



PERSONAL INSURANCE SOLUTION

The personal insurance solution is designed to cover the personal property of the owner.

The product includes various automatic clauses and extensions, which provide increased protection and a cost benefit to both the client and intermediary.

Summary of Additional Automatic Cover and Extensions

This must always be read in conjunction with the policy wording, where various terms, conditions and warranties apply. A full and detailed document is available on request.

PERSONAL INSURANCE SOLUTIONS

House Owners

COVER Refer to policy wording for full description	LIMIT	EXCESS OR LIMITATION (Unless otherwise stated)
1. Loss of rent or alternative accommodation	Included	25% – Refer to policy wording
2. Public supply or mains connection	Included	
3. Glass/sanitaryware (fixed to the building)	Included	
4. Additional costs	Included	20% – Refer to policy wording
5. Security guards	P2,000	
6. Accidental damage to machinery	P3,000	Refer to policy schedule
7. Tree removal	P5,000	
8. Keys, locks and remote control units	P2,500	P500
9. Gardens and water features	P2,000	
10. Subsidence and landslip	Limited cover	1% of sum insured (min P5,000)
11. Capital additions	Included	15% – Refer to policy wording
12. Water leakage	P5,000	P500
13. Accidental damage to geysers	P10,000	Refer to policy schedule
14. Damage by baboons, monkeys and animals	P5,000	P1,000

Personal All Risks

COVER	LIMIT	EXCESS OR LIMITATION
1. Pedal cycles	P1,000	
2. Personal documents	P1,000	
3. Coins and/or stamp collections	P2,500	
4. Groceries and household goods in transit	P2,500	P500
5. Keys, locks and remote control units	P2,500	P500
6. Contents of caravan or luggage trailer	P2,500	

Householders

COVER	LIMIT	EXCESS OR LIMITATION
1. Loss of rent or alternative accommodation	Included	25% – Refer to policy wording
2. Loss of money	P2,500	
3. Audio visual equipment	P3,000	P500
4. Accidental damage	P5,000	P500 – Refer to policy wording
5. Mirrors and glass	P3,000	
6. Guests' personal effects	P5,000	Refer to policy wording
7. Domestic staff property	P3,000	
8. Contents of fridge/freezer	P2,500	
9. Keys, locks and remote control units	P2,500	P500
10. Laundry and garden furniture	P3,000	
11. Documents	P1,000	
12. Medical and veterinary expenses	P2,500	
13. Accidental death	P10,000	
14. Security guards	P2,000	
15. Domestic telephone instrument	R2,500	
16. Trauma counselling	Included	P1,000 per person and P3,000 per incident
17. Water leakage	P5,000	P500
18. Clearance costs	P2,000	
19. Transit as defined	P2,000	Refer to policy wording
20. Damage to gardens	P1,000	
21. Swimming pool machinery	P2,000	
22. Storage costs after a loss	P2,000	
23. Subsidence and landslip	Limited cover	1% of sum insured (min P5,000)
24. Fire brigade charges	Included	Refer to policy wording

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Personal Accident

COVER Refer to policy wording for full description	LIMIT	EXCESS OR LIMITATION (Unless otherwise stated)
Bodily injury caused by accidental, violent, external and visible means		
1. Exposure	Included	Refer to policy wording
2. Life support machinery	Included	Refer to policy wording
3. Repatriation	P2,500	Refer to policy wording
4. Mobility	P2,500	Refer to policy wording
5. Post trauma counselling	P1,000 per person	P5,000 per event

Personal Liability

COVER	LIMIT	EXCESS OR LIMITATION
Where you become legally liable to pay compensation for accidental death, bodily injury or illness or accidental loss of or damage to property.		

Small Craft

COVER Refer to policy wording for full description	LIMIT	EXCESS OR LIMITATION (Unless otherwise stated)
Loss or damage to the small craft specified in the schedule (not exceeding 6 meters in length)		
1. Safeguarding and delivery	Included	Refer to policy wording
2. Inspection after loss	Included	Refer to policy wording
3. Costs to prevent loss	Included	Refer to policy wording
4. Medical expenses	P2,000 per person	P10,000 per event
5. Submerged objects	Optional	Refer to policy wording

Motor

COVER	LIMIT	EXCESS OR LIMITATION
1. Towing and safeguarding	P2,500	
2. New for old	Included	Refer to policy wording
3. Emergency repairs	P5,000	Refer to policy wording
4. Delivery after repairs	Included	Refer to policy wording
5. Medical expenses	P2,500 per person	P10,000 per event
6. Windscreen and glass	Included	Refer to policy wording
7. Keys, locks and remote controls	P10,000	P1,000
8. Fire extinguishing charges	P5,000	Refer to policy wording
9. Credit shortfall	Optional	Refer to policy wording
10. Riot and strike	Included	Refer to policy wording
11. Removal and protection costs (mechanical breakdown)	P2,500	Refer to policy wording
12. Emergency accommodation	Included	Refer to policy wording
13. Post trauma counselling	P1,500 per person	P5,000 per event
14. Radio, tape, CD shuttle combinations	P5,000	P500
15. Excess buy back	Optional	Refer to policy wording

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