

YOUR GUIDE TO THE ALLSURE UPGRADE



THE PURPOSE OF THE UPGRADE CAN BE SUMMARISED AS FOLLOWS:

1. Adding additional cover, limits and extensions not previously offered
2. To make our solution more attractive and competitive
3. Simplification of product wording to provide improved clarity and understanding of cover, resulting in improved claims experience
4. New policyholders will benefit from the upgraded product from 1 September onwards and existing policyholders will benefit from the upgrade from 1 November 2019, depending on their actual policy renewal month
5. Alignment to 2019 regulatory changes

***HEREWITH THE MOST PERTINENT CHANGES TO ALLSURE:**

CONTENTS

- Documents from R10 000 to R15 000
- Alternative accommodation for pets from no cover to R5 000
- Parents' possessions at a nursing home from no cover to R20 000
- Theft from a vehicle from no cover to R5 000
- Theft from the grounds of your private home - braai equipment and trampolines from no cover to R15 000
- Theft of garden furniture and laundry from R10 000 to R15 000
- Storage costs after damage from no cover to R15 000

- Temporary increase of your contents limit of compensation (between 15 December and 15 January each year) from no cover to 10%
- Costs for preparing claims from no cover to R1 500
- Loss of or damage to contents in a garden shed from R10 000 to R20 000
- Cover for coin and stamp collections now available for your entire collection subject to valuation certificate and proof of ownership
- Accidental Damage will no longer be split in two covers, but will be combined under Accidental Damage with an automatically included limit of R10 000
- Proof of valuation and Safe Warranty limit reduced from R25 000 per item and R100 000 in total to R15 000 per item and R100 000 in total

BUILDINGS

- Wooden gates and fences (but not against wind, water, hail or snow)
- Solar panels and their ancillary equipment
- Elevators
- Accidental Damage from no cover to R20 000
- Emergency accommodation for pets from no cover to R5 000
- Tracing of leaks from no cover to R5 000
- Costs for preparing claims from no cover to R1 500

ALL RISKS

- Remote jamming under General All Risks from

- no cover to R10 000
- Category for Drones now available

MOTOR

- Excesses will still default to the current defaults, but the policyholder can select any value, which will have an impact on the premium
- Cover if you buy a new vehicle now available at Retail value, Agreed value or Sum insured value
- Emergency costs from no cover to R5 000
- Costs to recover your vehicle from no cover to R5 000
- Wreckage removal from no cover to R10 000
- Fire extinguishing costs from no cover to R5 000
- Difference in excess for a hired vehicle from no cover to R2 000
- Costs for preparing claims from no cover to R1 500
- Additional excess on motor now applies if basic excess is R0 and driver at time of incident is not the regular driver

TRAILERS & CARAVANS

- Wreckage removal from no cover to R10 000
- Fire extinguishing costs from no cover to R5 000
- Emergency costs from no cover to R5 000
- Costs to recover your vehicle from no cover to R5 000
- Costs for preparing claims from no cover to R1 500

SASRIA

- Cover is no longer compulsory and can now be removed if not selected or required

GOOD NEWS – IMPROVEMENTS TO THE OLD MUTUAL INSURE ASSIST APP WILL BE AVAILABLE FROM 1 SEPTEMBER 2019 AND PROVIDE YOU WITH INSTANT ACCESS TO:

- **EMERGENCY ASSISTANCE 24/7/365 FOR**
 - Accident (towing)
 - Roadside
 - Home
 - Medical
- **WINDSCREEN REPAIR** - you can register and complete the entire process via the App
- **CLAIM NOTIFICATION** - to register your claim on our App anytime, anywhere without calling us and we will be notified to start the claims process
- **TOOLS AND SERVICES** – providing access to our Home inventory calculator and Find a Broker tool
- **CALL ME BACK FACILITY** – providing easy access directly from the App

*Due to the Demarcation Regulation Medical Expenses and Trauma Cover available in various sections, as well as the Bereavement section has been removed from allsure



INSURE

DO GREAT THINGS EVERY DAY

All products are underwritten by Old Mutual Insure Limited, an Authorised Financial Services Provider (FSP 12).

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HOW TO DOWNLOAD OUR OLD MUTUAL INSURE ASSIST APP

1. Visit the Old Mutual Insure Assist page on our website
2. Enter your cellphone number and an SMS with the link will be sent to you
3. After clicking on the link, you can follow the simple registration process and save the App on your smartphone's home screen, for easy access during an emergency