

ELITE
WEALTH ASSETS INSURANCE



allsure COMPARISON

UNDERWRITTEN BY:



Authorised Financial Services Provider (FSP 12)

Elite Risk Acceptances is juristic representative of
Old Mutual Insure Limited

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
General	Notice of cancellation: Insurer	Number of days	31 days	30 days
General	Territorial limits	Countries	Section specific	General terms and conditions
General	Cooling off period	Number of days	14 days	Not applicable
General	Annual policy non-payment	Grace period	30 days	15 days
Buildings / Houseowners	All claims	Basis of cover	Asset all risks	Perils
Buildings / Houseowners	All claims	Basis of compensation	New for old	New for old
Buildings / Houseowners	All claims	Standard excess: age <55	1,000	1,000
Buildings / Houseowners	All claims	Standard excess: age >=55	0	0 if insured is not gainfully employed
Buildings / Houseowners	Method of compensation	Repair	Insured can choose	Insurer's discretion
Buildings / Houseowners	Method of compensation	Replace	Insured can choose	Insurer's discretion
Buildings / Houseowners	Method of compensation	Cash	Insured can choose	Insurer's discretion
Buildings / Houseowners	Insured structures	Private outbuildings	Included	Included
Buildings / Houseowners	Insured structures	Fixtures and fittings	Included	Included
Buildings / Houseowners	Insured structures	Fixed recreational and ornamental structures	Included	Included
Buildings / Houseowners	Insured structures	Carports	Included	Included
Buildings / Houseowners	Insured structures	Paved and surfaced areas of brick, concrete, asphalt or stone	Included	Included
Buildings / Houseowners	Insured structures	Boundary and other walls, gate posts, gates, fences	Included	Included
Buildings / Houseowners	Insured structures	Tennis courts	Included	Included
Buildings / Houseowners	Insured structures	Solar heating panels	Included	Included
Buildings / Houseowners	Insured structures	Solar panels batteries	Included	No cover
Buildings / Houseowners	Insured structures	Swimming pools	Included	Included
Buildings / Houseowners	Insured structures	Machinery and equipment associated with swimming pools	Included	Included
Buildings / Houseowners	Insured structures	Spa baths and saunas	Included	Included
Buildings / Houseowners	Insured structures	Machinery and equipment associated with spa baths and saunas	Included	Included
Buildings / Houseowners	Insured structures	Satellite dishes	Included	Included
Buildings / Houseowners	Insured structures	Lightning conductors/masts	Included	Included
Buildings / Houseowners	Insured structures	Fixed electric generators	Included	Included
Buildings / Houseowners	Insured structures	Borehole machinery	Included	Included
Buildings / Houseowners	Insured structures	Septic tanks	Included	Included
Buildings / Houseowners	Insured structures	Fixed filtration plant or water pumping equipment	Included	Included

