



**OLDMUTUAL**

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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
General	Notice of cancellation: Insurer	Number of days	30 days	31 days	Regulatory change
General	Territorial limits	Countries	General terms and conditions	Section specific	Correction and clarification
General	Cooling off period	Number of days	Not applicable	14 days	Regulatory change
General	Annual policy non-payment	Grace period	15 days	30 days	Competitor alignment
Contents	All claims	Basis of cover	Perils	Perils	Note section name change
Contents	All claims	Basis of compensation	New for old	New for old	
Contents	All claims	Standard excess: age <55	750	750	
Contents	All claims	Standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Contents	All claims	Standard excess buydown	Available	Available	
Contents	All claims	Standard excess waiver	Available	Available	
Contents	Insured events	Loss of or damage to contents inside home and outbuildings caused by insured events	Limit of compensation	Limit of compensation	
Contents	Insured events	Money	2,000	2,000	
Contents	Insured events	Fire, lightning or explosion	Included	Included	
Contents	Insured events	Malicious damage	Included	Included	
Contents	Insured events	Storm, flood, wind, water, hail or snow	Included	Included	
Contents	Insured events	Earthquake	Included	Included	
Contents	Insured events	Bursting or overflowing of pipes, water apparatus or oil-fired heating apparatus	Included	Included	Important to note that leaking of pipes has been removed
Contents	Insured events	Impact	Included	Included	
Contents	Insured events	Theft or attempted theft (signs of force)	Included	Included	
Contents	Insured events	Theft or attempted theft from outbuildings (no signs of force)	10,000	15,000	Competitor alignment
Contents	Insured events	Theft or attempted theft where you are employed (no signs of force)	10,000	15,000	Competitor alignment
Contents	Insured events	Theft or attempted theft inside a building where contents are made up, altered, renovated, repaired, cleaned or dyed (signs of force only)	10,000	15,000	Competitor alignment



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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Contents	Extensions forming part of limit of compensation	Accidental damage (including power surge)	10,000	10,000	Free with option to increase. Note that there is now no longer two covers, but they are combined and that the increased amount premium will be displayed in the schedule.
Contents	Extensions forming part of limit of compensation	While moving to a new home	Limit of compensation	Limit of compensation	
Contents	Extensions forming part of limit of compensation	While you are transporting contents	10,000	10,000	
Contents	Extensions forming part of limit of compensation	Accidental damage to glass	Limit of compensation	Repair or replacement costs	
Contents	Extensions forming part of limit of compensation	Accidental damage to audio-visual equipment	Limit of compensation	Repair or replacement costs	
Contents	Extensions forming part of limit of compensation	Theft from a vehicle	No cover	5,000	Competitor alignment
Contents	Extensions forming part of limit of compensation	Business goods	30,000	50,000	Competitor alignment
Contents	Extensions forming part of limit of compensation	Loss of or damage to contents in a garden shed	10,000	20,000	Claims issues. Note change in cover name.
Contents	Extensions in addition to limit of compensation	Theft from the grounds of your private home: Laundry	10,000	15,000	Competitor alignment
Contents	Extensions in addition to limit of compensation	Theft from the grounds of your private home: Garden and swimming pool furniture and equipment, pool safety nets and covers	10,000	15,000	Competitor alignment
Contents	Extensions in addition to limit of compensation	Theft from the grounds of your private home: Braai equipment	No cover	15,000	Competitor alignment
Contents	Extensions in addition to limit of compensation	Theft from the grounds of your private home: Trampolines	No cover	15,000	Competitor alignment
Contents	Extensions in addition to limit of compensation	Damage to the garden	7,500	7,500	
Contents	Extensions in addition to limit of compensation	Guests' property	10,000	15,000	Competitor alignment
Contents	Extensions in addition to limit of compensation	Domestic staff's property	10,000	15,000	Competitor alignment
Contents	Extensions in addition to limit of compensation	Documents	10,000	15,000	Competitive advantage
Contents	Extensions in addition to limit of compensation	Employing a security guard	10,000	10,000	



