



INSPIRE

Howdie's Inspire product caters to the up-and-coming individual. This bespoke insurance product provides you with peace of mind and security as well as more freedom not often found in personal insurance. What makes Inspire unique is that we cover important items, that often are often removed from the home on an Assets All Risks basis. That means your high-end cameras, video equipment, fashion items, jewellery and watches have limits better suited to rising stars, new executives, decision-makers and entrepreneurs.

Qualifying criteria

- Minimum age 30
- Minimum contents sum insured R1 250 000 - where no homeowners cover is included
- Minimum combined non-motor assets of R3 000 000 which is subject to a minimum contents of R1 000 000
- Subject to claims history



VEHICLES

- Lock and keys - increased limit to R25 000 - no excess
- 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

- 5% of household contents sum insured is free
- No item limit is applicable
- Cover is inclusive for any item, unless specifically excluded (maximum sum insured R250 000)
- Insured over 55 - Nil basic excess
- The client can add additional All Risks cover should the 5% not be enough to cover total combined risk at any one time for a certain item (assessed specifically through Howdie Flawless questionnaire)



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
- Gate motor and pool pumps
- 24-hour assist for emergencies and geysers
- Limited and full cover for subsidence and landslip
- 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 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