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Buildings / Houseowners	Insured structures	Garage door motors	Included	Included
Buildings / Houseowners	Insured structures	Electric gates	Included	Included
Buildings / Houseowners	Insured structures	Irrigation systems	Included	Included
Buildings / Houseowners	Insured structures	Alterations or additions	Included	No cover
Buildings / Houseowners	Insured structures	Home offices	Included	Included
Buildings / Houseowners	Insured structures	Retaining walls	Included	No cover
Buildings / Houseowners	Insured structures	Water heating systems	Included	Included
Buildings / Houseowners	Perils	Subsidence or landslip	Included	Available
Buildings / Houseowners	Perils	Fire	Included	Included
Buildings / Houseowners	Perils	Explosion	Included	Included
Buildings / Houseowners	Perils	Lightning and thunderbolt	Included	Included
Buildings / Houseowners	Perils	Storm and wind	Included	Included
Buildings / Houseowners	Perils	Water and snow	Included	Included
Buildings / Houseowners	Perils	Flood	Included	Included
Buildings / Houseowners	Perils	Sea surges	Included	Included
Buildings / Houseowners	Perils	Hail	Included	Included
Buildings / Houseowners	Perils	Earthquake	Included	Included
Buildings / Houseowners	Perils	Bursting of water pipes or water tanks	Included	Included
Buildings / Houseowners	Perils	Bursting of geysers	Included	Included
Buildings / Houseowners	Perils	Damage resulting from burst geysers	Included	Included
Buildings / Houseowners	Perils	Impact	Included	Included
Buildings / Houseowners	Perils	Collapse or breakage of aerial systems and satellite dishes	Included	Included
Buildings / Houseowners	Perils	Theft or attempted theft	Included	Included
Buildings / Houseowners	Perils	Burglary	Included	Included
Buildings / Houseowners	Perils	Leakage of oil from oil heaters	Included	Included
Buildings / Houseowners	Perils	Malicious damage	Included	Included
Buildings / Houseowners	Perils	Accidental damage	Included	No cover
Buildings / Houseowners	Perils	Power surge	Included	Available
Buildings / Houseowners	Perils	Mechanical or electrical breakdown	Included	Included for fixed machinery
Buildings / Houseowners	Extensions	Additional costs to conform to public authorities requirements	Included	Included
Buildings / Houseowners	Extensions	Temporary repairs and steps to prevent more loss or damage	Included	Included
Buildings / Houseowners	Extensions	Accidental damage to swimming pool and borehole machinery only	Included	Included
Buildings / Houseowners	Extensions	Television and radio aerials, satellite dishes and masts, close circuit TVs, burglar alarms and lightning conductors	Included	Included
Buildings / Houseowners	Extensions	Fixed glass, glass stove tops, oven doors and sanitary ware	Included	Included

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Buildings / Houseowners	Extensions	Accidental damage to fixed machinery	Included	Included
Buildings / Houseowners	Extensions	Electrical or mechanical breakdown of fixed equipment	Included	Included
Buildings / Houseowners	Extensions	Inflationary increase	8%	8%
Buildings / Houseowners	Extensions	Alternative accommodation	Reasonable costs	25% of sum insured
Buildings / Houseowners	Extensions	Loss of rent	Reasonable costs	25% of sum insured
Buildings / Houseowners	Extensions	Rental top-up	Difference between alternative accommodation and rent	No cover
Buildings / Houseowners	Extensions	Fire brigade charges	Reasonable costs	Reasonable costs
Buildings / Houseowners	Extensions	Property keys	50,000	10,000
Buildings / Houseowners	Extensions	Clearing of debris	Reasonable costs	No cover
Buildings / Houseowners	Extensions	Loss of water by leaking	25,000	7,500
Buildings / Houseowners	Extensions	Damage to the garden	250,000	7,500
Buildings / Houseowners	Extensions	Employing a security guard	15,000	10,000
Buildings / Houseowners	Extensions	Special alterations to your private home	100,000	10,000
Buildings / Houseowners	Extensions	Claims preparation costs	20,000	No cover
Buildings / Houseowners	Extensions	Reward for information	50,000	No cover
Buildings / Houseowners	Extensions	Hole-in-one	10,000	2,500 under PLL
Buildings / Houseowners	Extensions	Full house	5,000	2,500 under PLL
Buildings / Houseowners	Extensions	Public supply or mains connections	Reasonable costs	Included
Buildings / Houseowners	Extensions	Public authorities' requirements	Reasonable costs	Reasonable costs
Buildings / Houseowners	Extensions	Demolition and professional fees	Reasonable costs	Reasonable costs
Buildings / Houseowners	Extensions	Removing trees	10,000	7,500
Buildings / Houseowners	Extensions	New fixtures and fittings	Repair or replacement costs	No cover
Buildings / Houseowners	Extensions	Pest extermination	25,000	No cover
Buildings / Houseowners	Extensions	Temporary removal of fixtures	250,000	No cover
Buildings / Houseowners	Extensions	Extensions or alterations to your private home	100,000	No cover
Buildings / Houseowners	Liability	Property owner's liability	5,000,000	5,000,000
Contents / Household goods	All claims	Basis of cover	Asset all risks	Perils
Contents / Household goods	All claims	Basis of compensation	New for old	New for old
Contents / Household goods	All claims	Standard excess: age <55	1,000	750
Contents / Household goods	All claims	Standard excess: age >=55	0	0 if insured is not gainfully employed
Contents / Household goods	Perils	Subsidence or landslip	Included	Available
Contents / Household goods	Perils	Fire	Included	Included
Contents / Household goods	Perils	Explosion	Included	Included
Contents / Household goods	Perils	Lightning and thunderbolt	Included	Included
Contents / Household goods	Perils	Storm and wind	Included	Included
Contents / Household goods	Perils	Water and snow	Included	Included
Contents / Household goods	Perils	Flood	Included	Included