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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Contents	Extensions in addition to limit of compensation	Keys, locks and electronic security devices	10,000	10,000	
Contents	Extensions in addition to limit of compensation	Alternative accommodation	25% of Contents limit of compensation	25% of Contents limit of compensation	
Contents	Extensions in addition to limit of compensation	Alternative accommodation for pets	No cover	5,000	Competitive advantage
Contents	Extensions in addition to limit of compensation	Veterinary expenses	1,000	10,000	Note that this cover has been split from the medical expenses that it was previously aligned to
Contents	Extensions in addition to limit of compensation	Accidental death from injury in your private home: age over 18	10,000	10,000	
Contents	Extensions in addition to limit of compensation	Accidental death from injury in your private home: age up to 18	7,500	10,000	Simplification
Contents	Extensions in addition to limit of compensation	Storage costs after damage	No cover	15,000	Competitor alignment
Contents	Extensions in addition to limit of compensation	Parents' possessions at a nursing home	No cover	20,000	Competitive advantage
Contents	Extensions in addition to limit of compensation	Fire brigade charges	Reasonable costs	Reasonable costs	Note cover name change
Contents	Extensions in addition to limit of compensation	Loss of water by leaking	7,500	7,500	
Contents	Extensions in addition to limit of compensation	Cost of clearing debris after an insured event	Reasonable costs	Reasonable costs	
Contents	Extensions in addition to limit of compensation	Temporary increase of your contents limit of compensation (between 15 December and 15 January each year)	No cover	10%	Competitor alignment
Contents	Extensions in addition to limit of compensation	Costs for preparing claims	No cover	1,500	Competitor alignment
Contents	Extensions in addition to limit of compensation	Hole-in-one	2,500 under Personal liability section	2,500	Note change in section
Contents	Extensions in addition to limit of compensation	Full house	2,500 under Personal liability section	2,500	Note change in section
Contents	Extensions in addition to limit of compensation	Tenant's liability	5,000,000	5,000,000	Note that Tenant's liability now includes occupant's liability and tenant is defined.
Contents	Extensions no longer offered	Veterinary expenses if a domestic animal you own injures another person	10,000	No cover	Now covered under Personal Liability
Contents	Extensions no longer offered	Medical expenses of guests or visitors from any defect in the home	10,000	No cover	Regulatory change


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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Contents	Extensions no longer offered	Medical expenses of domestic staff while working	10,000	No cover	Regulatory change
Contents	Extensions no longer offered	Trauma counselling after a violent event	10,000	No cover	Regulatory change
Contents	Extensions no longer offered	Damage by wild baboons or wild monkeys	10,000	No cover	Included under Accidental damage. Definition of vermin specifically excludes wild baboons or wild monkeys
Contents	Extensions no longer offered	Accidental damage to telephone instruments	2,500	No cover	Covered under Accidental damage
Contents	Special terms and conditions	Proof of valuation of jewellery and watches	25,000 per item and 100,000 in total	15,000 per item and 100,000 in total	Competitor alignment
Contents	Special terms and conditions	Safe warranty limit	25,000 per item and 100,000 in total	15,000 per item and 100,000 in total	
Contents	Special terms and conditions	Increase to cater for the effect of inflation	8%	8%	Now disclosed on the schedule
Contents	Special terms and conditions	Coin and stamp collections	Single coin	Entire collection subject to valuation certificate and proof of ownership	Fair treatment of customers
Contents	Other changes	Exclusions under accidental damage: Vermin and insects	Not excluded from cover	Excluded from cover	Claims issues
Contents	Other changes	Exclusions under accidental damage: Chipping of glass	Excluded from cover	Not excluded from cover	
Contents	Other changes	Exclusions under accidental damage: Over-winding of clocks	Excluded from cover	Not excluded from cover	
Personal liability	Insured events	Accidental death, bodily injury, illness, loss of or damage to property	5,000,000	5,000,000	
Personal liability	Extensions in addition to limit of compensation	Wrongful arrest	50,000	100,000	Competitor alignment
Personal liability	Extensions in addition to limit of compensation	Bank and SIM cards	7,500	7,500	
Personal liability	Extensions in addition to limit of compensation	Hole-in-one	2,500	2,500 under Contents section	
Personal liability	Extensions in addition to limit of compensation	Full house	2,500	2,500 under Contents section	
Personal liability	Special terms and conditions	Contracts with security, armed response and garden services companies	Limit of compensation	Limit of compensation	
Buildings	All claims	Basis of cover	Perils	Perils	Note section name change
Buildings	All claims	Basis of compensation	New for old	New for old	
Buildings	All claims	Standard excess: age <55	1,000	1,000	



