



PERSONAL

INSURANCE FOR INDIVIDUALS

INSURANCE GOOD AND PROPER



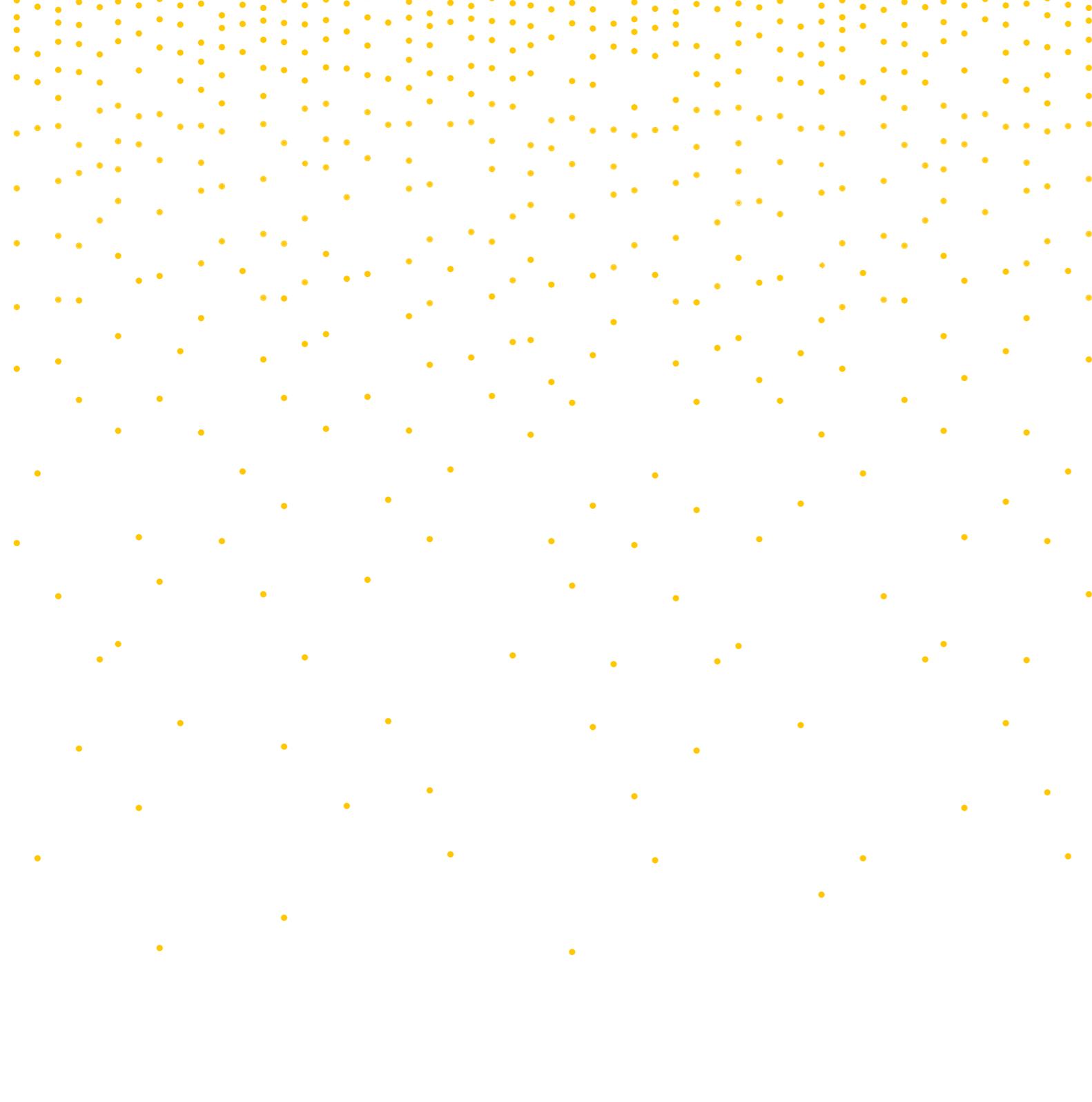
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www.santam.co.za

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Terms and conditions apply.





INSURANCE

GOOD AND PROPER

We value our treasures above all else, but we don't always know what the future holds. At Santam, we provide personal insurance that leaves little room for doubt. Because if you care about your valuables, you need **good and proper** insurance that does the same.



INSURANCE FOR INDIVIDUALS

At Santam we do insurance properly, with careful consideration, due diligence and expertise. We take the time to ensure that we have a solution that best suits our clients' needs.

WHY SHOULD YOU INSURE WITH SANTAM?

- We are South Africa's leading and most influential insurer with a **market share exceeding 22%**
- We have been voted the **best Personal insurer** by the Financial Intermediaries Association for 4 years (2008, 2009, 2010 and 2012)
- We aim to offer a **first-class claims service** through our efficiency and effectiveness in claims handling. This is aided by our 24/7 emergency and claims helpline
- We have an extensive **national footprint** consisting of drive-in centres and regional offices, allowing for an inter-personal point of support for brokers and ease of doing business for our clients
- We offer **quality cover** in an easy-to-understand set of solutions, which can all be designed to suit your personal needs
- We **reward you** for being a lower risk
 - We offer a range of discounts and benefits, for having home security to driving responsibly, which can save you up to 25% on your premium
 - With our Multi-bonus package, you receive 20% of your first year's premiums back in cash after two claim-free years

OUR PERSONAL INSURANCE OFFERINGS INCLUDE

- House contents
- All risks
- Buildings
- Vehicles
- Watercraft
- **Other:**
 - Personal legal liability
 - Extended personal legal liability
 - Legal costs and expenses
 - Personal accident
 - Death benefit plan
 - Hospital benefit plan

HOUSE CONTENTS

It's easy to underestimate the value of your home contents and it can cost you dearly should something go wrong. Our basic cover provides insurance protection of contents inside your residence.