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Contents / Household goods	Perils	Sea surges	Included	Included
Contents / Household goods	Perils	Hail	Included	Included
Contents / Household goods	Perils	Earthquake	Included	Included
Contents / Household goods	Perils	Bursting of water pipes or water tanks	Included	Included
Contents / Household goods	Perils	Bursting of geysers	Included	Included
Contents / Household goods	Perils	Damage resulting from burst geysers	Included	Included
Contents / Household goods	Perils	Impact	Included	Included
Contents / Household goods	Perils	Collapse or breakage of aerial systems and satellite dishes	Included	Included
Contents / Household goods	Perils	Theft or attempted theft	Included	Included
Contents / Household goods	Perils	Burglary	Included	Included
Contents / Household goods	Perils	Leakage of oil from oil heaters	Included	Included
Contents / Household goods	Perils	Malicious damage	Included	Included
Contents / Household goods	Perils	Accidental damage	Included	No cover
Contents / Household goods	Perils	Power surge	Included	Available
Contents / Household goods	Perils	Mechanical or electrical breakdown	Included	No cover
Contents / Household goods	Extensions	Alternative accommodation	Reasonable costs	25% of sum insured
Contents / Household goods	Extensions	Loss of rent	Reasonable costs	25% of sum insured
Contents / Household goods	Extensions	Rental top-up	Difference between alternative accommodation and rent	No cover
Contents / Household goods	Extensions	Fire brigade charges	Reasonable costs	Reasonable costs
Contents / Household goods	Extensions	Property keys	50,000	10,000
Contents / Household goods	Extensions	Clearing of debris	Reasonable costs	Reasonable costs
Contents / Household goods	Extensions	Loss of water by leaking	25,000	7,500
Contents / Household goods	Extensions	Damage to the garden	25,000	7,500
Contents / Household goods	Extensions	Employing a security guard	15,000	10,000
Contents / Household goods	Extensions	Special alterations to your private home	100,000	No cover
Contents / Household goods	Extensions	Claims preparation costs	20,000	No cover
Contents / Household goods	Extensions	Reward for information	50,000	No cover
Contents / Household goods	Extensions	Hole-in-one	10,000	2,500 under PLL
Contents / Household goods	Extensions	Full house	5,000	2,500 under PLL
Contents / Household goods	Extensions	Items not at your private home anywhere in the world	20% of sum insured	No cover
Contents / Household goods	Extensions	Contents on the grounds of your private home	100,000	10,000 for garden furniture and laundry only
Contents / Household goods	Extensions	While moving to a new home	Included	Included
Contents / Household goods	Extensions	Transporting of contents	100,000	10,000
Contents / Household goods	Extensions	Guests' property	50,000	10,000
Contents / Household goods	Extensions	Domestic staff's property	50,000	10,000
Contents / Household goods	Extensions	Veterinary expenses	50,000	1,000