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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Buildings	All claims	Standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Buildings	All claims	Standard excess buydown	Available	Available	
Buildings	All claims	Standard excess waiver	Available	Available	
Buildings	Insured structures	Private outbuildings	Included	Included	
Buildings	Insured structures	Fixtures and fittings	Included	Included	
Buildings	Insured structures	Fixed recreational and ornamental structures	Included	Included	
Buildings	Insured structures	Carports	Included	Included	
Buildings	Insured structures	Paved and surfaced areas of brick, concrete, asphalt or stone	Included	Included	
Buildings	Insured structures	Boundary and other walls, gate posts, gates, fences	Included	Included	
Buildings	Insured structures	Tennis courts	Included	Included	
Buildings	Insured structures	Solar heating panels	Included	Included	
Buildings	Insured structures	Solar panels batteries and inverters	No cover	Included	
Buildings	Insured structures	Swimming pools	Included	Included	
Buildings	Insured structures	Machinery and equipment associated with swimming pools	Included	Included	
Buildings	Insured structures	Spa baths and saunas	Included	Included	
Buildings	Insured structures	Machinery and equipment associated with spa baths and saunas	Included	Included	
Buildings	Insured structures	Satellite dishes	Included	Included	
Buildings	Insured structures	Lightning conductors/masts	Included	Included	
Buildings	Insured structures	Fixed electric generators	Included	Included	
Buildings	Insured structures	Borehole machinery	Included	Included	
Buildings	Insured structures	Septic tanks	Included	Included	
Buildings	Insured structures	Fixed filtration plant or water pumping equipment	Included	Included	
Buildings	Insured structures	Garage door motors	Included	Included	
Buildings	Insured structures	Electric gates	Included	Included	
Buildings	Insured structures	Irrigation systems	Included	Included	
Buildings	Insured structures	Alterations or additions	No cover	No cover	
Buildings	Insured structures	Home offices	Included	Included	
Buildings	Insured structures	Retaining walls	No cover	Included	
Buildings	Insured structures	Water heating systems	Included	Included	



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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Buildings	Insured structures	Wooden fences and gates	No cover	Included	But not covered against storm, flood, wind, water, hail or snow
Buildings	Insured structures	Security fencing (e.g. ClearVu)	No cover	Included	
Buildings	Insured events	Loss of or damage to the private home caused by insured events	Limit of compensation	Limit of compensation	
Buildings	Insured events	Loss of or damage to jetties and boardwalks caused by certain insured events	Limit of compensation	Limit of compensation	Note that jetties or boardwalks "of inferior construction" changed to "of wooden construction"
Buildings	Insured events	Fire, lightning or explosion	Limit of compensation	Limit of compensation	
Buildings	Insured events	Malicious damage	Limit of compensation	Limit of compensation	
Buildings	Insured events	Storm, flood, wind, water, hail or snow	Limit of compensation	Limit of compensation	
Buildings	Insured events	Earthquake	Limit of compensation	Limit of compensation	
Buildings	Insured events	Bursting or overflowing of pipes, water apparatus or oil-fired heating apparatus	Limit of compensation	Limit of compensation	Important to note that leaking of pipes has been removed
Buildings	Insured events	Impact	Limit of compensation	Limit of compensation	
Buildings	Insured events	Theft or attempted theft	Limit of compensation	Limit of compensation	
Buildings	Insured events	Subsidence or landslip	Limit of compensation	Limit of compensation	
Buildings	Extensions forming part of limit of compensation	Accidental damage to fixed machinery	Limit of compensation	Limit of compensation	
Buildings	Extensions forming part of limit of compensation	Accidental damage	No cover	20,000	Competitive advantage
Buildings	Extensions forming part of limit of compensation	Television and radio aerials, satellite dishes and masts, close circuit TVs, burglar alarms and lightning conductors	Limit of compensation	Repair or replacement costs	
Buildings	Extensions forming part of limit of compensation	Fixed glass, glass stove tops, oven doors and sanitary ware	Limit of compensation	Repair or replacement costs	
Buildings	Extensions forming part of limit of compensation	Public supply or mains connections	Limit of compensation	Repair or replacement costs	
Buildings	Extensions forming part of limit of compensation	Cover before property transfer	Limit of compensation	Limit of compensation	
Buildings	Extensions in addition to limit of compensation	Alternative accommodation	25% of Buildings limit of compensation	25% of Buildings limit of compensation	
Buildings	Extensions in addition to limit of compensation	Rent that you lose	25% of Buildings limit of compensation	25% of Buildings limit of compensation	
Buildings	Extensions in addition to limit of compensation	Public authorities' requirements	Reasonable costs	Reasonable costs	
Buildings	Extensions in addition to limit of compensation	Fire brigade charges	Reasonable costs	Reasonable costs	



