



Click and You're Covered

With Stansure Motor Insurance



Get Insured

Underwritten by

Heritage

Insurance Company

A member of  LIBERTY

*Stansure Motor Insurance is limited to private cars only. *Terms and Conditions apply.

Download the Stansure App Today



Stanbic *IT CAN BE*™

Bancassurance Intermediary
A member of Standard Bank Group



FAQS ABOUT THE STANSURE APP

Introduction

Stanbic Bank Kenya & Stanbic Insurance Agency Limited have teamed up with technology and insurance partners to digitise insurance, as an important strategic channel to solve for our customer needs, increase insurance penetration and gain market share. The digitised solution is envisaged to create a world-class insurance solution that is customer centric, top of mind and delivers an awesome digital experience 24-7.

The name of the digital insurance App is STANSURE. StanSure App allows you to buy insurance in 10 minutes. The app has combined both simplicity and affordability to bring you an innovative motor insurance. It ensures instant onboarding, online policy document delivery, instant payment and receipting. It also allows you to conveniently schedule for your car valuation. You also have access to road rescue services.

A) Stansure App

How do I sign up?

Signing up for Stansure is easy. Download the App from Google Play store or Apple store. You will then enter your name, email address, phone number, password and accept terms and conditions and you are done!

How do I reset / change my Password?

To reset or change your password, click on the forgot password option sign on the screen. You will then be prompted to enter your email address. In seconds you should receive an email to reset your password.

How do I purchase an insurance policy?

A few easy steps will enable you to get your policy. To get a quotation you need to provide your car details. The quote is customizable based on your specific needs. You can either buy your policy instantly or save the quotation to buy later. We will need a few supporting documents from you before you purchase your policy. To pay via Mpesa you need to provide your phone number. A request from Safaricom to insert pin will pop up on your screen. Upon confirmation, you will receive an alert validating the transaction.

What supporting documents do I require to provide?

We shall require the following documents before you buy the policy. Then you will be able to attach the documents no the Stansure App.

- i) Copy of ID
- ii) Copy of Pin Certificate
- iii) Copy of logbook or purchase documents for new vehicles

How do I get my insurance certificate and policy?

Once we receive your payment as well as supporting documents, verification will be done, and you will receive your digital certificate. Print the certificate for display as requested by law.

How do I schedule my valuation?

Booking your valuation with the Stansure App is very easy. You can choose the date, time and location and immediately, you will receive a confirmation. At the date of the valuation, the valuer will reach the location at the agreed time. Upon completion of the valuation, our customer service team will contact you to confirm or review your previously declared value.

How do I cancel my policy?

You can contact our customer service team to proceed with cancelling and refund if all necessary conditions are met.

How do I add a second car to my policy?

You will be required to generate a quotation and follow the same steps to purchase a policy. The policy will be confirmed upon payment and document verification.

How do I find your service providers?

Click on the services tab to access the map highlighting our service providers panel. You can then find their location and contact information.

What should I do if I have an emergency?

With an active emergency rescue cover, you will be able to click on the plus button on the home screen, then press "I have an emergency". Once on the emergency screen, press on the help button for 5 seconds. Our emergency services dispatch centre will receive your location and contact you immediately to send the appropriate rescue team.

Qualifying Criteria:

- 18years and above
- No age limit – as long as one is fit to drive
- The cover is for Private Vehicles
- Age of the car should be 15 years and below



B) Policy

What is covered under my policy?

Your standard policy covers you for accidental loss of or damage to the vehicle(s) or its/their accessories and spare parts while in or on the vehicle and third party liabilities arising for usage of the vehicle. Where vehicle is on financial arrangement, your financier's interest will be noted.

What other covers can the policy provide?

Your cover can be extended to provide the following:

- i) Excess protection – you will not be required to pay excess for repairs to your vehicle where claim is above the primary excess
- ii) Political violence – you will be covered for accidental loss or damage to your vehicle through terrorism or political violence
- iii) Car hire – a replacement car will be provided to you for use whilst your vehicle is under repairs providing all required claim documents are provided

Does the policy provide any medical cover following injuries whilst driving?