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Contents / Household goods	Extensions	Accidental death from injury at your private home	50,000	10,000
Contents / Household goods	Extensions	Spoiling of fridge and freezer contents	50,000	7,500
Contents / Household goods	Extensions	Recovering data	25,000	No cover
Contents / Household goods	Extensions	Students' belongings	Repair or replacement costs	Repair or replacement costs
Contents / Household goods	Extensions	Theft of money	50,000	2,500
Contents / Household goods	Extensions	Theft of digital currency	5,000	No cover
Contents / Household goods	Extensions	New contents	200,000	No cover
Contents / Household goods	Extensions	Remote jamming	20,000	No cover
Contents / Household goods	Extensions	Fixed machinery	20,000	No cover
Contents / Household goods	Extensions	Business contents	300,000	30,000
Contents / Household goods	Extensions	Tenant's liability	5,000,000	5,000,000
Contents / Household goods	Extensions	Contents not at the risk address in RSA	20% of sum insured	Full cover inside any building subject to signs of forced entry in respect of theft
Contents / Household goods	Extensions	Medical expenses	No cover	10,000
Contents / Household goods	Extensions	Trauma counselling	No cover	10,000
Contents / Household goods	Extensions	Transport of groceries	Included under world-wide extension on Contents section	10,000
Contents / Household goods	Terms and conditions	Locked safe warranty	50,000	25,000
Contents / Household goods	Terms and conditions	Valuation certificate for jewellery	50,000	25,000
Fine arts and valuables / All risks	All claims	Standard excess: age <55	1,000	Varies per category
Fine arts and valuables / All risks	All claims	Standard excess: age >=55	0	0 if insured is not gainfully employed
Fine arts and valuables / All risks	Categories	General all risks	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Antiques	Available	Available
Fine arts and valuables / All risks	Categories	Collections	Available	Available
Fine arts and valuables / All risks	Categories	Fine arts	Available	Available
Fine arts and valuables / All risks	Categories	Persian carpets	Available	Available
Fine arts and valuables / All risks	Categories	Jewellery / Wristwatches	Available	Available
Fine arts and valuables / All risks	Categories	Photographic / Video equipment	Available	Available
Fine arts and valuables / All risks	Categories	Portable / Handheld electronic items	Available	Available
Fine arts and valuables / All risks	Categories	Caravan unspecified contents	Included under world-wide extension on Contents section	Available

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Fine arts and valuables / All risks	Categories	Contact lenses / Spectacles	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Car sound equipment	Not available	Available
Fine arts and valuables / All risks	Categories	Cellular phones / Pager / Car phones	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Specified clothing / Personal effects	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Electrical items / Household goods	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Other non road licenced motorised equipment	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Sport / Recreational equipment	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Tools / Hand tools	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Wheelchair / Lawnmower / Motorised items	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Baby prams & car seats / Baby accessories	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Loss of money and/or documents	Not available	Available
Fine arts and valuables / All risks	Categories	Zippy Nippys / Kiddies cycles	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Musical instruments	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Essential medical equipment	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	CD's and DVD collection	Included under world-wide extension on Contents section	Available

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Fine arts and valuables / All risks	Categories	Artificial limbs and replacement	Included under world-wide extension on Contents section	Available
Fine arts and valuables / All risks	Categories	Caravan specified contents	Included under world-wide extension on Contents section	Available
International travel	All claims	Standard excess: age <55	500	SECTION NOT AVAILABLE
International travel	All claims	Standard excess: age >=55	0	Not applicable
International travel	Silver package	Medical expenses	5,000,000	Not applicable
International travel	Gold package	Medical expenses	20,000,000	Not applicable
International travel	Platinum package	Medical expenses	50,000,000	Not applicable
International travel	Business package	Medical expenses	50,000,000	Not applicable
International travel	All package options	Dental expenses	2,000	Not applicable
International travel	Silver package	Baggage	3,500	Not applicable
International travel	Gold package	Baggage	5,000	Not applicable
International travel	Platinum package	Baggage	10,000	Not applicable
International travel	Business package	Baggage	15,000	Not applicable
International travel	Silver package	Travel delay	3,500	Not applicable
International travel	Gold package	Travel delay	4,000	Not applicable
International travel	Platinum package	Travel delay	5,000	Not applicable
International travel	Business package	Travel delay	5,000	Not applicable
International travel	Silver package	Travel missed connection	2,500	Not applicable
International travel	Gold package	Travel missed connection	5,000	Not applicable
International travel	Platinum package	Travel missed connection	20,000	Not applicable
International travel	Business package	Travel missed connection	20,000	Not applicable
International travel	Silver package	Cancellation	10,000	Not applicable
International travel	Gold package	Cancellation	20,000	Not applicable
International travel	Platinum package	Cancellation	50,000	Not applicable
International travel	Business package	Cancellation	50,000	Not applicable
International travel	Silver package	Curtailment	10,000	Not applicable
International travel	Gold package	Curtailment	20,000	Not applicable
International travel	Platinum package	Curtailment	50,000	Not applicable
International travel	Business package	Curtailment	50,000	Not applicable
International travel	Silver package	End supplier insolvency	5,000	Not applicable
International travel	Gold package	End supplier insolvency	5,000	Not applicable
International travel	Platinum package	End supplier insolvency	25,000	Not applicable
International travel	Business package	End supplier insolvency	25,000	Not applicable
International travel	All package options	Travelling and accommodation costs for your return journey	Economy class and three-star hotel	Not applicable
International travel	All package options	Travelling and accommodation costs if you are hospitalised	Economy class and three-star hotel	Not applicable

