



A cut above the rest

When it comes to your private insurance portfolio, you deserve the best. That's why we aim to cover you for as many incidents as possible and make it easy for you to claim should you suffer a loss. We're constantly looking for innovative ways to improve our insurance offering and we believe this enhanced product will afford you all the protection you need.

Insuring all your personal assets and more

The Suretimes Portfolio is underwritten by The Hollard Insurance Company Ltd. It covers all your personal assets – your buildings, household contents, personal property you take out of your home (All Risks), motor vehicles, motorcycles, caravans, trailers, and pleasure-craft. You can also choose to include personal liability, legal costs, personal accident and 'EnRoute' personal accident cover.



Why is Suretimes Portfolio perfect for you?

- It's an all-in-one comprehensive insurance product built around your personal insurance portfolio.
- The plan offers various additional cover options, which means you're not limited to the standard cover. You can also increase the cover to suit your needs.
- We encourage you to manage your risk. You can do this by adding more risk protection like a power surge unit to enjoy the benefit of wider cover.
- You can choose to have sports equipment covered while in use.
- We also offer 'remote jamming' under All Risks cover. This covers property stolen out of your vehicle when there's interference with your vehicle's remote control by a blocking device.
- Should you become disabled as result of an accident, you'll receive funds up to a specific limit to modify your home and your vehicle.
- Should you be unable to drive a vehicle after an accident, you can make use of a private taxi, instead of car hire, while your vehicle is being repaired.



Safe as houses

The Buildings cover has been extended:

- Subsidence and landslip (limited) cover is now automatically included at no extra cost.
- You no longer have to specify solar geysers, photo-voltaic panels or fixed generators – these are all covered under 'buildings'.
- In addition to your existing cover, we'll also cover you for:
 - * Accidental damage
 - * A new house that's not yet registered
 - * Power surge
 - * Professional cleaning services
 - * Tracing of water leaks
 - * Wild animals damaging your property
 - * Wheelchair and disability-friendly alterations

This all at no extra cost – now that's real value for money.

Increase your cover to suit your needs:

More cover means more peace of mind. Additional cover you can choose now includes:

- * Extended cover for accidental damage
- * Extended geyser cover, including wear-and-tear cover as well as replacing the damaged pipes and tiles
- * Increased cover for keys, locks and remote controls
- * Increased cover for power surges



Where the heart is ...

Our Household contents cover now includes:

- Accidental damage
- Increased sum insured over holiday periods
- Professional cleaning services
- Tracing of water leaks
- Wild animals damaging your assets

These added benefits come at no extra charge.

Increase your cover to suit your needs:

Additional cover options now include:

- * Accidental damage extended cover
 - If any of your domestic appliances stop functioning properly and there's a valid claim, we'll pay for the cost of repairing it.
 - When your contents are damaged in a move by professional removers during a permanent change of address.
- * Increased cover for keys, locks and remote controls
- * Increased cover for power surges
- * Cover for stock at a home-based business

All taken care of

All Risks cover now includes:

- Groceries purchased and transported in your car
- Specified sporting equipment – covered while in use
- Personal computers – extended cover also includes cover for any software supplied as part of the computer by the original equipment manufacturer and any specified programs or software. You'll be covered for:
 - * accidental loss or damage
 - * electronic breakdown
 - * reinstatement of data
 - * ensuring compatibility between your old and new computer.
- You can now choose to increase your cover at your own discretion.



On the road

Motor cover now gives you more protection.

(Note: features listed below apply to Comprehensive Cover only)

- In addition to your existing cover, you'll also be covered for:
 - * Delivery after repairs – you'll be paid for the delivery of your vehicle to your home after repairs following a valid claim
 - * Theft of spare wheel fitted to the outside of your vehicle
 - * Wheelchair and disability-friendly alterations
 - * Automatic cover for accessories and equipment (not standard to your vehicle)
- For extra peace of mind, you can now also increase your cover to suit your needs. Additional cover options include:
 - * Caravan, motorised caravan and trailer contents – increased cover
 - * Increased cover for keys, locks and remote controls
 - * Credit shortfall cover, such as residual values including balloon payments
 - * 4x4 cover, including:
 - Fitted winch equipment
 - Personal documents
 - Wreckage removal
 - Head, tail and spotlights
 - First-aid equipment
 - Tools – (not standard to the vehicle).

Your day in court

Optional cover

Cover for legal costs and identity theft

We can assist you financially to defend yourself against legal action, or when taking legal action against someone else which can be a costly exercise. The legal cover includes assistance with genuine civil actions you take, criminal charges you need to defend where you are not guilty, labour relations and family matters.

What's in a name?

Should someone steal the details of your personal identity, for example, your ID number and address, they would be able to pass themselves off as you. They would then be able to enter into contractual arrangements in your name, access confidential information and even obtain credit.

The identity theft cover takes care of:

- The financial loss suffered by you as a direct result of identity theft
- All reasonable costs incurred in order to reinstate your credit status to the position it was in before the identity theft
- All reasonable costs incurred in order to monitor your credit status through a credit bureau of our choice
- All reasonable costs (such as telephone calls, letters, affidavits, copies of documents, etc.) incurred to replace any stolen cards or identification documents
- Loss of income for each whole day of unpaid leave you may have to take to attend to the problem and reclaim your identity.



EnRoute

Optional cover

All-things-considered Personal Accident cover ...

This cover provides death and disability cover for yourself and the number of passengers stated in your Schedule. You're covered for anything from a simple bumper-bashing that results in a broken leg, to something more serious like a crash that leaves you in a wheelchair.

You'll also have the benefit of RoadCover – a helpful service that manages your claim with the Road Accident Fund from start to finish.

'Small print' that's a big help

As with all insurance, there are terms and conditions - some managing our risk, and others with your needs in mind. Nobody likes to read terms and conditions. The big difference with the Suretimes Portfolio is that the 'small (but important) print' in the policy wording, is straightforward and easy for you to understand.

Happy to help

For more information regarding the Suretimes Portfolio, please call us on 087 233 8770. We're standing by to give you the comprehensive cover you deserve.

Tel: 087 233 8770

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