The policy will reimburse you for limited medical expenses spent following an accident involving the insured vehicle and resulting in injuries to yourself, your driver or any other passenger in the vehicle.

What is not covered under my policy?

We do have some notable general exclusions which include:

- Any accident, loss, damage or liability caused, sustained or incurred outside the territorial limits or use of the vehicle is contrary to limitations as to use clause
- Any accident, injury, loss, damage or liability if the vehicle is carrying more than its authorised capacity.
- Any liability which attaches by virtue of an agreement by which would not have attached in the absence of such agreement
- Any injury, loss, damage or legal liabilities (except so far as is necessary to meet the requirements of the legislation) directly or indirectly caused by any of the following occurrences:
 - (i) War, invasion, act of foreign enemy, hostilities or warlike operations
 - (ii) The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clause (i)

- Any accident, loss or damage to any property or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
- Any loss occurring while insured or authorised driver is certified by a competent authority to have been under the influence of drink or drug to such extent as to have rendered them incapable of having proper control of the vehicle at the time of an occurrence giving rise to a claim

What are the conditions for my policy?

Policy conditions are:

Your Duty: We will only make a payment under this policy if:

- (a) The information you have provided in the proposal for this insurance is true and complete to the best of your knowledge and belief; and
- (b) Insured or any other person entitled to indemnity meets all the terms, conditions and endorsements under this policy

Duty of Care: You will:

- (a) Ensure the vehicle(s) is/are at all times in roadworthy condition
- (b) Take all other reasonable steps to prevent accidents, injuries, loss or damage
- (c) Allow us access, at any reasonable time, to examine the vehicle(s)

Communication of change: Insured will inform us immediately of any important changes affecting the vehicle(s) covered under this Policy and/or its/their use.

Claims: You must report to us any accident, injury, loss or damage involving your vehicle(s) as soon as is reasonably possible.

Other conditions are: Average clause, contribution, fraud, complaints, disputes handling, cancellation. You can refer to our policy document for further details.

What are the excesses for my policy?

Based on cover taken the applicable excess are, own damage/partial theft excess, theft excess, third party liabilities excess, young / novice driver and terrorism and political violence excess.

Can I switch from my third party only cover to comprehensive cover later?

Yes. Once you send written instructions to us, we shall advise you of the additional premium to pay for the upgrade.



Can I switch from comprehensive to third party only later?

Yes. Upon receipt of written instructions from you, the insured, to downgrade the cover. We shall return the prorated refund premium due following the downgrade.

Can I switch from comprehensive to autocorrect later?

Yes. Upon receipt of a written instruction from you, the insured, and a duly signed conversion form. A telematics device will be fitted to your vehicle.

Can I switch from autocorrect to comprehensive later?

Yes. Upon receipt of a written instruction from you, the insured, to revise the cover. You will be required to return the telematics device fitted to your vehicle.

What happens when I sell my insured car?

Once the vehicle has been sold, send us a formal notification on change in ownership. Once we are in receipt of these instructions, we will cancel the policy and return prorated refund premium subject to there being no claim reported for the period of cancellation.

What happens if I exhaust my benefits?

Simply contact the agent or insurer to be guided if the benefit can be reinstated and the applicable premium to be paid.

When is a vehicle considered as being overloaded or carrying excess?

As provided under the policy, Heritage will not be obliged to pay a claim whereby the vehicle shall be carrying a greater number of passengers/goods than is permitted by any law for the time being in force and/or a greater load capacity than the manufacturer's specification.

Overloading or improperly loading a vehicle can make the vehicle unstable which can lead to loss of control of the vehicle resulting to an accident.

Under third party liabilities, what does the third-party death or bodily injury limit of Kes. 3M cover?

We will cover any person in or getting into or out of the vehicle against legal liability for damages excluding you, the insured, or authorized driver (including the related costs and expenses unless approved by the insurer) for:

1. death or bodily injury to any person
2. damage to property

arising as a result of an accident by or in connection with your vehicle, including while loading and unloading the vehicle if such costs will not exceed the amounts of cover provided for under this Policy.

Who is insured under my policy?

Insured is the person who has an insurable/financial interest on the asset. Therefore you are the one insured under your policy.

Who are the drivers insured under my policy?

