



**Absa Insurance**

**The  
things  
you're  
thinking  
about**

## Contents

Introduction  
About us  
Premium Insure

## 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.

About us

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.**

page 02



page 03

**We think about how much your belongings mean to you.**

You've worked hard to get where you are and your insurer needs to know that.

That's why Premium Insure works just as hard to give you comprehensive cover for your motor vehicle, household contents, all risk and building insurance to ensure that you get the tailored cover suited to your lifestyle.

**Premium Insure**

**We think that your family deserves the best.**

## Premium Insure

### Insurance with all the optional extras

#### Houseowners

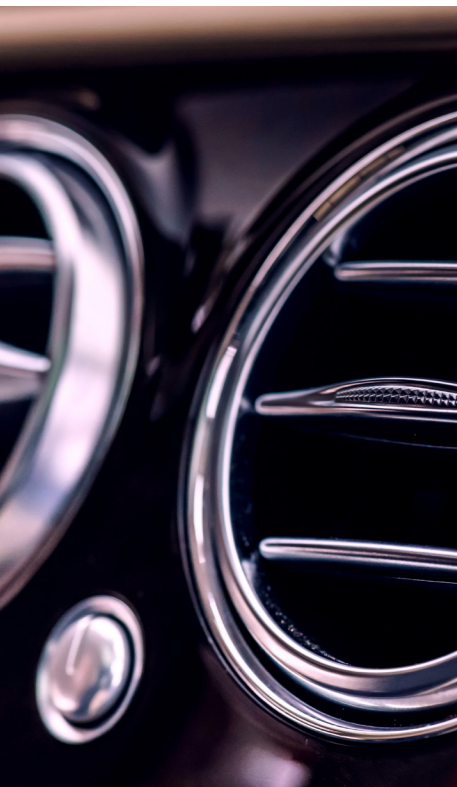
Accidental damage	Covered up to maximum of R50 000
Geyser	Covered
Accidental breakage to sanitary ware	Covered
Cover during property transfer	Covered
Public authority requirements	Covered
Building(s) under erection or alteration	Not exceeding 25% of sum insured, notify within 31 days
Loss of rent/rental value	25% of sum insured
Fees	10% of sum Insured
Temporary removal of fixtures	10%, Max R250 000
Damage to garden	5% of sum insured, limited to R25 000
Removal of fallen trees	Max R5 000
New fixtures and fittings	5% of sum insured
Special alterations	Limited to R100 000
Tracing of leaks	Limited to R100 000
Loss of water by leakage	Max R25 000
Security guard	Limited to R10 000, Max 5 days
Accidental damage to pools, boreholes, Jacuzzi etc.	Limited to R10 000
Fixed filtration	Max R10 000
Fire brigade charges	Reasonable cost
Accidental death	Limited to R12 500



**Your family. Your home. Your way.**

## Householders

Fire brigade charges	Covered
Accidental breakage of glass and sanitaryware	Covered
Business contents	Limited to R200 000
Loss of rent	25% of sum insured
Household goods in transit	Limited to R5 000
Personal property of guests	Limited to R50 000
Personal property of a domestic employee	Limited to R100 000
Contents of refrigerators and freezers	1% of sum insured, Limited to R20 000
Emergency storage costs	20% of sum insured
Security guards	Limited to R10 000, Max 5 days
Household keys and locks	Max R50 000, limited to R20 000 per item
Cash cards and credit cards	Limited to R5 000
Leakage of water	Limited to R25 000
Documents	Limited to R25 000
Hole-in-one (golf) or full total (bowls)	Limited to R5 000
Loss of money	Limited to R25 000
Veterinary expenses	Limited to R10 000
Accidental damage to TVs, decoders	Limited to R50 000
Contents not kept at home belonging to parents	Limited to R10 000
Injury compensation	Limited to R50 000
Gifts	Limited to R10 000
Medical treatment for domestic animals	Limited to R5 000
Newly acquired contents	25% of sum insured, limited to R100 000
Specified valuable item	Covered
Trauma	Limited to R5 000 for one event
Washing	Limited to R25 000
All risks under contents	Limited to R50 000
Pedal cycle	Limited to R6 000
Jewellery	Limited to R50 000
Handheld electronic device	Limited to R15 000 per item



We're thinking about what's important to you.

### 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
Airborne technical assistance	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, repairs exceeding 70% of reasonable market value
Hijack expenses	R100 000 per occurrence
African Traveler	Optional
Keys and locks	Limited to R25 000 per event
Medical expenses	R2 000 per occupant, Max R10 000 per occurrence
Mechanical and electrical breakdown of winching equipment	Limited to R7 500
Emergency expenses/ repairs	Limited to R5 000
Emergency accommodation	R1 000 per person per day, Max 2 days, Max benefit R2 000

### All Risk

Car sound equipment	Covered
Remote jamming	Max R15 000 per claim, restricted to one claim within a 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
Sighting expenses	Covered
Liability to third parties	Up to R5 000 000
Emergency repairs	Limited to R3 000
Towing and protection	Limited to R2 000
Medical expenses	Max R5 000 per person, Max R20 000
Contents of watercraft	Max R500 per article, limited to a Max of R15 000 in total

### Caravan and trailer

Comprehensive	Covered
Liability to third parties	Limited to R3 000 000
Contents of caravan	Optional
Emergency expenses/ repairs	Limited to R5 000

### Personal Liability

Limit of indemnity	Up to R5 000 000 for any one occurrence
Wrongful arrest	Limit of 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.