



FLAWLESS

High net-worth individuals have specific needs and Howdie's Flawless product is exclusively designed to meet those needs. Offering personal and professional advice and services, this product is complemented 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 the discerning individual.

Qualifying criteria

- Minimum age 35
- 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



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)
- No item limit is applicable
- Cover is inclusive for any item, unless specifically excluded (maximum sum insured R500 000)
- Insured over 55 – Nil basic excess



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