You, the insured and any authorised and licensed driver. Validity of license is important to adhere to.

C) Claims

What is an accident?

This is a sudden, un-planned and unforeseen occurrence not under your control, as the insured, or that of the authorized licensed driver.

What to do in case of an accident?

Immediately an accident occurs, we require the following done:

- Do not move the vehicle unless due to an act of necessity
- Contact the police and have the matter registered in their occurrence book
- Report to the insurance company as per contacts availed or your insurance agent
- Do not admit liability

What to do in case of emergency?

With an active emergency rescue cover, you are able to click on the plus button in the home screen, then press "I have an emergency". Once on the emergency screen, you may press on the help button for 5 seconds. Our emergency services dispatch centre will receive your location and contact you immediately to send the appropriate rescue team.

Call the emergency hotline for help or your insurance agent on contacts availed.

What determines the amount to be paid after I make a claim?

Some of the determinants of claim amount payable depends on the following:

- Sum insured
- Basis of cover
- Extent of damage to the vehicle
- Market value of your vehicle



What information should I submit when making a motor insurance claim?

We require a few things from you before we can process your claim:

- Duly completed and signed by insured claim form
- Police Abstract report
- Copy of Driver's valid license
- Accident scene photographs if available

What should I do in case of a loss or damage?

Once a loss occurs, we require you, the insured, to notify us of the claim as is provided under the policy. Once we are in receipt of the claim notification, we shall proceed with claim registration and subsequent process in communication with you.

How do I make a claim?

Making a claim is a simple and quick process. The steps are as follows:

- Send claim notification through the app
- Fill the relevant motor claim form
- Have the following documents ready: police abstract report, copy of Driver's license (if the driver is different from the insured, copy of PIN and ID/Passport)
- Then proceed to upload them on the App as you report the claim

What happens when my windscreen is damaged?

You, the insured, will be required to fill in a windscreen claim form and report the claim. We will then issue a letter within one working day, to have the windscreen fitted at one of the windscreen service providers based on the windscreen limit under the policy limit.

How long does it take to settle a claim?

Each claim is unique due to the circumstances of the accident. However, all claims should not take more than 30 days to settle subject to full documentation of the claim.

D) Instalment Payments

Can I pay in instalments?

Yes, you can opt to make premium payments in up to 3 instalments on the Stansure App.

What happens when I pay my first instalment?

Once you have paid your first instalment, you will receive a one-month certificate via your registered email address.

What happens when I pay my second instalment?

To extend your Certificate for a further 30-days, you will be required to pay your second instalment by day 30 of your policy period.

What happens when I make my last instalment?

To extend your certificate for the remainder of the policy period (up to the cover end date), you will be required to pay your last instalment by day 60 of your policy period.

***Stansure Motor Insurance is limited to private cars only. *Terms and Conditions apply.**

For more information call us on 0711 068 888 or email customer@stanbic.com

FAQs | Motor Private Insurance by Directline Assurance Company Limited

A. Policy

What other cover can the policy provide?

Your cover can be extended to provide the following:

- i) Excess protection – you will not be required to pay excess for repairs to your vehicle where claim is above the primary excess.
- ii) Political violence – you will be covered for accidental loss or damage to your vehicle through terrorism or political violence.

What is not covered under my policy?

We do have some notable general exclusions which include:

- Any accident, loss, damage or liability caused, sustained or incurred outside the territorial limits or use of the vehicle is contrary to limitations as to use clause
- Any accident, injury, loss, damage or liability if the vehicle is carrying more than its authorised capacity.
- Any liability which attaches by virtue of an agreement by which would not have attached in the absence of such agreement
- Any injury, loss, damage or legal liabilities (except so far as is necessary to meet the requirements of the legislation) directly or indirectly caused by any of the following occurrences:
 - (i) War, invasion, act of foreign enemy, hostilities or warlike operations
 - (ii) The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clause (i)
- Any accident, loss or damage to any property or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
- Any loss occurring while insured or authorised driver is certified by a competent authority to have been under the influence of drink or drug to such extent as to have rendered them incapable of having proper control of the vehicle at the time of an occurrence giving rise to a claim
- Any accident, loss or damage to any property or any loss or expense whatsoever resulting or arising therefrom or any consequential loss

- Any loss occurring while insured or authorised driver is certified by a competent authority to have been under the influence of drink or drug to such extent as to have rendered them incapable of having proper control of the vehicle at the time of an occurrence giving rise to a claim

What are the conditions for my policy?

