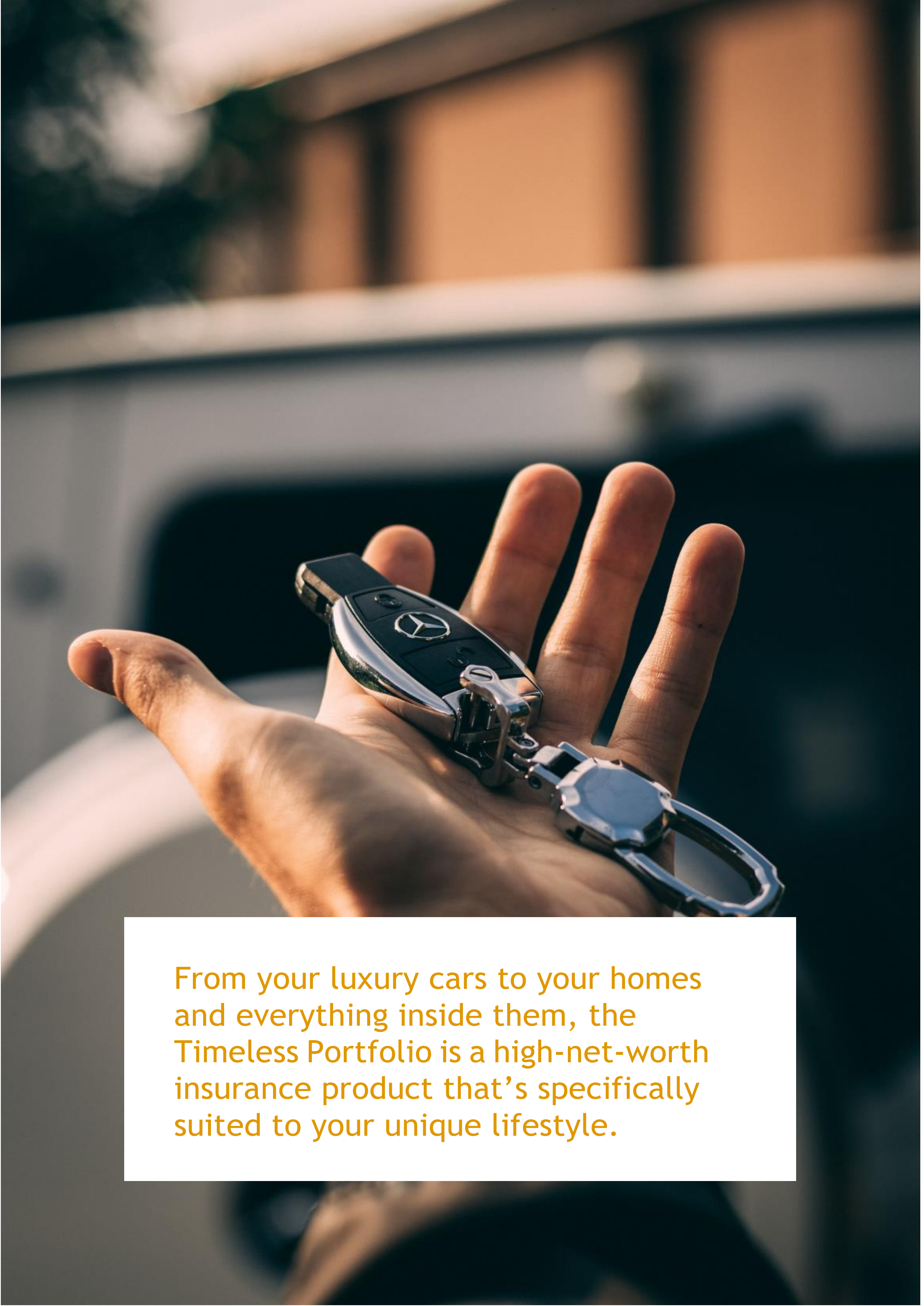
Timeless Portfolio

SURETIMES



From your luxury cars to your homes and everything inside them, the Timeless Portfolio is a high-net-worth insurance product that's specifically suited to your unique lifestyle.

You don't lead an ordinary life. That's why you need unique insurance.

We're experts in dealing with discerning clients, so we know what you need when it comes to cover, claims and VIP service. What's more, we're continually innovating to improve our insurance offering so you get flexible and comprehensive cover that protects the assets that matter most to you.

We're experts in unique cover

The Timeless Portfolio is underwritten by The Hollard Insurance Company Ltd. With a minimum contents sum insured of R1,000 000, we'll insure everything in your portfolio of assets: your homes, electronic gadgets, antiques, jewelery, art, collectibles, yachts and luxury cars.

With the Timeless Portfolio, we have your elite lifestyle covered so you can enjoy it. After all, you've earned it.

Why choose the Timeless Portfolio?

