



Absa Insurance

**The
things
you're
thinking
about**

Contents

Introduction
About us
Absa Plus

Page

01
02
03

Introduction



At Absa, we don't just think about insurance.

We think about what you're thinking about every day. We think about what's important to you.

It's how we make sure that, if anything happens, we're already there waiting to get you back on your feet. And what are we waiting with? Insurance products that look at who you are, where you are and what you need as an individual.

We've spent years partnering with our clients to deeply understand what they value most.

We identify risks and trends that have the capacity to impact our clients. Our insurance specialists continually mine our learnings and experience to create insurance solutions designed for our clients' specific needs.

Absa Insurance is a wholly-owned subsidiary of Absa Financial Services Limited, forming one of the largest financial services groups in South Africa.

If it's valuable to you. Insure it with us.



We think about the things you love

We know your family means everything to you. Which is why ensuring your home is covered means so much to us. That's why we think about burst geysers and covering your vehicle. These are just some of the things that are covered by Absa Plus.

Absa Plus

**Your needs aren't over the top.
You just need simple cover that protects your everyday essentials.**

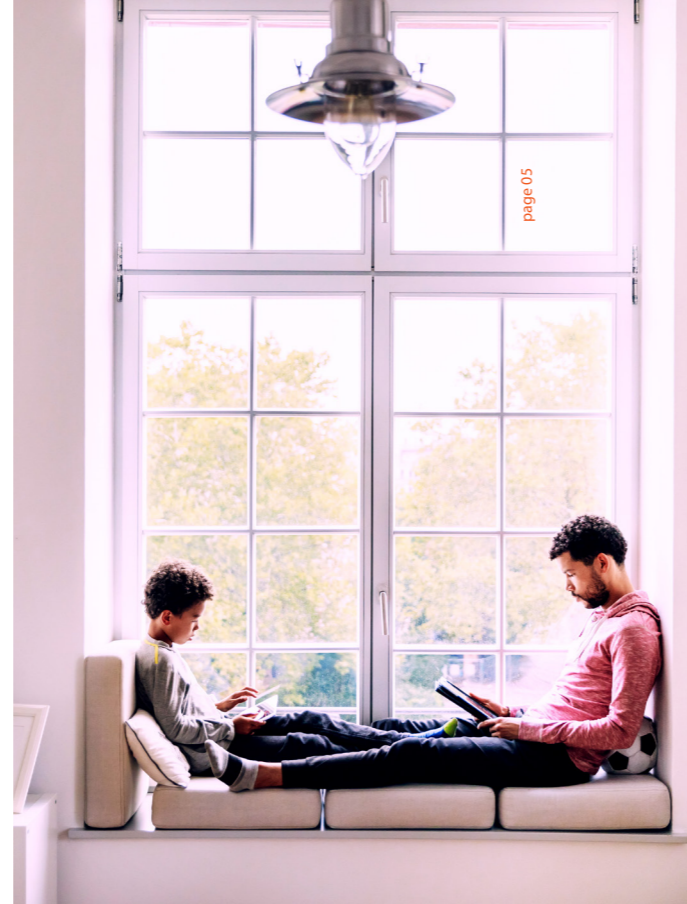
Absa Plus

The fundamentals of comprehensive cover

Houseowners

Accidental damage	Not Covered
Geyser	Covered
Cover during property transfer	Not covered
Building(s) under erection or alteration	25% of sum insured
Loss of rent/rental value	25% of sum insured
Fees	10% of sum insured

Damage to garden	Max R5 000
Security guard	Max R3 000
Loss of water by leakage	Not covered
Accidental breakage to sanitaryware	Covered
Fixed filtration	Not covered
New fixtures and fittings	Not covered
Public authority requirements	Covered
Special alterations	Not covered
Temporary removal of fixtures	Not covered
Tracing of leaks	Not covered
Accidental damage to pools, boreholes, Jacuzzi etc.	Not covered
Accidental death	Limited to R12 500
Fire brigade charges	Covered
Removal of fallen trees	Max R5 000
Burst or leaking water pipes	Covered



It's not just a building. It's a home.