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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Buildings	Extensions in addition to limit of compensation	Demolition and professional fees	Reasonable costs	Reasonable costs	
Buildings	Extensions in addition to limit of compensation	Employing a security guard	10,000	10,000	
Buildings	Extensions in addition to limit of compensation	Loss of water by leaking	7,500	7,500	
Buildings	Extensions in addition to limit of compensation	Tracing of leaks	No cover	5,000	Competitor alignment
Buildings	Extensions in addition to limit of compensation	Removing fallen trees	7,500	7,500	
Buildings	Extensions in addition to limit of compensation	Keys, locks and electronic security devices	10,000	10,000	
Buildings	Extensions in addition to limit of compensation	Damage to the garden	7,500	7,500	
Buildings	Extensions in addition to limit of compensation	Special alterations to your private home	10,000	20,000	Competitor alignment
Buildings	Extensions in addition to limit of compensation	Emergency accommodation for pets	No cover	5,000	Competitive advantage
Buildings	Extensions in addition to limit of compensation	Costs for preparing claims	No cover	1,500	Competitor alignment
Buildings	Extensions in addition to limit of compensation	Property owner's liability	5,000,000	5,000,000	Note cover name change
Buildings	Extensions no longer offered	Damage by wild baboons or wild monkeys	20,000	No cover	Included under Accidental damage. Definition of vermin specifically excludes wild baboons or wild monkeys
Buildings	Special terms and conditions	Increase to cater for the effect of inflation	8%	8%	Now disclosed on the schedule
Buildings	Optional cover	Power surge	Available	Available	
Personal accident	Insured events	Death	Limit of compensation	Limit of compensation	
Personal accident	Insured events	Permanent disability	Available	Available	
Personal accident	Insured events	Temporary disability	Available	Available	
Personal accident	Extensions forming part of limit of compensation	If you disappear	Limit of compensation	Limit of compensation	
Personal accident	Extensions forming part of limit of compensation	Exposure to the elements, thirst and starvation	Limit of compensation	Limit of compensation	
Personal accident	Extensions forming part of limit of compensation	Burns	Limit of compensation	Limit of compensation	



