



**Allsure**

**Learner Guide**

**MUTUAL & FEDERAL**

PROTECTING WHAT'S IMPORTANT TO YOU SINCE 1851



## Table of Contents

Workshop Outcomes .....	11
Icons used in this Learner Guide .....	12
FAIS .....	13
Learning Unit 1: Background .....	13
Learning Outcomes.....	13
Introduction to the PLCC offerings .....	13
Inbound Call Service.....	14
Inbound Mail Service (Back Office) .....	14
Introduction to the Allsure Policy .....	15
Learning Unit 2: Value Added Services.....	17
Introduction.....	17
Swiftcare.....	17
Call out fee +1 hr labour .....	19
Swiftcare Accident Management Solutions (SAMS).....	20
Critical 5 HIV Prevention Plan .....	21
Learning Unit 3: General Sections .....	22
Learning Outcomes .....	22
Introduction.....	22
General Terms, Conditions and Exclusions .....	26
Introduction.....	26
3.1 The countries where you are insured .....	26
3.2 Give us relevant, true and complete information.....	26
3.3 Understand your policy.....	27
3.4 Look after the items you have insured .....	28
3.5 Pay your premiums .....	28
3.6 Claiming .....	30
3.7 The compensation we give .....	33
3.8 What we do not insure (exclusions).....	35

3.9 Changing and cancelling this policy .....	38
3.10 South African law applies .....	38
3.11 Sharing of information .....	38
3.12 SASRIA.....	39
Summary .....	42
Learning Unit 4: Household Goods.....	43
Introduction.....	44
4.1 Definitions .....	44
4.2 Who we insure .....	46
4.3 What we insure .....	47
Insured events.....	48
Other loss or damage .....	49
Householder’s Liability .....	58
Optional cover .....	61
4.4 What we do not insure (exclusions).....	64
4.5 Compensation .....	65
4.6 Special conditions .....	66
Underwriting Rules .....	69
Risks that need to be referred for authorisation.....	72
Declined risks .....	73
Summary .....	76
Notes .....	76
Learning Unit 5: Personal Liability .....	77
Introduction.....	78
5.1 Definitions .....	78
5.2 Who we insure .....	79
5.3 What we insure .....	79
Compensation.....	80
5.4 What we do not insure (exclusions).....	85
Summary .....	92