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
International travel	All package options	Travelling costs to return your children to your country of residence	Economy class	Not applicable
International travel	All package options	Physiotherapy or chiropractic treatment	1,000	Not applicable
International travel	All package options	Pre-existing medical conditions	500,000	Not applicable
International travel	All package options	Loss of passport	2,000	Not applicable
International travel	Silver package	Cancellation for any reason	2,000	Not applicable
International travel	Gold package	Cancellation for any reason	5,000	Not applicable
International travel	Platinum package	Cancellation for any reason	25,000	Not applicable
International travel	Business package	Cancellation for any reason	25,000	Not applicable
International travel	Business package	Alternative employee	Reasonable costs	Not applicable
International travel	Business package	Resuming your assignment	Reasonable costs	Not applicable
Motor	Territorial limits	South Africa	Included	Included
Motor	Territorial limits	Botswana	Included	Available
Motor	Territorial limits	Lesotho	Included	Available
Motor	Territorial limits	Mozambique	Included	Available
Motor	Territorial limits	Malawi	Included	Available
Motor	Territorial limits	Namibia	Included	Available
Motor	Territorial limits	Swaziland	Included	Available
Motor	Territorial limits	Zimbabwe	Included	Available
Motor	Territorial limits	Tanzania	Included	No cover
Motor	Territorial limits	Zambia	Included	No cover
Motor	Territorial limits	Kenya	Included	No cover
Motor	Territorial limits	Angola	Included	No cover
Motor	Territorial limits	Uganda	Included	No cover
Motor	Basis of compensation	Retail value	Default	Default
Motor	Basis of compensation	Sum insured value	Available	Not available
Motor	All claims	Standard excess: age <55	4,000	4,000
Motor	All claims	Standard excess: age >=55	0	0 if insured is not gainfully employed
Motor	All claims	Additional excess for drivers under the age of 25 and / or licence duration less than 3 years	2,000	2,000
Motor	Window glass	Standard excess: age <55	10% of claim minimum 500	20% of claim minimum 500
Motor	Window glass	Standard excess: age >=55	0	0 if insured is not gainfully employed
Motor	Extensions	Costs to protect the vehicle	Reasonable costs	Reasonable costs
Motor	Extensions	Costs for emergency repairs	5,000	7,500
Motor	Extensions	Costs to tow and store the vehicle	Reasonable costs	Reasonable costs

