

Broker Advice Toolkit

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Section A: Broker advice guide

Please note: This document does not replace the terms and conditions of the customer's insurance policy. Please consult the terms and conditions of the relevant insurer. The customer is obliged at all times to provide true and accurate information to the broker and the insurer, and needs to update this information on a regular basis.

Needs analysis

A needs analysis is used to establish the cover required by the customer. In order to accurately understand what is required, you will need to establish who the individual is, what they want to insure and provide insight into the different insurance products available to the customer to help them uncover what risks they do need to insure.

Refer to the Needs analysis tool contained in Section B of this document.

Dual Insurance

When completing the needs analysis, it is important to remain aware of possible areas where dual insurance could exist and advise the customer accordingly.

- Buildings could be covered as part of the bond.
- Geysers could be covered as part of the sectional title agreement if it is a complex/estate.
- Cell phones could be covered under a cell phone contract.
- Vehicles could be covered as part of the finance agreement.

Risk evaluation

Value at risk

This calculation is used to establish the amount of cover required by the customer. The following calculators are used to estimate these amounts:

- a) Home contents calculator
- b) Building calculator

Refer to the Calculators contained in Section B of this document, in order to assist with establishing the value at risk of the customer's home contents and buildings.

How to use these calculators

Home contents calculator

The home contents calculator should be completed room by room. The purpose is to identify and note down all household goods and personal possessions that the customer and their family members who live with them have inside the home and outbuildings.

Each item is noted down together with the replacement value. The replacement value is defined as the current value of an item and should not be misunderstood with the initial cost of the item. If the same item is not available, the value of a similar new item with the same specifications should be used.

The inventory should be updated frequently, but at least once a year and after the purchase of large items.

Step 1 For each room, complete the list of items and add any items not catered for, under the "Other" field

Step 2 Establish the Replacement Value of each item, including VAT.

Step 3 The Replacement Value per room will be totalled automatically.

Step 4 The Replacement Value per room will then automatically be included in the summary at the end of the calculator.

Buildings calculator

The buildings calculator is used to establish values based on the type of building/s the customer has and the size of the specific building.

Step 1 Identify how many structures you have on your property. For each structure you will need to complete the following steps.

Step 2 Establish the size of the structure, specifically the floor area (m²). This is usually available on the building plans, alternatively you could measure the width and the length and multiply these two numbers to establish the area (m²).

Step 3 You will thereafter need to select what type of buildings you have.

Step 4 Enter the area and select the relevant build quality. The calculator will automatically multiply the area (m²) with the cost of the specific building type.

Step 5 The Replacement Value for each structure will be entered into the summary automatically. This total will provide an indication of the value at risk and includes professional fees and cost of demolition automatically. All values must be inclusive of VAT.

** Remember to include all outbuildings, swimming pools, paving, patios, driveways, boundary walls, fixtures, fittings and any other improvements when establishing the value at risk.

Risk surveys

Risk surveys will highlight the customer's current risk exposure, which will enable them to make an informed decision on the type of insurance that is required to ensure ultimate peace of mind in the event of a loss. The following surveys have been designed to assist the customer in assessing such risks:

- a) Non-motor survey
- b) Motor survey

Please refer to the Risk surveys in Section B of this document.

Advice on **types of cover**

Home contents

Home contents could either be insured comprehensively or for fire and storm cover only. This differs from insurer to insurer and the cover could be elected by the customer or based on the risk profile, the only cover available to the customer. The customer's home contents must be insured for the replacement value. The replacement value is what it will cost them, at the time of a claim, to replace all their belongings with similar new ones.

Portable possessions

Portable possessions include items such as laptops, cameras, cell phones, prescription glasses, bicycles and jewellery. These items are covered when they are lost, stolen or damaged, either at the customer's risk address or away from the risk address. Similar to home contents cover, these items must be insured for their replacement value.

Buildings insurance

Buildings insurance cover the physical structures of the customer's home and its outbuildings. This includes their private home, garages, outbuildings, swimming pool, boundary walls, gates, fences, tennis court, and the fixtures and fittings. Borehole and swimming pool equipment may have to be specified separately in order to have cover. All geysers on their property must be specified to ensure sufficient cover.

Motor

Motor insurance is not only limited to vehicles (cars), but also includes off-road vehicles, motorcycles, caravans, golf carts, watercraft and trailers.

Vehicles are insured for the value as stated on the customer's schedule, this could be either Market, Retail or Trade value.

