

Kenya Travel Insurance: Now Live in the eTA

For agents and trade partners · 9 October 2026 · Supersedes update of 26 August 2026

SUMMARY

Kenya's travel health insurance is now live in the eTA.

Since 6 October, an eTA cannot be paid for until the traveller has bought a Kenyan policy. It can also be bought on its own through eCitizen.

If your client already holds an eTA from before the change, there is no need to reapply. They can simply buy the cover at ecitizen.go.ke.

It applies to new eTA applications at every entry point by air, land and water. EAC citizens are exempt. There is no way to upload cover bought elsewhere, so this sits alongside any travel insurance your client already holds rather than replacing it.

Cost: 44 US dollars, nearer 52 with fees, per traveller. Not yet officially confirmed.

Britam underwrites it, Minet runs a 24-hour assistance line, and a policy document is issued.

The system is still settling in, so please allow a little extra time.

Please budget the cost on new bookings and ask clients to travel with their policy document to hand.

1. What has changed

From 6 October the insurance is built into new eTA applications. Travellers pay 44 US dollars plus system charges before the eTA is issued, and cover bought elsewhere cannot be uploaded. The Kenya Tourism Federation confirmed this on 8 October. The policy is also sold on its own through eCitizen, which is the route for anyone who already has an eTA. It is underwritten by Britam Insurance and administered by Minet Kenya.

2. Cost

The premium is 44 US dollars. With a 1 US dollar access fee and a gateway fee, a test purchase came to 52.

3. What the cover provides

What it pays

- 50,000 US dollars per person in total.
- Medical expenses 20,000, emergency medical transport and evacuation 25,000, repatriation of remains 5,000.
- Mental illness 1,000 and prescribed medicines 300, both within the medical limit.
- No excess, no co-payment and no deductible.
- Limits are per person, not shared with family or the travelling party, and not reduced for a short stay.

Worth knowing

- Cover starts on arrival in Kenya rather than at purchase, and the premium must be paid before it begins.
- Pre-existing and chronic conditions are covered in an emergency only.
- No optical or dental, no vaccinations or check-ups, and no cosmetic treatment.
- We recommend that travellers also purchase their normal travel insurance that will cover all travel arrangements in their trip, any existing medical conditions, cancellations, and other areas not covered by the Kenya policy.

Using it

- At accredited facilities, your client shows passport and policy confirmation, and the hospital bills the insurer directly, so there is nothing to pay up to the limits.
- After an emergency at a non-accredited hospital, someone should call within 24 hours.
- Assistance runs 24 hours on +254 719 044 777, *202*15# from a Kenyan line, inbound.travel@minet.co.ke, or the programme app.

4. FAQ

These are our best answers today, not settled positions. Things may still move, and we will let you know as soon as they do.

Will this replace my current travel insurance?

No, it does not. The traveller should check with their own provider that they hold the correct policy and level of cover appropriate for their entire travel plans and medical condition. We would also suggest that travellers carry insurance purchased within their own country.

Are the costs confirmed?

Not officially, there is no published tariff yet. Two independent tests found the 44 US dollars premium is correct however payment and transaction fees bring the total price to 52 US dollars per person. Gateway charges vary a little, so please use 52 to plan rather than to quote.

Where is it bought?

Two routes. Inside the eTA application, where it is paid before the eTA is issued, or on its own through eCitizen beforehand. Cover bought on eCitizen is picked up automatically when the eTA is submitted, so there is no risk of paying twice. Cover should only be purchased via these official sites only.

What does my client actually receive?

A signed Britam policy document and a Minet welcome pack, plus an insurance reference number. The eTA itself does not mention the insurance, so please ask clients to save both and keep them reachable offline at the airport.

My client already has an eTA. What now?

No need to reapply. They can buy the cover on its own at [THIS LINK](#). Travellers arrived on 8 October without it and came through as normal, but an older eTA is not proof of cover, so the policy document is worth having with them.

The site will not let me complete the application. What do I do?

Please do not abandon it. Use “Get Now” to buy, or “Search Status” if cover is already registered, then carry on to payment. If it errors: support@etakenya.go.ke, WhatsApp +254 110 922 064 or +254 717 436 070. If entry is later refused, the premium is refunded.

Can my client buy it on arrival instead?

Better not to rely on it. The rules allow purchase at the point of entry, but we do not yet know whether it is offered in practice. Buying online beforehand is the safer route.

Is it one policy per traveller regardless of age?

We cannot confirm the price yet. The portal showed a flat 44 US dollars with no age split, and officials promised child rates in August. Limits are confirmed as per person and not shared. On duration, the framework says 30 days from entry topped up to 60, while the portal showed three months.

Is re-entry permitted?

Yes, if they hop into Tanzania (including Zanzibar), Uganda or Rwanda and come back on the same trip. If they leave the region and return, expect to buy again. Please note that travellers to Tanzania (including Zanzibar) must also by the Tanzania/Zanzibar insurance cover.

What should we tell travellers to do?

Apply once the trip is confirmed and they are within 45 days of travel. The eTA lasts 90 days from issue, so applying too early risks expiry before they fly. Some advice circulating suggests delaying in the hope foreign policies become uploadable, which we would not recommend.

Sources: Britam Inbound Travel Medical Insurance Policy Document, July 2026, and the Minet Welcome Pack. Kenya Tourism Federation circular, 8 October 2026. Ministry of Health Administrative Framework, November 2025, and Gazette Notice No. 11492. KATA, 23 August 2026. Daily Nation and The Eastleigh Voice, 7 October 2026. VisasNews and Visamundi live portal tests, 6 and 7 October 2026. Official eTA portal etakenya.go.ke.