Notes ..... 93

Learning Unit 6: Houseowners ..... 94

    Learning Outcomes ..... 94

    Introduction..... 95

    6.1 Definitions ..... 96

    6.2 Who we insure ..... 98

    6.3 What we insure ..... 98

    Other loss or damage .....101

    Houseowners Liability .....106

    Compensation.....107

    What is not insured under the Houseowners Liability.....108

    6.4 What we do not insure (exclusions).....111

    6.5 Compensation .....112

    6.6 Special conditions .....114

    Underwriting Rules .....115

    Risks that need to be referred for authorisation.....118

    Declined risks .....118

    Summary .....122

    Notes .....123

Learning Unit 7: Personal Accident ..... 124

Learning Outcomes ..... 124

    Introduction.....125

    7.1 Definitions .....125

    7.2 Who we insure .....127

    7.3 What we insure .....127

    7.4 What we do not insure (exclusions).....131

    7.5 Compensation .....132

    7.5 Special Conditions.....137

    Underwriting Rules .....138

    Summary .....142

Notes .....143

Learning Unit 8: All Risks ..... 144

Learning Outcomes ..... 144

    Introduction.....145

    8.1 Definitions .....146

    8.2 Who we insure .....147

    8.3 What we insure .....147

    8.4 What we do not insure (exclusions).....148

    8.5 Compensation .....150

    8.6 Special conditions .....155

    Underwriting Rules .....155

    Declined risks .....157

    Summary .....160

Notes..... 161

Learning Unit 9: Motor ..... 162

Learning Outcomes ..... 162

    Introduction.....163

    9.2 Definitions .....163

    9.2 Who we insure .....165

    9.3 What we insure .....165

    9.4 Type of vehicle use .....166

    9.5 Types of vehicle value .....167

    9.6 Types of insurance .....168

    9.7 Comprehensive Motor Insurance.....170

    9.8 Third Party, Fire and Theft .....182

    9.9 Third Party only .....183

    9.10 Liability.....183

    9.11 What we do not insure (exclusions).....186

    9.12 Compensation .....187

    9.13 Special Conditions .....188

Underwriting Rules .....191

Motor Vehicles .....191

Motorcycles .....194

Caravans and Trailers .....195

    Summary .....200

    Notes .....201

Learning Unit 10: Watercraft ..... 202

Learning Outcomes ..... 202

    Introduction.....203

    10.1 Definitions.....203

    10.2 Who we insure .....206

    10.3 What we insure .....207

    10.4 What we do not insure .....208

    10.5 Compensation .....210

    10.6 Special conditions .....216

    Underwriting Rules .....220

        Notes .....225

Learning Unit 11: Personal Computers ..... 226

Learning Outcomes ..... 226

    Introduction.....227

    11.1 Definitions.....227

    11.2 Who we insure .....229

    11.3 What we insure .....229

    11.4 What we do not insure (exclusions) .....230

    11.5 Compensation .....233

    Underwriting Rules .....234

        Summary .....237

        Notes .....238

Learning Unit 12: Legal Costs ..... 239

Learning Outcomes ..... 239

    Introduction.....240

    12.1 Definitions.....240

    12.2 Who we insure.....241

    12.3 What we insure.....241

    12.4 What we do not insure (exclusions) .....242

    12.5 Compensation .....246

    Underwriting Rules and Considerations.....246

Summary ..... 249

    Notes .....250

Learning Unit 13: Extended Personal Liability..... 251

Learning Outcomes ..... 251

    Introduction.....252

    13.1 Definitions.....252

    13.2 Who we insure.....254

    13.3 What we insure.....254

    13.4 Compensation .....255

    13.5 What do we not insure (exclusions) .....257

    Underwriting Rules .....262

        Summary .....266

        Notes .....267

Learning Unit 14: Bereavement Expenses ..... 268

Learning Outcomes ..... 268

    Introduction.....269

    14.1 Definitions.....269

    14.2 Who we insure.....270

    14.3 What we insure.....271

    14.4 What we do not insure (exclusions) .....271

    14.5 Compensation .....272



Limit of compensation .....272

14.6 Claiming .....272

Underwriting Rules .....273

    Summary .....275

    Notes .....276

Learning Unit 15: Hospital Cash Plan ..... 277

Learning Outcomes ..... 277

    Introduction.....278

    15.1 Definitions.....279

    Complex Medical Terminology .....280

    15.2 Who we insure .....283

    15.3 What we insure.....284

    15.4 What we do not insure (exclusions) .....286

    15.5 Compensation .....290

    15.6 Claiming .....291

    Underwriting Rules .....291

        Summary .....294

        Notes .....295

Learning Unit 16: Mechanical and Electrical Breakdown..... 296

Learning Outcomes ..... 296

    Introduction.....297

    16.1 Definitions.....297

    16.2 Who we insure .....299

    16.3 What we insure.....299

    16.4 What we do not insure (exclusions) .....300

    16.5 Compensation .....302

    16.6 Special Conditions .....303

    Underwriting Rules .....303

        Summary .....305

        Notes .....305

Learning Unit 17: Premium Waiver for Retrenchment or Redundancy..... 306

Learning Outcomes ..... 306

    Introduction.....307

    17.1 Definitions.....308

    17.2 Who we insure.....309

    17.3 What we insure.....309

    17.4 What we do not insure (exclusions).....310

    17.5 Compensation .....314

    17.6 Special Conditions.....315

    Underwriting Rules .....316

        Summary .....318

        Notes .....318

Learning Unit 18: Identity Theft ..... 319

Learning Outcomes ..... 319

    Introduction.....320

    18.1 Definitions.....321

    18.2 Who we insure.....323

    18.3 What we insure.....323

    18.4 What we do not insure (exclusions).....328

    18.5 Compensation .....329

    18.6 Special conditions .....329

    18.7 Claiming .....330

    Underwriting Rules .....330

        Summary .....333

Notes..... 334

Learning Unit 19: Home Employer’s Labour Dispute..... 335

Learning Outcomes ..... 335

    Introduction.....336

    19.1 Definitions.....337

The concept of unfair labour practice for the domestic worker .....341

19.2 Who we insure ..... 343

19.3 What we insure .....343

19.4 What we do not insure (exclusions) .....343

19.5 Compensation ..... 344

19.6 Special conditions .....344

19.7 Claiming .....344

Underwriting Rules ..... 345

    Summary .....348

    Notes .....348

Final Activities ..... 349

Conclusion.....352

## Workshop Outcomes

Welcome to the Allsure Product Training workshop.

At the end of this workshop, it is expected that you will be able to:

- Define all the Allsure Product offerings.
- Establish who we insure for each of the Allsure Product offerings.
- Establish what we insure on each of the Allsure Product offerings.
- Identify what we do not insure (the exclusions to the policy) under each of the Allsure Product offerings.
- Understand the relevant underwriting rules for each of the Allsure Product offerings.
- Determine the impact of the underwriting rules on each of the Allsure Product offerings in real-life scenarios.
- Discuss additional new sections, SASRIA and the value-added services offered by the Allsure Product.

## Icons used in this Learner Guide



learning outcomes

Learning outcomes indicate what you will learn.



activities

Learning activities will assist you in understanding the topic better. These are all based on scenarios.



notes

You will have space to write your own notes.



summary

The summary will indicate all the important points of the learning unit.



remember

This indicates a very important aspect of the learning.



Certain words have been explained in further detail.

## FAIS

Mutual & Federal falls within the Financial Advisory and Intermediary Services Act 37 of 2002, both as a product supplier and as a financial services provider. All representatives in the operational areas who advise clients should therefore comply with the Act. Furthermore, the Act requires that key individuals be identified to manage and oversee the business of the financial services provider. Key individuals should therefore also comply with the "fit-and-proper" requirements of the legislation.

### Learning Unit 1: Background



#### Learning Outcomes

After completing Learning Unit 1, the learner should have:

- An overview of the PLCC offerings.
- Information about the Inbound Call Centre Services.
- Information about the Inbound Mail Centre Services.

#### Introduction to the PLCC offerings

Our Personal Lines Contact Centre (PLCC) consists of an Inbound Call Centre as well as a Back Office that deals with mail requests. The Call Centre is available between 8am and 5pm from Monday to Friday, excluding public holidays. The Back Office service level agreement is to action mail requests within 8 business hours of receiving the request. Both the Call Centre and Back Office are supported by the Quality Assurance team to ensure that the quality of our service delivery is maintained at a high standard. Further support comes in the form of the in-house process improvement team which identifies pitfalls in the service provided and improves the process to reduce bad service delivery.