- The Market Value of a vehicle is the general value the Auto Dealers Guide allocates to it.
- The Retail Value is the general value for which a dealer could sell a vehicle.

If your vehicle is insured for Market Value, you will pay a lower premium, but your pay out when you claim will also be lower. In order to calculate the Market Value of a vehicle, the lower Trade Value and higher Retail Value are added together and then divided by two.

For example: if the Trade Value = R25 000,
and the Retail Value = R30 000,
the Market Value would be R27 500.

Keep in mind that the condition and kilometres of the vehicle are also taken into account.

Further to this, vehicles are insured either Comprehensively, Third party, Fire and Theft or Third party only cover. Some insurers also provide cover for vehicles only in the event of a total loss:

- When a vehicle is insured Comprehensively it is covered against accidental damage and theft, as well as damage caused by the customer's vehicle to a third parties' property.
- When a vehicle is insured for only Third party, Fire and Theft, there is limited cover and the customer's own damages will not be insured in the event of an accident.

- Third party only cover. Under this section, customers may only claim for the damage that they caused to other parties and their property, involving the insured vehicle.
- Cover for hail damage, sound system, canopy and car hire will need to be specifically selected to ensure the customer has the relevant cover.
- With car hire, there are a number of vehicle classes and it is important to select the appropriate vehicle group/class. The customer's car hire cover may be limited in terms of the number of days and will appear on the policy schedule. Having car hire on their policy will improve the claims experience.
- Cover for windscreen damage is included if the vehicle is Comprehensively insured. If it is insured for Third party, Fire and Theft cover, then the windscreen needs to be specified in order to have cover.
- Towing and storage after an accident is also included if the provided towing number is called and an approved towing operator appointed by the insurer is used. If not, then the customer may be charged the cost of the towing and storage.
- Roadside assistance is only available if the customer has Comprehensive or Third party, Fire & Theft car insurance. This includes cover for (amongst other):
 - Towing to the nearest dealer after a mechanical/electrical breakdown.
 - Cover for the call-out fee plus one hour's labour for a vehicle locksmith if keys are locked in your car.
 - Cover for the call-out fee and one hour's labour when assistance with a flat tyre/battery is required.
 - Emergency delivery of ten litres of fuel (charged at cost - delivery is free).

Tips for insurance certainty

Underwriting / Sales information

When a policy is sold, underwriting information is requested from the customer. This information is used to establish their insurance acceptability and premium.

Such information required includes:

- Risk address
- Members of household
- Regular driver of the vehicles
- Claims and insurance history
- Licence details
- Marital status
- Home security and occupancy (non-motor specific).

This information must be accurate when it is provided at the time of sale and must also be updated with any changes during the policy life cycle.

Claims certainty

General

Time limits

The customer's policy has various important time limits, which could include 30 days to notify the insurer of anything they would want to claim for, 14 days to provide the requested documentation and 48 hours to report anything lost / stolen to SAPS.

Cover

Ensure that the customer understands what cover they have and what is excluded e.g. Fire and Theft only, Third Party only cover or no car hire added onto the policy.

Premium payment

Depending on whether the policy is an annual policy or a monthly policy, if the customer did not pay the premium for the relevant time period, there will be no cover.

True & complete

When the customer interacts with their insurer or when a claim is submitted, they need to provide true and complete information regarding any loss, claimed items and any other information requested.

Due care must be taken

The customer must use all reasonable care and take all reasonable precautions to prevent or minimise loss, damage, death, injury or liability.

Vehicle

Regular driver

The regular driver of the vehicle is the person who drives the vehicle most often and more frequently than any other person. The customer must always ensure they have the correct regular driver of the vehicle noted on their policy. If the driver of the vehicle at time of a loss is not the noted regular driver, this could attract an increased excess.

Inspection

In order to validate cover, the vehicle must be inspected as prescribed by the insurer.

No Claim Bonus (NCB)

The customer's insurance premium is based on how long they have had uninterrupted comprehensive vehicle insurance and when they last claimed for a vehicle accident or stolen vehicle. They must ensure that the insurer has the correct details regarding their insurance history.

Use

Should the vehicle be used for "selling, servicing, maintaining or delivery of a product or service" it must be insured for business use in order to ensure the customer has cover in the event of a claim.

Disallowed drivers

Based on certain criteria, some members of household might not be allowed to drive the insured vehicle. The customer should refer to their policy schedule and ensure everyone living with them is noted on the policy.

