







## Insurance Cover Guide

### CONTENTS INSURANCE

Covers all your personal possessions inside your accommodation and that belong to you.

Contents cover includes cover for:

- fire
- explosion and earthquake
- acts of nature (wind, thunder, lightning, storm, hail, flood and snow)
- damage caused by bursting and overflowing of geysers or water pipes
- theft
- power surges
- impact
- accidental breakage to TV, mirrors and glass forming part of any furniture
- fire brigade charges
- contents being transported when you move (to another reserve)
- liability to other people

### MOTOR INSURANCE

Covers any SA registered motorcar, motorcycle, LDV, caravan or trailer. The following cover is offered:

#### Comprehensive Cover

Covers your vehicle for accidental damage, theft and hijack as well as injury to other people or damage to their property.

#### Third party, fire & theft cover

Covers your vehicle for damage caused by fire, theft and hijack as well as injury to other people or damage to their property. **Accidental damage to your vehicle is not covered.**

#### Third party only cover

Covers you for liability to other people where an accident caused death or injury to them or damage to their property. **Fire, theft and accidental damage to your vehicle is not covered.**

### PERSONAL ALL RISKS COVER

**All risks insurance** covers your personal possessions that you normally wear or take out of the home with you, such as clothing, jewellery, cameras, vehicle audio systems and sports equipment

**Unspecified all risks** covers individual items valued at less than R1 500 each.

**Specified all risks** covers individual items valued at more than R1 500 each with each item being listed and its value noted.

The following items **must always be noted**, if they should be covered, even if their specific values are less than R1 500:

- **contact lenses** and **prescription spectacles**
- **bicycles**
- **cellular phones** and **paggers**
- **portable computer equipment** (notebooks, palmtops and computer accessories)
- **sporting equipment** (canoe, paddle ski, golf clubs, fishing equipment etc)
- vehicle **audio systems**

## Inventory Calculator

The purpose of this inventory calculator is to assist you in recording your assets and to calculate the current replacement value of your contents.

It is important that you insure your contents for the correct value. (The current replacement value of each item.)

Should you cover contents for less than the replacement value, you will be compensated on a proportional basis for any settled claims.

The following items are not covered under contents and must be **specified separately**:

- **Contact lenses and prescription spectacles / bicycles/ cellphones and paggers/ portable electronic equipment such as notebooks, palmtops.**
- **Printers and computer accessories.**

### ITEM(S)

### SUM INSURED

AUDIO AND VIDEO EQUIPMENT

R

BOOKS

R

CLOTHING AND FOOTWEAR

R

COMPUTER EQUIPMENT

R

CURTAINS AND LOOSE CARPETS

R

CUTLERY, CROCKERY AND GLASSWARE

R

FIREARMS, CAMERAS & BINOCULARS

R

FURNITURE

R

HEATERS, AIRCONS AND ELECTRICAL APPLIANCES

R

JEWELLERY AND WATCHES

R

LINEN

R

MIRRORS

R

PAINTINGS AND ORNAMENTS

R

PHOTOGRAPHIC EQUIPMENT

R

READING LAMPS

R

SEWING AND KNITTING EQUIPMENT

R

SPORTING EQUIPMENT

R

LUGGAGE

R

TELEPHONE/FAX

R

TOYS AND GAMES

R

OTHER

R

**TOTAL SUM INSURED** R

*This page need not be faxed through as part of the application proposal as it is to used as a guide.*