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Personal accident	Extensions in addition to limit of compensation	Repatriation costs	10,000	10,000	
Personal accident	Extensions in addition to limit of compensation	Bereavement expenses	10,000	10,000	
Personal accident	Extensions in addition to limit of compensation	Double compensation	Double the limit of compensation	Double the limit of compensation	
Personal accident	Extensions no longer offered	Medical expenses	Available	Not available	Regulatory change
All Risks	Insured events	General all risks	Available	Available	
All Risks	Insured events	General all risks: Item limit	25% of General limit of compensation	25% of General limit of compensation	
All Risks	Insured events	General all risks: Items not covered - furs and leather jackets	Must be specified	Covered under General	
All Risks	Insured events	General all risks: Items not covered - wheelchairs	Must be specified	Covered under General	
All Risks	Insured events	General all risks: Items not covered - artificial limbs and replacements	Must be specified	Covered under General	
All Risks	Insured events	Specified items	Limit of compensation	Limit of compensation	
All Risks	Insured events	Contents of caravans or trailers (if specified)	5,000 or 25% of the limit of compensation per item, whichever is the lowest	5,000 or 25% of the limit of compensation per item, whichever is the lowest	
All Risks	Insured events	Proof of valuation of jewellery and watches	25,000 per item and 100,000 in total	15,000 per item and 100,000 in total	Claims issues
All Risks	Insured events	Stamp collections (any one stamp)	7,500	7,500	
All Risks	Insured events	Coin collections (any one coin)	7,500	7,500	
All Risks	Insured events	CD's or DVD's (any one CD or DVD)	350	350	
All Risks	Extensions forming part of limit of compensation	Remote jamming: General all risks	No cover	10,000	Claims issues
All Risks	Extensions forming part of limit of compensation	Remote jamming: Specified items	75% of limit of compensation per item limited to 10,000	10,000	Simplification
All Risks	Special terms and conditions	Increase to cater for the effect of inflation (General only)	8%	8%	Now disclosed on the schedule
All Risks	New category	Drones	Not available	Available	
Motor	Type of vehicle value	Retail value	Most vehicles	Most vehicles	Note change from Reasonable retail value to Retail value
Motor	Type of vehicle value	Agreed value	Vehicles with no published retail value	Vehicles with no published retail value	





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Motor	Type of vehicle value	Sum insured value	Not available	Available	
Motor	All claims	Standard excess: age <55	4,000	4,000	
Motor	All claims	Standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motor	All claims	Additional excess for drivers under the age of 25 and / or license duration less than 3 years	2,000	2,000	
Motor	All claims	Additional excess if someone other than regular driver is driving the vehicle if the standard excess is zero because of retired profile or age	Not applicable	2,500	Risk management
Motor	All claims	Standard excess buydown	Available	Available	
Motor	All claims	Standard excess waiver	Available	Available	Note that window glass and specified accessories excess is also 0 if Standard excess waiver is selected
Motor	All claims	Window glass standard excess: age <55	20% of claim minimum 500	20% of claim minimum 500	
Motor	All claims	Window glass standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motor	All claims	Specified accessories excess: age <55	500	500	
Motor	All claims	Specified accessories excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motor	Insured events	Loss of or damage to the vehicle	Retail value or Agreed value	Retail value, Agreed value or Sum insured value	Competitor alignment
Motor	Extensions forming part of limit of compensation	Window glass	Replacement or repair cost	Repair or replacement costs	Note label change
Motor	Extensions forming part of limit of compensation	Replacement of your car or light delivery vehicle	No cover	Replacement costs	Competitor alignment
Motor	Extensions forming part of limit of compensation	Unavailable spare parts	Manufacturer's list price	Manufacturer's list price	Now disclosed on the schedule
Motor	Extensions forming part of limit of compensation	Cover if you buy a new vehicle	No cover	Retail value, Agreed value or Sum insured value	Competitor alignment
Motor	Extensions in addition to limit of compensation	Costs to protect the vehicle	7,500	7,500	
Motor	Extensions in addition to limit of compensation	Costs for emergency repairs	7,500	7,500	
Motor	Extensions in addition to limit of compensation	Costs to tow and store the vehicle	Reasonable costs	Reasonable costs	



