settle losses related to various maritime incidents, including cargo damage, vessel damage, and hull insurance. We also provide coverage for marine liability.



Our Services

■ **Business Interruption Insurance:** We assess losses from disrupted operations due to covered events like property damage, supply chain disruptions, or natural disasters. We provide coverage for lost income, extra expenses, and contingent business interruption, ensuring businesses receive compensation for financial losses.

■ **Travel Insurance Claims:** We assess losses and expenses incurred during travel due to unforeseen events. We cover medical emergencies, trip cancellations, lost baggage, travel delays, and other travel-related contingencies. Our comprehensive coverage includes medical expenses, trip cancellation/interruption, lost baggage, and travel



Our Services

■ **Property Insurance Claims :** This provides coverage for building damage, contents, and additional structures. It protects against risks like fire, flood, theft, and vandalism. Businesses can also get coverage for lost income due to disruptions. Our team of adjusters handles claims efficiently.

■ **Liability insurance :** Liability insurance protects individuals and businesses from legal liabilities arising from personal injury, property damage, or financial losses caused to third parties. Our team of adjusters handles claims related to general liability, professional liability (errors and omissions), product liability, and other forms of liability insurance.



Our Services

Fidelity Guarantee: Integrity Loss Assessors offer a commercial insurance policy aimed at safeguarding businesses against financial losses due to dishonest actions by their employees, such as theft, fraud, embezzlement, and other forms of fraudulent conduct.

Homeowners Insurance Claims : We efficiently assess damage to properties, personal belongings, and liabilities, ensuring fair settlements. Our coverage includes protection for the building, personal items, and legal liabilities.



Our Services

■ **Engineering Insurance Claims :** Our adjusters accurately assess damage, determine appropriate coverage, and calculate fair compensation. Their expertise in evaluating technical aspects of engineering projects, understanding insurance policies, and working with various stakeholders ensures precise claim handling.

■ **Cash in Transit insurance:** This covers losses incurred during the transportation of cash and other valuable items. This type of insurance is essential for businesses that frequently handle large sums of money, such as banks, retailers, and armored car services. This covers losses due



Our Services

Burglary Insurance: Burglary insurance provides coverage for financial losses incurred due to theft or attempted theft of property from your premises. This can include losses from break-ins, forced entry, or other unauthorized access. Burglary insurance typically covers the value of stolen property, as well as any damage caused during the burglary.

Goods in transit: Protect your valuable merchandise and goods with our robust cargo insurance coverage. We offer comprehensive protection for goods transported within Kenya, ensuring coverage from the time of loading to final delivery.

Our Claims PROCESS

01

Initial Assessment

Quickly respond to our clients' notification of a claim. Our adjusters gather essential information, including policy details, incident reports, witness statements, and any available documentation related to the claim.

02

Investigation

Our experienced adjusters conduct a thorough investigation to evaluate the circumstances of the loss or damage. This may involve site visits, interviews, collection of evidence, collaboration with experts, and consultation with relevant stakeholders.

03

Coverage Evaluation

We review the insurance policy to determine the coverage for the specific claim. Our adjusters analyze policy terms, conditions, exclusions, deductibles, and any applicable endorsements to establish the scope of coverage.

04

Loss Assessment

We assess the value of the loss or damage based on the investigation and coverage analysis. This may involve estimating repair or replacement costs, evaluating depreciation, and determining the extent of business interruption losses.

05

Negotiation and Settlement

Work closely with the insured, insurance company, and any other involved parties to negotiate a fair settlement. Our adjusters provide clear and detailed reports, supporting documentation, and expert opinions to facilitate the negotiation process.

06

Claim Documentation

Ensuring proper documentation and assisting clients with the closure process.



OUR BRAND PARTNERS

BRANDS WE WORK WITH

- MUA Kenya
- GA Insurance LTD
- Tausi Assurance Co.ltd
- CIC General Insurance
- Old Mutual Group
- Pacis Insurance
- Canon General Insurance
- Madison General Insurance
- Sanlam General Insurance
- Intra Africa Assurance
- First Assurance co.ltd
- The Heritage Insurance
- Britam General Insurance
- Geminia Insurance

The Team.



WILSON KIVINDU
MANAGING DIRECTOR

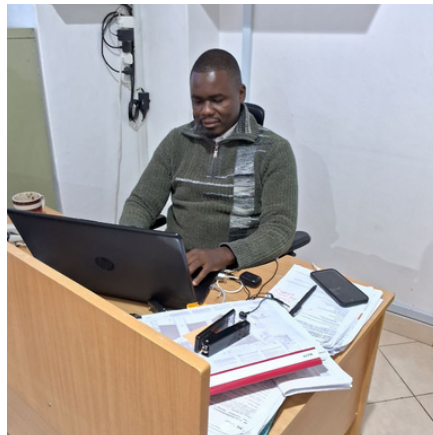


FRED KIRWA
MECHANICAL ENGINEER

The Organization.



PHYLISE KIRUMBI
SENIOR ADMINISTRATOR



GODFREY NYAMBASO
QUANTITY SURVEYOR

The Organization.



TYSON KIBOR
ACTUARIAL SCIENTIST



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