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Motor	Extensions	Delivery after repair	Reasonable costs	Reasonable costs
Motor	Extensions	Special modifications to your vehicle	100,000	10,000
Motor	Extensions	Replacement of your vehicle	24 months or 60,000 km	12 months or 30,000 km
Motor	Extensions	Emergency expenses for accommodation	2,000 per person	500 per person
Motor	Extensions	Accidental death	10,000	7,500
Motor	Extensions	Repatriation of mortal remains	10,000	No cover
Motor	Extensions	Vehicle keys	25,000	10,000
Motor	Extensions	Tracking device	5,000	3,000
Motor	Extensions	Tow-in after mechanical or electrical breakdown	3,500	1,000
Motor	Extensions	Head-, tail- or spotlights	Repair or replacement costs	Only if 4x4 or 4x2 option is selected
Motor	Extensions	Head-, tail- or spotlights: Standard excess: age <55	750	350
Motor	Extensions	Head-, tail- or spotlights: Standard excess: age >=55	0	0 if insured is not gainfully employed
Motor	Extensions	Extinguishing costs	Reasonable costs	5,000
Motor	Extensions	Car hire	Included	Optional
Motor	Extensions	Difference in excess for a hired vehicle	10,000	No cover
Motor	Extensions	Claims preparation costs	20,000	No cover
Motor	Liability	Vehicle liability	5,000,000	5,000,000
Motor	Liability	Passenger liability	5,000,000	5,000,000
Motor	Optional cover	Trade-in protection plan	Available	Not available
Motor	Optional cover	Credit shortfall	Available	Available
Motor	Optional cover	Extended countries	Democratic Republic of Congo, Rwanda and Burundi	Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland and Zimbabwe
Motor	Optional cover	Extended countries: Repatriation costs	50,000	No cover
Motor	Optional cover	Track-day cover	Vehicle sum insured or 800 000, whichever is the lowest	Not available
Motorcycle	Territorial limits	South Africa	Included	Included
Motorcycle	Territorial limits	Botswana	Included	Available
Motorcycle	Territorial limits	Lesotho	Included	Available
Motorcycle	Territorial limits	Mozambique	Included	Available
Motorcycle	Territorial limits	Malawi	Included	Available
Motorcycle	Territorial limits	Namibia	Included	Available
Motorcycle	Territorial limits	Swaziland	Included	Available
Motorcycle	Territorial limits	Zimbabwe	Included	Available
Motorcycle	Territorial limits	Tanzania	Included	No cover
Motorcycle	Territorial limits	Zambia	Included	No cover

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Motorcycle	Territorial limits	Kenya	Included	No cover
Motorcycle	Territorial limits	Angola	Included	No cover
Motorcycle	Territorial limits	Uganda	Included	No cover
Motorcycle	All claims	Standard excess: age <55	1,500	TBC
Motorcycle	All claims	Standard excess: age >=55	0	0 if insured is not gainfully employed
Motorcycle	Window glass	Standard excess: age <55	10% of claim minimum 500	10% of claim minimum 500
Motorcycle	Window glass	Standard excess: age >=55	0	0 if insured is not gainfully employed
Motorcycle	Extensions	Costs to protect the vehicle	Reasonable costs	Reasonable costs
Motorcycle	Extensions	Costs for emergency repairs	5,000	7,500
Motorcycle	Extensions	Costs to tow and store the vehicle	Reasonable costs	Reasonable costs
Motorcycle	Extensions	Delivery after repair	Reasonable costs	Reasonable costs
Motorcycle	Extensions	Emergency expenses for accommodation	2,000 per person	500 per person
Motorcycle	Extensions	Accidental death	10,000	7,500
Motorcycle	Extensions	Repatriation of mortal remains	10,000	No cover
Motorcycle	Extensions	Vehicle keys	25,000	10,000
Motorcycle	Extensions	Tracking device	5,000	3,000
Motorcycle	Extensions	Tow-in after mechanical or electrical breakdown	3,500	1,000
Motorcycle	Extensions	Head-, tail- or spotlights	Repair or replacement costs	Only if 4x4 or 4x2 option is selected
Motorcycle	Extensions	Head-, tail- or spotlights: Standard excess: age <55	750	350
Motorcycle	Extensions	Head-, tail- or spotlights: Standard excess: age >=55	0	0 if insured is not gainfully employed
Motorcycle	Extensions	Extinguishing costs	Reasonable costs	5,000
Motorcycle	Extensions	Claims preparation costs	20,000	No cover
Motorcycle	Liability	Vehicle liability	5,000,000	5,000,000
Motorcycle	Liability	Passenger liability	1,000,000	No cover
Motorcycle	Optional cover	Credit shortfall	Available	Available
Motorcycle	Optional cover	Extended countries	Democratic Republic of Congo, Rwanda and Burundi	Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland and Zimbabwe
Motorcycle	Optional cover	Extended countries: Repatriation costs	50,000	Not applicable
Trailers/Caravans	Territorial limits	South Africa	Included	Included
Trailers/Caravans	Territorial limits	Botswana	Included	Available
Trailers/Caravans	Territorial limits	Lesotho	Included	Available
Trailers/Caravans	Territorial limits	Mozambique	Included	Available
Trailers/Caravans	Territorial limits	Malawi	Included	Available
Trailers/Caravans	Territorial limits	Namibia	Included	Available