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Motor	Extensions in addition to limit of compensation	Costs to tow and store the vehicle if you do not use our approved service providers	2,500	2,500	
Motor	Extensions in addition to limit of compensation	Delivery after repair	Reasonable costs	Reasonable costs	
Motor	Extensions in addition to limit of compensation	Special modifications to your car or light delivery vehicle	10,000	10,000	Note cover name change
Motor	Extensions in addition to limit of compensation	Wreckage removal	10,000 only if 4x4 or 4x2 option is selected	10,000	Competitor alignment
Motor	Extensions in addition to limit of compensation	Emergency expenses for accommodation	500 per person maximum 2 days and 2,000 any 12 months	5,000	Simplification
Motor	Extensions in addition to limit of compensation	Death from an accident	10,000	10,000	Note cover name change
Motor	Extensions in addition to limit of compensation	Locks, keys and remote control units	10,000	10,000	Free with option to increase. Note that the increased amount premium will be shown in the schedule.
Motor	Extensions in addition to limit of compensation	Tracking device	3,000	3,000	
Motor	Extensions in addition to limit of compensation	Fire extinguishing costs	5,000 only if 4x4 or 4x2 option is selected	5,000	Competitor alignment
Motor	Extensions in addition to limit of compensation	Emergency costs	No cover	5,000	Competitor alignment
Motor	Extensions in addition to limit of compensation	Costs to recover your vehicle	No cover	5,000	Competitor alignment
Motor	Extensions in addition to limit of compensation	Difference in excess for a hired vehicle	No cover	2,000	Competitor alignment
Motor	Extensions in addition to limit of compensation	Costs for preparing claims	No cover	1,500	Competitor alignment
Motor	Extensions in addition to limit of compensation	Vehicle liability	5,000,000	5,000,000	
Motor	Extensions in addition to limit of compensation	Passenger liability if the car or light delivery vehicle is driven by persons under the age of 25 years	2,500,000	2,500,000	
Motor	Extensions in addition to limit of compensation	Passenger liability if the car or light delivery vehicle is driven by persons of 25 years or older	5,000,000	5,000,000	
Motor	4x4 extensions in addition to limit of compensation	Costs for emergency repairs	10,000	10,000	Replacement limit
Motor	4x4 extensions in addition to limit of compensation	Mechanical and electrical breakdown of winching equipment	15,000	15,000	Additional limit



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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Motor	4x4 extensions in addition to limit of compensation	Head-, tail- or spotlights	Limit of compensation	Repair or replacement costs	Note label change
Motor	4x4 extensions in addition to limit of compensation	Head-, tail- or spotlights: Standard excess: age <55	350	350	
Motor	4x4 extensions in addition to limit of compensation	Head-, tail- or spotlights: Standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motor	4x4 extensions in addition to limit of compensation	Documents	5,000	5,000	
Motor	4x4 extensions in addition to limit of compensation	Car hire	200 per day	250 per day	Inflationary increase
Motor	Extensions no longer offered	Medical expenses	10,000	No cover	Regulatory change
Motor	Extensions no longer offered	Trauma counselling after a violent event	7,500	No cover	Regulatory change
Motor	Optional cover	Credit shortfall	Available	Available	Note that additional premium will now be shown in the schedule
Motor	Optional cover	Car hire	Available	Available	Note that additional premium will now be shown in the schedule
Motor	Optional cover	Cover for vehicle used in a neighbouring country for more than 3 days per week	Available	Available	Note that additional premium will now be shown in the schedule
Motorcycle	Type of vehicle value	Retail value	Limit of compensation	Limit of compensation	Note change from Reasonable retail value to Retail value
Motorcycle	All claims	Standard excess: age <55	1,500	1,500	
Motorcycle	All claims	Standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motorcycle	All claims	Standard excess buydown	Not available	Not available	
Motorcycle	All claims	Standard excess waiver	Not available	Not available	
Motorcycle	All claims	Window glass standard excess: age <55	20% of claim minimum 500	20% of claim minimum 500	
Motorcycle	All claims	Window glass standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motorcycle	All claims	Specified accessories excess: age <55	500	500	
Motorcycle	All claims	Specified accessories excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motorcycle	Insured events	Loss of or damage to the vehicle	Limit of compensation	Limit of compensation	Competitor alignment
Motorcycle	Extensions forming part of limit of compensation	Window glass	Replacement or repair cost	Repair or replacement costs	Note label change



