



# **VEHICLES**

- · Lock and keys increased limit to R25 000
- Retail value
- Retail value extender optional
- Car hire options available -30, 45, 60 days - standard automatic and executive options
- · Hail damage included
- Various excess options available including excess buster
- Wheel and Tyre cover optional
- · Third party and passenger liability
- Insured over 55 Nil basic excess



#### **MECHANICAL & ELECTRICAL BREAKDOWN**

Cover available: R10 000, R30 000 or R50 000



# **ALL RISKS**

- 10% of household contents sum insured is free
- The client can add additional All Risks cover should the 10% not be enough to cover total combined risk at any one time for a certain item (assessed specifically through Howdie Flawless questionnaire)
- Insured over 55 Nil basic excess
- Please note the following item limits. Any single item exceeding this value need to be specified separately:
- Bicycles: R50 000
- Jewellery: R150 000 (per
- Cover is inclusive for any item, unless specifically excluded (maximum sum insured R500 000)



## **HOMEOWNERS**

- Wall-to-wall cover
- Bursting of pipes and leak detection
- Power surge included up to R50 000 in 12-month period and up to full sum insured if there is an approved surge arrestor installed on the distribution board
- · Accidental damage included up to the sum insured

- 24-hour assist for emergencies and geysers
- · Limited and full cover for subsidence and landslip
- Gate motor and pool pumps
- Rent covered in the event of an insured peril - 25% of the sum insured
- Damage to gardens
- Insured over 55 Nil basic excess



## HOUSEHOLD

- Power surge included up to R50 000 in 12-month period and up to full sum insured if there is an approved surge arrestor installed on the distribution board
- Accidental damage included up to the sum insured
- Theft, fire, collision and
- overturning whilst being moved by professional movers during a permanent change of address
- Emergency assist 24/7
- Personal Cyber cover available
- Insured over 55 Nil basic excess

# Qualifying criteria

Minimum age 35

the discerning individual.

**FLAWLESS** 

specific needs and Howdie's Flawless

product is exclusively designed to

meet those needs. Offering personal

and professional advice and services,

by our usual attentiveness. More

specifically, Flawless clients can expect

a specialised methodology of cover,

extensions as well as a dedicated

team. This all forms part of a product

dedicated to safeguarding the assets of

individuals

complemented

have

net-worth

product

High

- Minimum contents sum insured R1 750 000- where no homeowners cover is included
- · Minimum combined sum insured R4 000 000, subject to minimum contents of R1 500 000
- Subject to claims history