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Trailers/Caravans	Territorial limits	Swaziland	Included	Available
Trailers/Caravans	Territorial limits	Zimbabwe	Included	Available
Trailers/Caravans	Territorial limits	Tanzania	Included	No cover
Trailers/Caravans	Territorial limits	Zambia	Included	No cover
Trailers/Caravans	Territorial limits	Kenya	Included	No cover
Trailers/Caravans	Territorial limits	Angola	Included	No cover
Trailers/Caravans	Territorial limits	Uganda	Included	No cover
Trailers/Caravans	All claims	Standard excess: age <55	500	500
Trailers/Caravans	All claims	Standard excess: age >=55	0	0 if insured is not gainfully employed
Trailers/Caravans	Window glass	Standard excess: age <55	10% of claim minimum 500	10% of claim minimum 500
Trailers/Caravans	Window glass	Standard excess: age >=55	0	0 if insured is not gainfully employed
Trailers/Caravans	Extensions	Costs to protect the vehicle	Reasonable costs	Reasonable costs
Trailers/Caravans	Extensions	Costs for emergency repairs	5,000	7,500
Trailers/Caravans	Extensions	Costs to tow and store the vehicle	Reasonable costs	Reasonable costs
Trailers/Caravans	Extensions	Delivery after repair	Reasonable costs	Reasonable costs
Trailers/Caravans	Extensions	Emergency expenses for accommodation	2,000 per person	500 per person
Trailers/Caravans	Extensions	Vehicle keys	25,000	10,000
Trailers/Caravans	Extensions	Extinguishing costs	Reasonable costs	5,000
Trailers/Caravans	Extensions	Claims preparation costs	20,000	No cover
Trailers/Caravans	Liability	Vehicle liability	5,000,000	5,000,000
Trailers/Caravans	Optional cover	Extended countries	Democratic Republic of Congo, Rwanda and Burundi	Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland and Zimbabwe
Trailers/Caravans	Optional cover	Extended countries: Repatriation costs	50,000	No cover
Vintage vehicles	Territorial limits	South Africa	Included	SECTION NOT AVAILABLE
Vintage vehicles	Territorial limits	Botswana	Included	Not applicable
Vintage vehicles	Territorial limits	Lesotho	Included	Not applicable
Vintage vehicles	Territorial limits	Mozambique	Included	Not applicable
Vintage vehicles	Territorial limits	Malawi	Included	Not applicable
Vintage vehicles	Territorial limits	Namibia	Included	Not applicable
Vintage vehicles	Territorial limits	Swaziland	Included	Not applicable
Vintage vehicles	Territorial limits	Zimbabwe	Included	Not applicable
Vintage vehicles	All claims	Standard excess: age <55	3,500	Not applicable
Vintage vehicles	All claims	Standard excess: age >=55	0	Not applicable
Vintage vehicles	All claims	Additional excess for drivers under the age of 25 and / or licence duration less than 3 years	2,000	Not applicable
Vintage vehicles	Window glass	Standard excess: age >=55	10% of claim minimum 500	Not applicable
Vintage vehicles	Window glass	Standard excess: age <55	0	Not applicable
Vintage vehicles	Extensions	Costs to protect the vehicle	Reasonable costs	Not applicable

