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**General Information: Policy Tips To Protect You Against Financial Loss**

**Jewellery (including watches)**

Items valued at **R10 000 or more** should have **valuation certificates** which should not be more than 2 years old. Insurers will ask for these if you lodge a claim. Remember, if your jewellery is not being worn it should be kept in a locked wall or floor mounted safe

**Golf Clubs**

When last did you check to see how much it will cost you to **replace** your set?

**Laptops/PC’s/iPads/cell-phones**

Have you insured these high-risk items?

**Photographic equipment**

Are your devices insured? Equipment used professionally i.e. to earn an income is specifically excluded.

**Keys & remote controls**

Have you insured these items? They can be very costly to replace.

**Documents**

If mugged, or if your handbag/briefcase is stolen, do you know how much it can cost to replace your ID’s, passports and driver licences? For a few rand you can insure against such losses.

**Accidental damage**

This cover can protect you in the event of household items being damaged due to a power surge, for example. Take a walk around your home – what are your 3 most expensive electrical items most likely to suffer damage? How much will it cost you to replace those items? You can also purchase this cover under your homeowner section in the event of damage to gate/garage motors, aircons etc.

**Wendy houses/Zozo huts/garden sheds**

Need to be specifically insured on your policy. Certain restrictions will apply.

**Solar geysers/panels**

Please let us know if these items are installed at your home.

**Generators**

Fixed gennies fall under your homeowner section. Portable gennies will fall under your contents section. Any generator attached to your main power supply must be installed by a qualified electrician and a wiring certificate must be issued. Let us know if you have a generator – make/model etc – and we will note it on your policy.

**Thatch**

Is your home thatch-roofed? Do you have a thatched lapa? An SABS approved lightning conductor must be installed. **It is recommended that thatch roofs be protected by Thatchsayf**, as well as being **regularly maintained**. Keep your invoices from those maintenance inspections as they will assist in the event of a claim, or send the invoices to us and we will store them for you on your policy records. Thatch must be noted on your policy schedule.

**Holiday homes**

If one or more of your homes is a holiday home **you must tell us,** as certain policy restrictions apply, and it needs to be recorded on your policy schedule. We will need to know how many days per year these properties are vacant. You also need to tell us if you rent your holiday home(s) out.

**Tenants**

If one or more of your homes is rented out you must tell us as certain policy restrictions apply, and it needs to be recorded on your policy schedule. Unless specifically agreed with your insurer, liability cover will be excluded. There is a risk of financial loss faced by you if property is damaged or stolen, and there are significant liability issues which could bankrupt you should a guest be injured on your property and you are proven to be at fault for failing to effectively secure the property. The onus is on you as the property owner to ensure that your property is maintained in a good condition and free of any hazards which could cause injury or harm to a tenant. Any visible “defects” in the property must be drawn to the attention of your tenant. If your lease agreement does not place the onus on the tenant to maintain the property, you will be held liable if a tenant is injured on the property e.g. falls on a loose step. Another thing to note if you do rent out is that your policy requires visible and forcible entry into or exit from the building in order to pay out for any theft. Please discuss this with us to ensure that adequate insurance arrangements are put into place.

**Motor vehicle non-standard extras and accessories**

Are any of your insured vehicles fitted with non-standard extras or accessories? Did you know that these can significantly affect the claim value in the event of a total loss or theft? **These additional items must be specified on your policy schedule** – please let us have the details to ensure adequate policy cover.

**Motor vehicle credit shortfall**

Do you still owe the bank more on your vehicle than its current retail value? For your own financial protection in the event of a total loss or theft, please provide your current HP contract settlement value to ensure your vehicle sum insured is adequate. Credit shortfall cover must be specified on your policy schedule.

**For any questions you may have call us on 041 581 7170**