- It's an all-in-one bespoke insurance product that covers everything you own under one policy.
- It offers flexible cover to suit your specific needs as an elite individual.
- You get a range of optional excess selections including voluntary, flat or waiver excesses.
- The Assets Out benefit is our improved alternative to all risks cover, giving you free blanket cover of 10% of your contents sum insured up to a maximum of R250 000 per item and/or claim for any personal items you take out of your home. An added bonus is that you don't have to list them individually.
- You can choose to replace certain items in your home with 'green' products, such as your old geyser with a solar geyser.
- We'll cover items stolen out of your home even if there was no forced entry into your premises, subject to certain terms.
- We'll send an expert surveyor to your home to conduct a comprehensive asset inventory of your contents.

Your home is your refuge and you want to be sure you're covered if something goes wrong.

Home

- We cover your home (the building and outbuildings at the insured address) for accidental loss or damage.
- We'll pay to replace your plants, shrubs and trees following a loss due to storms, fire or theft under our garden and landscaping cover.
- Power surge is covered in the event of lightning, electrical surge or load shedding subject to certain terms.
- You'll be covered for mechanical and electrical breakdown of fixed equipment, such as gate motors, alarm systems and swimming pool pumps.
- Our home insurance includes property owner's liability cover which indemnifies you up to R25 000 000 in the aggregate per annum for claims arising out of one event, including defence costs and expenses.
- We offer optional extended subsidence and landslip cover.

You've worked hard for what you own. Contents insurance protects your financial interests, safeguarding your belongings against accidental loss or damage.

Contents

- We cover the contents of your home. In addition, we cover loss or damage if your contents are temporarily moved anywhere in South Africa to any building other than the main risk address, subject to forced and violent entry.
- Your personal belongings are covered under our Assets Out and personal baggage cover anywhere in the world - and you don't have to specify your laptops, cellular phones, tablets or photographic equipment.
- Our contents cover also includes personal legal liability cover, indemnifying you up to R25 000 000 in the aggregate per annum for claims arising out of one event.
- Power surge is covered, subject to certain terms, in the event of lightning, electrical surge or load shedding.
- We automatically cover the contents of students and scholars at a dormitory or other residence, subject to forced and violent entry.
- We cover money up to R25 000, provided there's forced and violent entry and the money is kept in a locked safe.
- There is no need to specify your fishing equipment, golf clubs or bicycles. We cover your sports equipment in the home and away, as well as when you participate in sports events.

Assets Out

As an alternative to traditional All Risks cover, AssetsOut is an innovative feature of our inclusive insurance that covers you for 10% of the contents sum insured up to a maximum of R250 000 per item and/or claim for any personal belongings you take out of your home. With AssetsOut, your possessions are covered no matter where in the world you are and no matter how often you replace, upgrade or add to them. From your jewelery and photographic equipment to your laptop, smart phone and other personal effects, you get blanket cover with no need to specify each individual item on your policy.

Why is Assets Out so innovative?

- It's convenient. Because you're automatically covered for all the items you take out of your home, you won't have the hassle of having to specify every individual item you own.
- It gives you peace of mind. You're always covered, even if your items change, or if you invest in something new, or upgrade an electronic gadget.

Our specialist fine art insurance is designed to insure your art, antiques and collectibles that is of particular value owing to its age, style, artistic merit or collectable value.

Fine Arts

- We cover your Fine Arts at your home. Worldwide and transit cover can be included at an additional premium, provided that we have accepted the risk.
- We also provide cover for accidental damage, death of an artist, defective title cover for items not rightfully yours, fine arts temporarily removed for restoration, loss in value (if the item has been repaired by a repairer authorised by us), large loss excess waiver and newly acquired fine arts.

No one likes to think about dying or becoming disabled. With our personal accident cover, you'll be able to rest assured, knowing you're covered for such incidents.

Personal Accident

- Personal Accident covers the you for loss of income due to bodily injury and/or disability from an accident.
- We'll also cover you for death caused directly by bodily injury due to an accident.
- Cover is included for you, your spouse and immediate family up to R250 000 per person and per incident with the option of increasing your cover at an additional premium.

Enjoy being on the water even more knowing that your floating asset is covered.

Watercraft

- We insure your yacht, sail boat, speed boat, jet-ski or similar watercraft valued at R2 500 000 or less.
- Our insurance covers watercraft liability insurance too, which provides protection against the costs of colliding with another boat or if someone is hurt.
- Watercraft accessories can be insured at an additional premium.

Our superior luxury vehicle insurance caters for the specific needs of owners of high-value vehicles.

Vehicle

- We insure your private vehicles, light delivery vehicles, sports utility vehicles, vintage vehicles, caravans, trailers, motorhomes, motorcycles or golf carts.
- We offer specialised cover options for your vintage vehicle collection.
- You can choose from comprehensive; third party, fire and theft; or third party only cover options.
- Whether your vehicle is used for social, professional, business or limited use (up to 5 000 kilometres per year) or it's laid-up (not in use for four months or more), we'll cover it.
- We offer you various options to select the car hire that suits your lifestyle when you have an accident.
- If you travel cross-border with your vehicle we can also extend your cover to neighbouring countries.

suretimes.co.za

Tel: (087) 233 8770 | Email: info@suretimes.co.za

Suretimes Insurance Administrators (Pty) Ltd is an authorised Financial Services Provider
Reg. No. 1999/021189/07
FSP No. 1962

SURETIMES