Householders

Fire brigade charges	Covered
Accidental breakage of glass and sanitaryware	Covered
Business contents	Limited if stated on the schedule
Loss of rent	25% of sum insured
Household goods in transit	Limited to R5 000
Personal property of guests	Limited to R2 000
Personal property of a domestic employee	Limited to R2 000
Contents of refrigerators and freezers	Limited to R5 000
Emergency storage costs	Limited to R10 000
Security guards	Limited to R3 000, Max 5 days
Household keys and locks	Max R20 000, limited to R10 000 per item
Cash cards and credit cards	Limited to R2 000
Leakage of water	Limited to R2 000
Documents	Limited to R1 000
Hole-in-one (golf) or full total (bowls)	Limited to R1 000
Loss of money	Limited to R1 000
ATM Assault	Limited to R5 000
Veterinary expenses	Limited to R2 000

Accidental damage to TVs, decoders	Not covered
Contents not kept at home belonging to parents	Not covered
Injury compensation	Limited to R10 000
Gifts	Not covered
Medical treatment for domestic animals	Not covered
Newly acquired contents	Not covered
Specified valuable item	Not covered
Trauma	Not covered
Washing	Not covered
All risks under contents	Not covered
Jewellery	Covered under all risk
Handheld electronic device	Covered under all risk



Motor Vehicle

Comprehensive	Covered
Third party, fire and theft cover	Covered
Balance of third party cover only	Covered
Glass	Covered
Accident management	Covered
Towing of disabled vehicles	Covered
Further damage after an accident	Covered
Delivery after repair	Covered
Liability to third parties	Covered
Unavailability of parts	Covered
Credit shortfall extension	Optional cover with an additional premium
Replacement of new vehicle	Not older than 12 months, limited to 30 000km
Emergency expenses/repairs	Limited to R5 000
Emergency medical and accident expenses	Injury up to R2 000 per occupant injured, Max R10 000 per occurrence
Mechanical and electrical breakdown of winching equipment	Limited to R3 000
Keys and locks	Limited to R10 000
Emergency accommodation	Limited to R1000 per person
Airborne technical assistance	Covered
Hijack expenses	Not covered
African Traveler	Optional

All Risk

Car sound equipment	Covered
Remote jamming	Max R15 000 per claim, restricted to one claim within a 12 (twelve) month period
Cellular phones and equipment	Covered
Stamps	Covered
Coins	Covered

Watercraft/Boat

Pollution	Covered
Other vessels owned	Covered
Transit risk	Covered
Yacht racing risks	Covered
Liability to third parties	Covered
Towing and protection	Limited to R2 000
Contents of watercraft	Optional
Emergency repairs	Limited to R5 000
Sighting expenses	Covered
Medical expenses	Not covered

Caravan and trailer

Comprehensive	Covered
Liability to third parties	Limited to R3 000 000
Emergency expenses/ repairs	Limited to R5 000

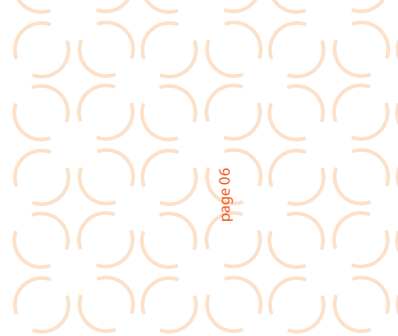
Contents of caravan Optional

Personal Liability

Limit of indemnity	Limited to R5 000 000
Wrongful arrest	Limited to R50 000

Personal Computers

Limit of indemnity	Material damage
Reconstruction of data	Limited to R25 000



Terms and Conditions apply.

Absa Insurance Company Limited, an insurer licensed to conduct non- life insurance business and an authorised financial services provider (FSP 8030).
Registration number 1992/001737/06.