



STANSURE BUNDLE FAQs

FAQs about your Policy

1. What is covered under my policy?

This insurance solution covers you in the following areas:

a. Personal Accident: this policy covers the principal member (the individual that purchases the policy). It covers death, permanent total disability or injury resulting from an accident.

b. Household/Domestic package: covers your household items against fire, burglary, or accidental damage - whilst in your premises. This will provide cover to your employees for accidental death or bodily injury whilst in the course of their work duties as per WIBA act.

- This policy extends to cover some limited items outside the premises under the All-Risks category. The policy extends to include your personal liability either as an owner or an occupier of the premises to third parties, for damage to third party property or death/injury to third parties arising out of your use of the premises .
- It also extends to cover any liability as an owner or occupier of a residential house including golfers' liability.

c. Life Assurance: covers the principal member for death as a result of illness, personal accident, permanent total disability, critical illness and last respects.

d. Dependants to the principal member are covered for Last Respects: 'Dependant' refers to Spouse, Children and Parents/Parents-in-law.

- For more details on dependents see section '7: Who is covered under my Last Expense benefit?'

2. Can I upgrade or downgrade my policy?

You can opt to select a different Bundle option only at renewal or at inception of a cover, not mid-term.

3. Can I change my dependant details?

Yes. You (the principal member) can make changes to the details of your dependents: add, remove or amend as necessary by reaching out to us through the contact details provided on the app

4. What happens if I exhaust my benefits?

- Once a claim is paid out for any benefit, you can reinstate your benefits at policy renewal.
- Under Last Expense (Last Respects), the policy covers a maximum of 2 deaths per family within the duration of that policy year.

5. When is my policy considered expired when paying in monthly instalments?

This is an annual policy. However, when paying in instalments the policy will lapse thereafter if the next month's premium instalment is not received after 14 days grace period.

6. Am I covered when I make my first monthly instalment or before full premium payment is made?

Yes, you are covered immediately upon making the first monthly payment and thereafter, upon paying the subsequent months' premium payments. In case of a claim, all the outstanding instalments must be paid before the claim is settled.

7. Who is covered under my Last Expense benefit?

- a. You (the principal member)
- b. Your Spouse
- c. Up to **four** Children - any additional child can be covered at an extra cost of KES 500
- d. Up to **two** Parents and **two** Parents-in-law

8. Who will benefit from my policy?

Depending on the type/nature of the claim, either of the parties below can benefit from the policy:

- a. You (the principal member)
- b. Named beneficiary
- c. Named Next of Kin

9. What modes of premium payment are available?

Premiums are payable through MPESA on the app.

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10. What premium payment options are available? Can I pay in instalments?

You can choose to pay premiums either monthly or annually. You can save up to 18% on premium payments with the annual premium payment plan.

11. What happens when I change my Residential Address?

You will be required to notify the Stanbic Bancassurance Intermediary Limited via phone **+254711068405** or email **customercare@stanbic.com**.

12. How can I access my Policy Documents?

You will receive your policy documents on the email address you used to register onto the Stansure App.

13. Who qualifies for the product?

Any one who is above 18 years old and has a valid Kenya national identification document.

FAQs about Claims

1. How do I file a claim?

Filing a claim is a simple and quick process, the steps are as follows:

- Send a Claim Notification through the Stansure App. Our team will immediately contact you and share the relevant documentation required.

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

The amount payable per claim is dependent on the policy limits based on the option selected/purchased.

- **For Life Protection and Personal Accident Protection**, the claim amount payable will be determined by the selected option taken up by the principal member.

- **For Home Contents/Household Protection**, the claim amount payable depends on the market value of the item(s) less depreciation, wear and tear, subject to the sum insured.

3. How long can I take before notifying a claim?

- You are highly encouraged to notify us on a claim immediately the event happens. Should this not happen immediately, you are required to notify us not later than 6 months after the event occurrence, otherwise the insurer has the right not to admit the claim.

4. How long does it take to settle claim?

- Last Expense (Last Respects) benefit is payable within 48 hours of the event occurrence, subject to full receipt of the required documents.
- For all other claims, the claim will be processed as soon as full documentation is provided.

5. In case I require assistance who should I contact?

In case you require assistance, please reach out to the Stanbic Bancassurance Intermediary Limited via phone: **+254711065405** or email **customercare@stanbic.com**.

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