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Motorcycle	Extensions forming part of limit of compensation	Unavailable spare parts	Manufacturer's list price	Manufacturer's list price	Now disclosed on the schedule
Motorcycle	Extensions in addition to limit of compensation	Costs to protect the vehicle	7,500	7,500	
Motorcycle	Extensions in addition to limit of compensation	Costs for emergency repairs	7,500	7,500	
Motorcycle	Extensions in addition to limit of compensation	Costs to tow and store the vehicle	Reasonable costs	Reasonable costs	
Motorcycle	Extensions in addition to limit of compensation	Costs to tow and store the vehicle if you do not use our approved service providers	2,500	2,500	
Motorcycle	Extensions in addition to limit of compensation	Delivery after repair	Reasonable costs	Reasonable costs	
Motorcycle	Extensions in addition to limit of compensation	Wreckage removal	No cover	10,000	Competitor alignment
Motorcycle	Extensions in addition to limit of compensation	Death from an accident	10,000	10,000	Note cover name change
Motorcycle	Extensions in addition to limit of compensation	Locks, keys and remote control units	10,000	10,000	Free with option to increase. Note that the increased amount premium will be shown in the schedule.
Motorcycle	Extensions in addition to limit of compensation	Fire extinguishing costs	No cover	5,000	Competitor alignment
Motorcycle	Extensions in addition to limit of compensation	Emergency costs	No cover	5,000	Competitor alignment
Motorcycle	Extensions in addition to limit of compensation	Costs to recover your vehicle	No cover	5,000	Competitor alignment
Motorcycle	Extensions in addition to limit of compensation	Costs for preparing claims	No cover	1,500	Competitor alignment
Motorcycle	Extensions in addition to limit of compensation	Vehicle liability	5,000,000	5,000,000	
Motorcycle	Optional cover	Credit shortfall	Available	Available	Note that additional premium will now be shown in the schedule
Motorcycle	Extensions no longer offered	Trauma counselling after a violent event	7,500	No cover	Regulatory change
Trailers/Caravans	Type of vehicle value	Retail value	All vehicles	All vehicles	Note change from Reasonable retail value to Retail value
Trailers/Caravans	All claims	Standard excess: age <55	500	500	
Trailers/Caravans	All claims	Standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	



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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Trailers/Caravans	All claims	Standard excess buydown	Not available	Not available	
Trailers/Caravans	All claims	Standard excess waiver	Not available	Not available	
Trailers/Caravans	All claims	Window glass standard excess: age <55	20% of claim minimum 500	20% of claim minimum 500	
Trailers/Caravans	All claims	Window glass standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Trailers/Caravans	Insured events	Loss of or damage to the vehicle	Limit of compensation	Limit of compensation	
Trailers/Caravans	Extensions forming part of limit of compensation	Window glass	Replacement or repair cost	Repair or replacement costs	Note label change
Trailers/Caravans	Extensions forming part of limit of compensation	Unavailable spare parts	Manufacturer's list price	Manufacturer's list price	Now disclosed on the schedule
Trailers/Caravans	Extensions in addition to limit of compensation	Costs to protect the vehicle	7,500	7,500	
Trailers/Caravans	Extensions in addition to limit of compensation	Costs for emergency repairs	7,500	7,500	
Trailers/Caravans	Extensions in addition to limit of compensation	Costs to tow and store the vehicle	Reasonable costs	Reasonable costs	
Trailers/Caravans	Extensions in addition to limit of compensation	Costs to tow and store the vehicle if you do not use our approved service providers	2,500	2,500	
Trailers/Caravans	Extensions in addition to limit of compensation	Delivery after repair	Reasonable costs	Reasonable costs	
Trailers/Caravans	Extensions in addition to limit of compensation	Wreckage removal	No cover	10,000	Competitor alignment
Trailers/Caravans	Extensions in addition to limit of compensation	Locks, keys and remote control units	10,000	10,000	Free with option to increase. Note that the increased amount premium will be shown in the schedule.
Trailers/Caravans	Extensions in addition to limit of compensation	Fire extinguishing costs	No cover	5,000	Competitor alignment
Trailers/Caravans	Extensions in addition to limit of compensation	Emergency costs	No cover	5,000	Competitor alignment
Trailers/Caravans	Extensions in addition to limit of compensation	Costs to recover your vehicle	No cover	5,000	Competitor alignment
Trailers/Caravans	Extensions in addition to limit of compensation	Costs for preparing claims	No cover	1,500	Competitor alignment
Trailers/Caravans	Extensions in addition to limit of compensation	Vehicle liability	5,000,000	5,000,000	
Watercraft	Insured events	Loss of or damage to the watercraft	Limit of compensation	Limit of compensation	



