DOMESTIC POLICY RENEWAL

Keen | Inspire | Excellence

INSURANCE COMPANY          :           **RENASA**

POLICY NUMBER                  :           **RGT 41134**

Dear Client

Enclosed find the renewal notice to your policy, policy wording and other relevant documents

With reference to the above we would like to use this opportunity to renew your portfolio and amend the cover you have in terms of the policy, if needed. Attached is our copy of your **2017** ANNUAL RENEWAL which indicates your current cover.  We request you to take notice of the following: (where applicable)

HOUSEOWNERS / CONTENTS – The replacement value Sum Insured was increased by an inflation based amount OR amended as per your request. Kindly note questions regarding security measures at your residence, please ensure the information is correct.  Check that the construction of buildings is correct as indicated (eg. thatch or wooden houses) Attached is an Inventory form, to help you determine the correct Insured amount for your House contents.

ALL RISK SECTION – Item values do not get adjusted automatically, therefore you must check the values and advise us to adjust if applicable.

MOTOR VEHICLES – The Retail value has automatically been adjusted.  Should you not agree with these values kindly check whether the details of the vehicle (Make and Model) are indicated correctly.  If not, please furnish us with the correct full description of the vehicle so we can adjust accordingly.  Ensure that all extras are listed, with their correct values. Please confirm that the correct regular driver, description of use of the vehicle as well as overnight parking address is shown on the schedule.

Listed below are some aspects which should be specifically noted.  This list merely highlights aspects which are common causes of frustration especially at claims stage.  This list is not exhaustive.  Kindly familiarise yourself with all conditions, warranties, exclusions and first amounts payable contained in your schedule and policy wording.

Sections indicated as NOT INSURED / “NIE VERSEKER” are those for which you do not currently have cover.  If you have the need to obtain cover on these sections please notify us.

Wear and Tear is never covered.

Please also note the excess on the attached schedule, especially those applicable to vehicles, and in particular excesses applicable where the driver is under 25 or had a license for less than 2 years.

If no tracking device is installed, an additional excess will be payable in event of Theft or Hi-jack.

Theft from an unattended vehicle without forcible / violent entry is not covered.  There is also no cover in instances where access is obtained via remote jamming

Valuation certificates (not older than 2 years) in respect of jewellery must be provided to us and placed on file. If Jewellery with a value of more than R 10 00 is not worn it must be kept in a locked safe.

The first pages attached are a summary of your insurance schedule, refer to the full schedule that follows for more detail. The original signed schedule as well as the policy wording is available on request.

\*Average / *Under* insurance is applicable on all buildings and contents sections, please make sure the insured amount represents new replacement value.

*\*Average / Under insurance means that if your sum insured does not adequately represent a new replacement value, you will be penalized in the event of a claim to the same extent that you are underinsured.*

If you want us to contact you to discuss the renewal, please contact the office to arrange and appointment.

The amendments were done as discussed and/or might be based on recent claims and claims loss ratios.

Please confirm receipt of the Renewal and that all is correct per return mail. If we do not receive a response from you within 30 days, we will assume the cover arranged is adequate and that no changes should be made to the cover as presented in this mail.

Be assured of our best service at all times.

Should you have any queries regarding the above or any other aspect of insurance, please do not hesitate to contact me.

Regards