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Vintage vehicles	Extensions	Costs for emergency repairs	Reasonable costs	Not applicable
Vintage vehicles	Extensions	Costs to tow and store the vehicle	Reasonable costs	Not applicable
Vintage vehicles	Extensions	Delivery after repair	Reasonable costs	Not applicable
Vintage vehicles	Extensions	Window glass	Repair or replacement costs	Not applicable
Vintage vehicles	Extensions	Emergency expenses for accommodation	2,000 per person	Not applicable
Vintage vehicles	Extensions	Accidental death	10,000	Not applicable
Vintage vehicles	Extensions	Vehicle keys	10,000	Not applicable
Vintage vehicles	Extensions	Head-, tail- or spotlights	Repair or replacement costs	Not applicable
Vintage vehicles	Extensions	Head-, tail- or spotlights: Standard excess: age >=55	750	Not applicable
Vintage vehicles	Extensions	Head-, tail- or spotlights: Standard excess: age <55	0	Not applicable
Vintage vehicles	Extensions	Extinguishing costs	Reasonable costs	Not applicable
Vintage vehicles	Extensions	Temporarily detached parts	25% of vehicle value	Not applicable
Vintage vehicles	Extensions	Claims preparation costs	20,000	Not applicable
Vintage vehicles	Liability	Vehicle liability	5,000,000	Not applicable
Vintage vehicles	Liability	Passenger liability	5,000,000	Not applicable
Vintage vehicles	Optional cover	Track-day cover	Vehicle sum insured or 800 000, whichever is the lowest	Not applicable
Watercraft	All claims	Standard excess: age >=55	1,000	500
Watercraft	All claims	Standard excess: age <55	0	0 if insured is not gainfully employed
Watercraft	Extensions	Sighting expenses	Reasonable costs	Reasonable costs
Watercraft	Extensions	Avoiding or minimising loss	Reasonable costs	Reasonable costs
Watercraft	Extensions	Fire extinguishing expenses	5,000	2.5% of hull & engine
Watercraft	Extensions	Costs for emergency repairs	5,000	No cover
Watercraft	Extensions	Accidental death	10,000	No cover
Watercraft	Extensions	Watercraft keys	10,000	No cover
Watercraft	Extensions	Claims preparation costs	20,000	No cover
Watercraft	Extensions	Costs to tow and store the vessel	Reasonable costs	No cover
Watercraft	Extensions	Medical expenses	No cover	7,500
Watercraft	Liability	Watercraft liability	3,000,000	3,000,000
Personal liability	Basic cover	Personal liability	30,000,000	5,000,000
Personal liability	Extensions	Wrongful arrest	1,000,000	50,000
Personal liability	Extensions	Contracts with security, armed response and garden services companies	30,000,000	5,000,000
Personal liability	Extensions	Bank and SIM cards	10,000	7,500
Personal liability	Extensions	Digital payments	5,000	No cover
Personal liability	Extensions	Phishing	2,000	No cover

Elite / allsure comparison

SECTION	CATEGORY	BENEFIT	ELITE	ALLSURE
Extended personal liability	Limit of compensation	5,000,000	Available	Available
Extended personal liability	Limit of compensation	10,000,000	Available	Available
Extended personal liability	Limit of compensation	20,000,000	Available	Available
Personal accident	Basic cover	Death	Up to 5,000,000	Up to 1,500,000
Personal accident	Basic cover	Permanent disability	Equals value of Death limit	Available
Personal accident	Extensions	Disappearance	Included	Included
Personal accident	Extensions	Exposure to the elements, thirst and starvation	Included	Included
Personal accident	Extensions	Burns	Included	Included
Personal accident	Extensions	Repatriation of mortal remains	10,000	No cover
Personal accident	Optional cover	Medical expenses	No cover	Available
Identity theft	Limit of compensation	Limit of compensation	Up to 100,000	Up to 30,000
Identity theft	Basic cover	Legal costs	Included	Included
Identity theft	Extensions	Civil or criminal judgment	Removal costs	Removal costs
Identity theft	Extensions	Consumer credit report	Reasonable costs	Reasonable costs
Identity theft	Extensions	Income you have lost due to time off work	Unpaid leave	Unpaid leave
Identity theft	Extensions	Amounts you have to pay to a creditor	Reasonable costs	Reasonable costs
Identity theft	Extensions	Costs to re-submit applications for loans	Reasonable costs	Reasonable costs
Identity theft	Extensions	Getting a notary to check documents related to your identity theft	Reasonable costs	Reasonable costs
Identity theft	Extensions	Long distance telephone calls, and registered mail as a result of your efforts to report an identity theft	Reasonable costs	Reasonable costs
Identity theft	Extensions	Credit reports	Reasonable costs	Reasonable costs
Premium waiver for retrenchment and redundancy	Basic cover	Premium waiver for retrenchment and redundancy	6 months policy premiums	6 months policy premiums
Personal computers	Basic cover	Loss of or damage to personal computers	Section not available, covered under Contents	Available
Mechanical breakdown	Basic cover	Mechanical or electrical breakdown	Section not available, covered under Contents	Available
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	Chauffeur services	Included	No cover