

# OUR GUIDE TO THE ALLSURE CHANGES

## THE PURPOSE OF THE CHANGES CAN BE SUMMARISED AS FOLLOWS:

- Adding an additional extension not previously offered
- Simplification of product wording to provide improved clarity and understanding of cover, resulting in improved claims experience
- Alignment to regulatory changes
- Amending excesses
- Existing policyholders can expect changes to their policies from 1 November 2022, depending on their actual policy renewal month

## HEREWITH THE MOST PERTINENT CHANGES TO YOUR CURRENT POLICY

### CONTENTS

- Fire Brigade charges limit R100 000
- Cost of clearing debris after an insured event limit R100 000
- Inclusion of home automation devices

- Inclusion of tenants generators and inverters
- The standard/selected excess is now R1250
- The accidental damage including power surge excess is now R2500
- Accidental spoilage of food in fridges in freezers limits R10 000 with an excess of R2000
- Accidental damage including power surge cover excluded for Mobile communication equipment
- Cover for computers used for cryptocurrency excluded
- Power surge limit of R25000 and above requires surge protectors, lightning arrestors or other protection devices to be installed
- Additional accidental damage including power surge now replaces Accidental damage including power surge under Extended Cover

### PREMIUM WAIVER FOR RETRENCHMENT AND REDUNDANCY

Cover is no longer offered for this section.

### HOME EMPLOYERS LABOUR DISPUTE

Cover is no longer offered for this section.

### swiftcare

Cover is no longer offered for

- HIV cover
- Trauma counselling
- Telephonic advice
- Return of mortal remain

### BUILDINGS

- Public authorities' requirements limit R100 000
- Fire brigade charges limit R100 000
- The standard/selected excess is now R1500
- The Accidental damage and power surge excess is now R2500
- **Power surge limit of R25000 and above requires surge protectors, lightning arrestors or other protection devices to be installed**
- Power surge excluded from accidental breakage to fixed machinery in your private home and accidental damage to your private home.
- Faulty design, workmanship or repair is excluded

### ALL RISKS

- The excess for cellular phones is now R1000
- The excess for all other items is now R750

### MOTOR

- The standard excess is now R5000
- The windscreen excess is now 20% of claim minimum R1000
- The age excess and if the driver has his/her license less than 2 years is now R3000
- Sum Insured Value type no longer offered.
- Car hire changed to Vehicle Hire Costs
- Liability excluded if the Road Accident fund is incapable or unable to compensate you.
- Credit shortfall applies to Comprehensive cover only

- **Drivers under 30 cannot select an excess waiver or a variable excess below R5000.**
- You can no longer select a variable excess < R2500

### \*\*\*NEW MOTOR EXTENSION\*\*\* RETAIL VALUE TOP UP COVER

- Available for all cars and LDVs less than 3500kg
- Comprehensively insured and Third-Party Fire and Theft covers
- 3 available options for selection i.e., 15%, 20% or 25%.
- A premium will be charged for this extension and included in the overall motor premium.

### GENERAL

Exclusion of

- Cyber losses
- National Electricity Grid Interruption

### PERSONAL ACCIDENT

- Bereavement expenses extension no longer offered.

### PERSONAL COMPUTERS

- We do not cover computers used for cryptocurrency.

### EMERGENCY ASSISTANCE 24/7/365 for

- Accident (towing)
- Roadside
- Home
- Medical

- **WINDSCREEN REPAIR** - you can register and complete the entire process via the App

- **CLAIM NOTIFICATION** - to register your claim on our App anytime, anywhere without calling us and we will be notified to start the claims process

- **TOOLS AND SERVICES** – providing access to our Home inventory calculator and Find a Broker tool

- **CALL ME BACK FACILITY** – providing easy access directly from the App



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