

NOTIFICATIONS REGARDING MINIMUM REQUIREMENTS AND UNDERWRITING

1. Please **read** your policy in conjunction with the policy wording and excess structure. The broker will not be held responsible for any corrections not reported within 7 days after submission of your policy to you.
2. Constantly revise the insured values on your policy to ensure you are not under insured. In case of a claim, when under insured – average applies.
3. **Minimum security/requirements:**

Home contents (all the items on your premises – inside and outside): Burglar bars and security gates in front of all opening windows and external doors. **OR** Linked alarm. (Value above R500 000.00 , a linked alarm will be the main minimum requirement.) **OR** 24HR Security estate, with 24hr security guards at gate, signing in visitors. Electrified brick fencing. 24hr patrols.

Buildings: Inform your broker regarding any thatch lapa's/Wendy houses/non- standard constructions.

Vehicles – R0 - R299 999.99: Factory Fitted Vesa level 4 immobiliser./ Vesa L4 immobiliser . **VW Citi's/ Toyota Hilux/ Fortuners** require Early Warning Tracking + security plates from value R200 000.00. Other vehicles from R300 000.00 require tracking device.

Motorcycles - None.

4. **All Risk:** Cover regarding items you take **outside** your risk address. 4.1. **Clothing and personal effects:** (your handbag and all the contents) Max R40 000.00 cover. Claim max R2000.00 per item. R500 excess per claim.
4.2. **Specified items:** Laptops and cell phones compulsory. Electronic items, jewellery and other items exceeding R1000.00 per item rather be specified specifically.
5. **Vehicle Values:** Vehicles are insured on retail value. It is the insured's responsibility to ensure that all property on the policy is insured for the correct value. In case of a total loss, a vehicle will be paid out according to the retail value as on date of loss. Non- standard items must be specified.
6. **Excess:** Please note according as per your contract/policy schedule, an excess is payable in case of a claim, **even though you are not responsible for damage.** Take note of additional excesses in certain circumstances.

Prove of ownership: **Jewelry** – Valuation Certificates must be provided for all the Jewellery to be claimed and specified specifically. **Jewelry: When not worn, keep in a locked safe.**

Electronic Items inside your home provide – Invoices with s/no, values and model names must be provided.

7. **Any change in risk regarding your policy contract** must be reported to your broker.
8. **Vehicle hire, Top-Up, Home contents- accidental breakage in case of a claim;** Cover must be added separately with additional premium to the policy, prior to a claim situation. Please notify your broker whether the cover must be added.
9. **Claims:** The insured must inform the insurer/broker in **writing** within **30 days** from date of incident/damage.

[Dear client, please note that this document is only a short summary of requirements and underwriting on your policy. Read your policy schedule thoroughly Terms and Conditions may be changed subject to underwriting by the Insurers.](#)

Client Full name : _____

Client signature: _____ **Date:** _____