Below is a brief breakdown of what this cover, at no additional cost to you, entails:

- Accidental breakage of mirrors and glass inside the residence
- Rental amounts for alternative accommodation (up to 25%) if your residence is damaged and uninhabitable
- Fire extinguisher charges incurred to prevent or reduce damage to the property
- Damage to your property caused by wild baboons or wild monkeys
- **We also offer the following convenience benefits which you are covered for at no additional cost:**
 - Medical expenses of guests and domestic employees incurred (up to R5 000)
 - Cost of trauma treatment after theft, burglary, hijacking or fire (up to R5 000)
 - Cost of employing security guards after an event (up to R5 000)

PERSONAL ALL RISK

Our personal all risk section provides cover for loss or damage to items you normally wear or carry with you outside your home.

Our cover includes:

- Clothing and personal effects – clothes you normally wear as well as other personal items you carry with you, including personal sporting equipment
- Specified property – this refers to items which you must specify in order to be covered, including stating the correct value. These items will reflect in your schedule and they can be items such as keys, locks, remote control units, certain collections, bicycles, laptops and cellphones

BUILDINGS

Our basic cover for your buildings includes the residential structures of your home and any fixtures or fittings which belong to you.

Below is a brief breakdown of what this cover, at no additional cost to you, entails:

- The cost of tracing a leak as well as necessary repairs (up to R5 000)

- Damage to your buildings caused by wild baboons and wild monkeys
- Fire extinguisher costs as well as firefighting costs incurred
- Property transfer (when purchasing a new home and before the house is legally transferred to you)

We also offer the following convenience benefits which you are covered for at no additional cost:

- The cost of damage to gardens after a fire including damage to irrigation systems
- Providing emergency accommodation (up to R5 000) if the house is not suitable to live in
- Cost of employment of guards to protect your residence (up to R5 000)

Additional cover:

- At a small additional monthly premium you may also extend the cover to protect fixed machinery (e.g. installed machinery of swimming pools, spa baths and garage doors) against accidental damage

VEHICLE INSURANCE

This cover includes any car, light delivery vehicle, trailer, caravan or motorcycle.

Cover options include:

- Comprehensive – accidental loss or damage to a vehicle including third party liability
- Comprehensive (excluding theft and hijacking) – accidental loss or damage to a vehicle including third party liability
- Limited (fire and theft) – accidental loss or damage to a vehicle including third party liability only if the loss or damage is caused by fire, lightning, explosion, theft or attempted theft
- Third party only – amounts for which you are legally liable to a third party if the liability relates to the vehicle

Comprehensive cover includes the following benefits:

- 72 hours' cover following purchase and possession of a vehicle
- The option of replacing a vehicle after theft or loss

- Cover for the cost of replacing locks and keys including remote controls (up to R2 500)

- Recovery costs after a vehicle has been found following theft or hijacking

Additional cover:

- At an additional monthly premium, 4x4 vehicles which are comprehensively insured qualify for a 4x4 specific cover. The benefits attached to this optional cover extension include emergency repairs, winching equipment, repatriation costs, an extension to countries where the vehicle will be covered and many more; or

- If your comprehensively insured vehicle is a luxury vehicle you can also take out optional cover to insure your vehicle for head, tail or spotlights, loss of keys, tow-in costs and safeguarding after mechanical breakdown

WATERCRAFT

We also offer comprehensive insurance for a motorboat, ski boat, jet-ski or wet bike including the hull, motors, machinery, equipment, standard fittings and accessories which are normally sold with the watercraft.

Below is a brief breakdown of what this cover, at no additional cost to you, entails:

- Reasonable costs incurred for storage, safeguarding and removal of the watercraft
- Salvage costs you incur, with our written consent, towards recovery of the watercraft
- Reasonable cost of delivery to the place where you normally keep your watercraft, after repairs, and following authorization

We also offer the following convenience benefits which you are covered for at no additional cost:

- Emergency accommodation, up to two nights, for you and a passenger where the journey cannot be completed

- Trauma treatment by a registered professional counsellor following hijacking of the watercraft

- Emergency costs that you are liable to pay to any public authority for loss or damage to the watercraft

- Emergency repairs following loss (up to R5 000)

Personal legal liability

- Personal legal liability will cover you if you are legally responsible for the accidental death, illness or injury to a person who is not a member of your household. It also provides cover if you are legally responsible for accidental physical loss or the damage of property belonging to a person

Extended personal legal liability

- This covers you anywhere in the world for any event for liability which is not covered by our Personal legal liability section

Legal costs and expenses

- This section gives you cover for legal costs and expenses incurred. Our cover includes legal defence costs in the event of criminal, civil and labour court actions, and family matters such as divorce and custody matters

Personal accident

- Personal accident insurance provides cover for accidental death or permanent disability caused directly by bodily injury within 12 months of an accident

Death benefit plan

- Compensates you in the event of death whether it is a natural or unnatural cause

Hospital benefit plan

- Compensates you for each day (24 hours) of hospitalization due to a covered event, up to 730 consecutive days, plus 50% of the daily benefits while you recover

At Santam, we provide the kind of personal insurance that leaves little room for doubt. Speak to us and we'll make sure we provide you with that peace of mind.

Santam. Insurance good and proper.

Speak to your broker for expert advice or visit www.santam.co.za