Policy conditions are:

Your Duty: We will only make a payment under this policy if:

- (a) The information you have provided in the proposal for this insurance is true and complete to the best of your knowledge and belief; and
- (b) Insured or any other person entitled to indemnity meets all the terms, conditions, and endorsements under this policy

Duty of Care: You will:

- (a) Ensure the vehicle(s) is/are at all times in roadworthy condition
- (b) Take all other reasonable steps to prevent accidents, injuries, loss or damage
- (c) Allow us access, at any reasonable time, to examine the vehicle(s)

Communication of change: Insured will inform us immediately of any important changes affecting the vehicle(s) covered under this Policy and/or its/their use.

Claims: You must report to us any accident, injury, loss or damage involving your vehicle(s) as soon as is reasonably possible.

Other conditions are: Average clause, contribution, fraud, complaints, disputes handling, cancellation. You can refer to our policy document for further details.

What are the excesses for my policy?

Based on cover taken the applicable excess are, own damage/ partial theft excess, theft excess, third party liabilities excess, young / novice driver and terrorism and political violence excess.

Can I switch from my third party only cover to comprehensive cover later?

Yes. Once you send written instructions to us, we shall advise you of the additional premium to pay for the upgrade.

Can I switch from comprehensive to third party only later?

Yes. Upon receipt of written instructions from you, the insured, to downgrade the cover. We shall return the prorated refund premium due following the downgrade.

What happens when I sell my insured car?

Once the vehicle has been sold, please send us a formal notification on change of ownership. Once we are in receipt of these instructions, we will cancel the policy and return prorated refund premium subject to there being no claim reported for the period of cancellation.

What happens when I exhaust my benefits?

Simply contact the agent or insurer to be guided if the benefits can be reinstated and the applicable premium to be paid.

Who is insured under my policy?

Insured is the person who has an insurable / financial interest on the asset. Therefore, you are the one insured under your policy.

Who are the drivers insured under my policy?

You, the insured and any authorised and licensed driver. Validity of license is important to adhere to.

B. Claims

What is an accident?

This is a sudden, un-planned and unforeseen occurrence not under your control, as the insured, or that of the authorized licensed driver.

What determines the amount to be paid after I make a claim?

Some of the determinants of claim amount payable depends on the following:

- Sum insured
- Basis of cover
- Extent of damage to the vehicle
- Market value of your vehicle

What information should I submit when making a motor insurance claim?

We require a few things from you before we can process your claim:

- Duly completed and signed by insured claim form
- Police Abstract report
- Copy of Driver's valid license
- Accident scene photographs if available

What should I do in case of a loss or damage?

Once a loss occurs, we require you, the insured, to notify us of the claim as is provided under the policy. Once we are in receipt of the claim notification, we shall proceed with the claim registration and subsequent process in communication with you.

How do I make a claim?

We have made amendments to our procedure as follows:

Making a claim is a simple and quick process. The steps are as follows:

- Fill the relevant motor claim form
- Have the following documents ready: police abstract report, copy of Driver's license (if the driver is different from the insured: copy of PIN and ID/Passport)

What happens when my windscreen is damaged?

You, the insured, will be required to fill in a windscreen claim form and report the claim. We will then issue a letter within one working day to have the windscreen fitted at one of the windscreen service providers based on the windscreen limit under the policy limit.

Making a windscreen claim is a simple and quick process. The steps are as follows:

- Fill the relevant windscreen claim form
- Attachment photos of the damaged windscreen before and after replacement.
- Attach the windscreen replacement receipt.
- The claim will be processed, and reimbursement made within 14 days.

How long does it take to settle a claim?

Each claim is unique due to the circumstances of the accident and the extent of damage. However, all repair authority will be granted within seven days after full documentation of the claim.

However, on matters that need further investigation, we should not take more than 30 days to process the claim subject to full documentation.