



PERSONAL

Our personal insurance cover meets the specific insurance needs that are associated with items close to home such as household and personal items. This product includes home, motor, personal accident and all-risks cover.

Qualifying criteria

- Minimum age 25
- No motor only
- Minimum contents R200 000
- Minimum homeowners R1 000 000
- All quotes subject to claims and loss ratios

Howdie

PERSONAL LINES



VEHICLES

- Lock and keys - increased limit to R15 000
- Retail value
- Retail value extender optional
- Car hire options available – 30, 45, 60 days – standard, automatic and executive options
- Various excess options available including excess buster available
- Wheel and Tyre cover – *optional*
- Third party and passenger liability
- Hail damage included
- Insured over 55 – Nil basic excess



MECHANICAL & ELECTRICAL BREAKDOWN

- Cover available: R10 000, R30 000 or R50 000



ALL RISKS

- Standard unspecified offered – 25% of sum insured per item
- If item repaired, only half the excess is charged
- Executive unspecified offered – higher item limits – 50% of sum insured per item World wide
- Insured over 55 – Nil basic excess



HOMEOWNERS

- Wall-to-wall cover insured
- Bursting of pipes and leak detection
- Power surge included up to R25 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
- 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
- Insured over 55 – Nil basic excess



HOUSEHOLD

- Power surge included up to R25 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