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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Watercraft	All claims	Standard excess: age <55	500	500	
Watercraft	All claims	Standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Watercraft	Extensions in addition to limit of compensation	Sighting expenses	5% of hull and engine limit of compensation	5% of hull and engine limit of compensation	
Watercraft	Extensions in addition to limit of compensation	Avoiding or minimising loss	5% of hull and engine limit of compensation	5% of hull and engine limit of compensation	
Watercraft	Extensions in addition to limit of compensation	Extinguishing costs	2.5% of hull and engine limit of compensation	2.5% of hull and engine limit of compensation	
Watercraft	Extensions in addition to limit of compensation	Watercraft liability	3,000,000	3,000,000	
Watercraft	Extensions no longer offered	Medical expenses	7,500	No cover	Regulatory change
Personal computers	Insured events	Loss of or damage to your computer	Limit of compensation	Limit of compensation	
Personal computers	Extensions forming part of limit of compensation	Remote jamming or blocking	75% of limit of compensation per item limited to 10,000	10,000	Simplification
Personal computers	Extensions in addition to limit of compensation	Loss of data and programs	10,000	10,000	
Legal costs	Insured events	Legal costs	Limit of compensation	Limit of compensation	



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SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Extended personal liability	Insured events	Extended personal liability	Limit of compensation	Limit of compensation	Options of R5m, R10, and R20m unchanged
Extended personal liability	Extensions forming part of limit of compensation	Liability for pollution or contamination	250,000	250,000	
Mechanical and electrical breakdown	Insured events	Mechanical and electrical damage	Limit of compensation	Limit of compensation	
Premium waiver for retrenchment and redundancy	Insured events	Premium waiver for retrenchment or redundancy	Limit of compensation	Limit of compensation	
Identity theft	Insured events	Identity theft	Limit of compensation	Limit of compensation	Up to 30,000
Identity theft	Extensions forming part of limit of compensation	Legal costs	Limit of compensation	Limit of compensation	
Identity theft	Extensions forming part of limit of compensation	Civil or criminal judgment	Limit of compensation	Limit of compensation	
Identity theft	Extensions forming part of limit of compensation	Consumer credit report	Limit of compensation	Limit of compensation	
Identity theft	Extensions forming part of limit of compensation	Income you have lost due to time off work	Limit of compensation	Limit of compensation	
Identity theft	Extensions forming part of limit of compensation	Amounts you have to pay to a creditor	Limit of compensation	Limit of compensation	
Identity theft	Extensions forming part of limit of compensation	Various other expenses	Limit of compensation	Limit of compensation	
Home employers' labour dispute	Insured events	Legal liability for unfair labour practice	Limit of compensation	Limit of compensation	
Bereavement expenses	Insured events	Bereavement expenses	Limit of compensation	Limit of compensation	Note that it is very likely that this section will be decommissioned due to regulatory requirements
Bereavement expenses	Extensions in addition to limit of compensation	Repatriation costs	10,000	10,000	
Swiftcare	Benefit	Accident assistance	Included	Included	
Swiftcare	Benefit	Windscreen assistance	Included	Included	
Swiftcare	Benefit	Roadside assistance	Included	Included	
Swiftcare	Benefit	Home assistance	Included	Included	
Swiftcare	Benefit	Emergency medical assistance	Included	Included	Note that it is likely that this benefit will be stopped due to regulatory requirements
Swiftcare	Benefit	HIV assistance	Included	No cover	