

Suite 332, PostNet X09
Weltevredenpark
1715

FSP Licence No : 4542

the brokerage

Tel: (011) 475-5048
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Vat Number:
4160151348
Reg No: 2001/005643/07

IMPORTANT TO KNOW

- All goods must be insured for replacement value. If insured for less you will be paid proportionally less.
- Check all details on your on your policy for accuracy- your contact details, your physical and postal address. The make, model, year and registration number of your vehicle are all important and must be noted.
- All persons 18 years and older must be noted as co-insured on the policy.
- Scams or events that are regarded as false pretence are not payable in terms of a claim.
- When moving house it is important to discuss this with us before you move, as insurers do not cover you comprehensively.
We can then advise you as to what is insured and what your options are.
- Please advise us of any Wendy houses, thatch lapas and other additional features.
Wooden and thatch construction require specialist cover.
- Please advise us if your house is on show (selling your property) as there is no theft cover for your goods.
- Please advise before you start to renovate, as insurers must be made aware of this.
This is a material fact and insurers then restrict your theft cover.
- Please advise us if you rent or sub-let your house, either furnished or unfurnished- this is a material fact.
- Please advise us if any of your dwellings are unoccupied for more than 60 consecutive days in any one year.
This is a material fact and if not disclosed means you will forfeit your theft cover.
- Please note that if there is a linked alarm warranty on the policy proof of activation will be required for claims.
- It is very important to note that jewellery and watches worth over R15 000 must be kept in a locked safe when not being worn, regardless if you have specified the item or not.
Insurers limit your cover or do not cover you at all if you do not do this.
- The value of jewellery and other valuables cannot exceed 30% of the overall sum insured for household contents.
Insurers limit your cover or do not cover you at all, if you do not do this.
- You must always prove the value of your jewellery, watches, rugs, carpets, paintings and other valuables with proper valuation certificates in the event of a claim.
- Your claim for loss or damage to precious stones, jewellery, watches, furs, paintings, rugs and carpets is limited to a maximum of a third of your overall sum insured unless specified under all risks.
- You must specify:-
 - Laptops
 - Tablets
 - Cell-phones
 - Car Radios
 - Tools
 - Stamp & coin collections
 - Furs & jackets
 - Wheelchairs
 - Guns
 - Bicycles, surf & kite boards, paddle skis, kayaks, canoes, surf skis, windsurfers, sailboats
 - Sporting equipment
- If you have art and other collectibles you need to get specialist insurance cover with us.
- Items that you use to make a living, even if specified are not covered under your personal policy (insure under a business policy)

- It is very important to notify us if you are charged with a traffic offence such as negligent or reckless driving or driving under the influence -this is a material fact.
- Please advise us if you have judgements or an adverse credit score or are placed under debt review. Insurers today use this as part of their rating tools, and you consent to this as part of your policy.
- Please notify us if you or a family member become disabled.
- Please advise us if you have retired, as this may result in a reduced premium.
- Provide us with any missing or incorrect information on your schedule immediately
- Only specified items will be covered for vehicle **Remote Blocking** where forcible and violent entry is not evident.
- We need you to provide the value of your trailer/caravan/motorcycle and watercraft, as they do not appear in any guide.
- Please note that vehicles 20 years and older may require a satisfactory engineers report.
- Please let us know if you add accessories such as a sunroof, leather seats, music system or tow-bar.
- Please notify us if you buy a Code 3 vehicles.
- Please advise us if you are driving a loan vehicle.