
Understanding WIBA Coverage for Private Security Guards:

Your Rights, Your Safety Net

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Introduction

Private security guards are the first line of defense in homes, businesses, schools, and government institutions. Despite playing such a critical role, most of them **remain unaware of their legal rights**, especially when injured or sick due to workplace hazards. This article seeks to **educate, empower, and protect private security officers** by shedding light on the **Work Injury Benefits Act (WIBA)** – a vital law designed to shield workers from the financial aftermath of job-related injuries or diseases.

1. What is WIBA?

The **Work Injury Benefits Act (WIBA), 2007** is a Kenyan labour law that mandates compensation for employees who are injured, fall ill, or die as a direct result of their work.

It is **applicable to all employees** across the country, including:

- Casual workers
- Contract staff
- Permanent employees
- Private security guards

2. What Does WIBA Cover?

WIBA offers the following **compensation and support** to injured or deceased workers:

Coverage Area	What You Get
▪ Medical Expenses	▪ Full reimbursement for treatment, drugs, surgeries, physiotherapy, etc.
▪ Temporary Incapacity	▪ Weekly payments during recovery (up to 96 weeks)
▪ Permanent Disability	▪ Lump sum payment based on level of disability
▪ Occupational Diseases	▪ Compensation for diseases caused by job exposure (e.g., stress, TB, etc.)
▪ Funeral & Death Benefits	▪ Compensation to dependents + funeral expenses
▪ Rehabilitation	▪ Support with assistive devices, rehab, counselling, etc.

3. Are You Covered as a Private Security Guard?

Yes, you are!

Under WIBA, your employer is **legally required** to insure you under a **WIBA policy** provided by a registered insurer.

Private security guards are classified as **high-risk workers** because of:

- Exposure to violence and confrontation
- Long hours and fatigue
- Lack of adequate protective gear (PPE)
- Stressful or unsafe working environments

Despite this, **many guards remain unaware of their coverage**, and unfortunately, some employers **intentionally hide or ignore WIBA obligations**.

4. What Should You Do If Injured at Work?

If you're injured while on duty, follow these steps:

1. **Report the injury immediately** to your supervisor or site manager
2. **Record the incident** in the occurrence book (OB)
3. **Get medical attention** at a recognized health facility
4. **Ask to fill WIBA Form 1** (first notification of accident)
5. **Keep all medical records**, prescriptions, discharge notes, and bills
6. **Follow up on your compensation claim**

If your employer is uncooperative, reach out to **Ultimate Solution HSE Consultants** for support.

5. How Can an HSE Consultancy Help You?

At **Ultimate Solution HSE Consultants**, we walk with you through the entire process, ensuring **justice and fair compensation**:

Here's how we assist:

- Incident Investigation & Reporting
- WIBA Form Completion and Filing
- Medical Referral & Documentation Support
- Claim Submission to Insurance
- Follow-up and Appeals for Delayed Payments
- Legal Support via Labour Offices or Pro Bono Partners
- Awareness Training for Guard Companies & Individuals

We serve both **individual guards** and **security firms** to ensure **WIBA compliance, safety training, and claims management**.

6. How to Know if You're Insured

To verify your WIBA insurance status:

- Ask your employer for the **WIBA insurance certificate**
- Confirm the **insurance provider and policy number**
- Note the **validity period** of the policy

☞ *If they deny or hide this information, it may mean you're **unlawfully uninsured**, and you have every right to report the matter to:*

- **Labour Office**
- **Directorate of Occupational Safety and Health Services (DOSHS)**
- **A registered HSE consultancy like ours**

7. Common Violations You Should Watch Out For

- ⊗ Non-payment of medical bills
- ⊗ Forcing guards to work without PPE
- ⊗ Firing injured guards to avoid compensation
- ⊗ Falsifying accident reports
- ⊗ Delaying or blocking claims

If any of these occur, contact us. You have the **right to fair treatment** and full compensation under Kenyan law.

Why This Matters for Every Guard

Security guards face real danger daily, yet many suffer in silence after workplace injuries. Some go home untreated, unpaid, and forgotten.

Understanding WIBA means:

- You protect your **health**
- You protect your **income**
- You protect your **future and your family**

[Final Words](#)

WIBA is not a favour – it's your legal right.

As a private security guard, your wellbeing should never be ignored or sacrificed.

At **Ultimate Solution HSE Consultants**, we stand **with the worker**, not the system.


Whether you've been injured, denied care, or just want to understand your rights, we are here for you.

[Contact Us Today for Confidential Help](#)

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 *All inquiries are confidential and handled by licensed professionals.*

[Additional Services for Companies:](#)

- Staff WIBA Training
- Annual HSE Compliance Audits
- Emergency Response Planning
- WIBA Policy Vetting & Review
- Workplace Risk Assessments