

# IMPORTANT INFORMATION REGARDING YOUR PERSONAL HOUSEHOLD AND VEHICLE INSURANCE

## PORTFOLIO

### 1. Householders Section:

- Should you have indicated that you have an alarm; an Alarm Warranty will apply. Ensure that the alarm system is in a working condition, linked to armed response and activated at all times when your house is left unattended.
- When you move to a new permanent address, you must notify us immediately, otherwise your cover will lapse.
- Household insured amounts should be based on replacement values, if not, you will be under-insured.

### 2. All Risk Section:

- The following items need to be insured under the All Risk Specified Section to have cover in the event of a claim:

**Jewelry, laptops, video/digital cameras, I-Pod/Phone, compact discs, contact lenses, cellular phones, leather jackets, pedal cycles, prescription/sun glasses, camping equipment and golf clubs.**

### 3. Electronic Items and Mechanical Breakdown Section:

- We advise that computers, printers and other electronic devices be more specifically insured. Mechanical Breakdown of household appliances are not automatically included, cover is available at an additional premium.

### 4. Vehicle Section:

- The insured amount of a vehicle should represent the current retail value (market value) plus VAT, including non-standard vehicle accessories; current mileage must also be taken into account;
- The onus rest with you to advise us of any changes to sums insured. In the event of a Vehicle Hire Purchase/Lease Contract; should the outstanding balance exceed the insured amount, ensure that short-fall cover is included.
- The following cover are optional and has to be requested to be included at an additional premium:  
**Car Radio/CD/DVD Player, Car Keys; Non-factory Vehicle Accessories; Vehicle Hire; Credit Shortfall, Excess Waiver;**
- Verify the description of the vehicle; inform us whether the vehicle is an import or modified to non-standard;
- If indicated that the vehicle is being used for private purposes, but is being used for business purposes, you will not have a claim.
- **Vehicle Excesses** are not insured and are payable by the insured at the time of a claim, irrespective of who's at fault. Recovery of your excess is not part of the policy conditions but as an additional service undertaken by us/insurer; if possible to recover.

### 5. Claims Procedures:

- Any claim must be reported not later than 30 days after the event; failure may result in repudiation of a claim.
- Familiarize yourself with the excess (first amount payable) on your policy to avoid disappointment when a claim occurs.
- Report a vehicle accident to the nearest Police Station, submit full details of accident and involved parties. Obtain Police Case Number.
- Should a Third Party be involved and guilty, obtain full details: Name, address, contact details, full vehicle particulars and most important, insurance details. Your insurer will endeavor to assist you with the recovery of your excess; without full Third Party details your insurer might not be successful.
- If a vehicle can't be safely driven after an accident, arrange for the vehicle to be towed to a safe place, or approved Panel Beater, or nearest Police Station. Any damage resulting from driving the vehicle from the place of accident will not be covered as it is not part of the accident damage. The owner of the vehicle will be held responsible for any additional costs resulting from driving the vehicle.
- Any Letter of Demand, Attorneys of Third Parties or summons received should be forwarded to our office urgently. The driver/owner may not admit, reject, offer, promise, make payments or otherwise negotiate on any claim without the broker or insurers consent.
- Incomplete claim forms lead to unnecessary delays in the processing of claims. All damaged items must be kept for inspection and/or salvage purposes.