Parking

The daytime and night-time parking of the customer's vehicle could influence the rating of their risk and thereby their premium. In order to ensure that their cover is not invalid at claims stage, they must confirm that the insurer has the correct details on their policy.

Anti-theft requirements (stolen vehicles)

The vehicle is rated based on the risk of theft, and this guides the insurer in determining the recommended anti-theft requirement. To ensure the safety of the vehicle and that cover is in order, the customer must make sure the anti-theft device fitted to their vehicle is in working order.

Non-motor

Proof of ownership

In order to indemnify the customer when they claim, the insurer may ask for proof of purchase / value of the claimed items. The customer must ensure that they have these available and that they are stored in a safe place.

Valuation certificates: Jewellery

To ensure a customer is placed in the same position they were in prior to a loss, proof of ownership will be crucial at the time of a claim.

Valuation certificates on jewellery should be obtained when the cover is taken out, these certificates should clearly indicate the relevant information of the item, i.e. size and quality of diamonds, weight of gold, date viewed.

Alarm

The policy may be endorsed with a home burglar alarm requirement. If an alarm is required, the customer must please ensure that it is always in working order and activated when their home is unoccupied. They must confirm this on their policy and regularly test the alarm system in order to ensure that it is working.

Use of building

Should the building be used for the purpose of a residential hotel, boarding house, commune or Airbnb, then the customer must ensure that they notify their insurer.

Underinsurance

The customer must ensure that the value of their home contents, buildings and specified items is sufficient to replace the items in the event of a loss.

When the inventory is completed, the customer will need to use the replacement value of the items that is the current value of the items and not what was paid for the items when purchased.

The customer can utilise the Calculators provided in Section B of this document, to establish their home contents and buildings value at risk.

When claiming, the insurer will calculate the replacement value for which the customer should have insured their buildings or home contents.

If insured for less, then the insurer could apply average, where only part of the claim will be paid, e.g.:

CLAIM	R20 000
INSURED FOR	R100 000
REPLACEMENT VALUE OF TOTAL CONTENTS	R200 000
UNDERINSURANCE CALCULATION	$\frac{R20\ 000 \times R100\ 000}{R200\ 000}$
	R100 000
CLAIM PAYMENT	R10 000

Insurer process

Vehicle inspections

Vehicle inspections are required when a vehicle is placed on cover. The inspection confirms the condition of the vehicle, that the correct vehicle is on cover and any accessories fitted to the vehicle. The customer needs to complete the inspection within a specific time period in order to ensure they have cover for their vehicle. This time period differs from insurer to insurer but in general 48hrs is allowed. The inspection is a short check completed at a supplier or online and shouldn't take longer than 15 minutes.

Roadside assistance

Roadside assistance could be available as a value added service or as an option on the policy. In the event where the customer requires assistance, they must ensure that they call the assistance number as provided by their insurer.

Claims

Claims are submitted to the insurer either telephonically or by completing a claims form. It is important to notify the insurer as soon as possible after an incident and, no later than the time limits prescribed by the terms and conditions of the policy. When a customer submits a claim, their insurer will require that they provide them with a description of the incident, what was damaged/lost/stolen, police details (where relevant), third party or witness details.

Driveable vehicle accident process

The vehicle accident claim where the vehicle can still be driven:

1. Assessing the damage

An assessment booking will be made where a qualified motor assessor will assess the damage and prepare a repair estimate.

2. Administration

The insurer will handle the claims administration. To speed up the process, the customer must ensure that they provide the insurer with all the requested information.

3. Car hire

If the customer has selected car hire on their policy, the insurer will discuss the way forward to make the necessary arrangements with them at the time of the claim.

What if....

• The vehicle can be repaired

The insurer will let the customer know which repairer has been appointed to attend to their vehicle repairs. The appointed repairer will contact them to make the relevant arrangements.

• The vehicle is declared uneconomical to repair

If the vehicle is declared uneconomical to repair, the insurer will discuss the process with the customer during the claim's finalisation.

• The value of the claim is equal to or less than the excess

If the value of the damage to the customer's vehicle is equal to or less than the total excess, the customer will be responsible for the cost of the vehicle repairs.

• The customer was not responsible for the accident

If the customer was not responsible for the accident, they should not accept any form of payment from the third party or sign any documents without speaking to their insurer first.

• The customer would like to recover their excess from the third party

If the customer was not responsible for the accident, their insurer could assist them with the recovery of their excess.

Non-driveable vehicle accident process

The vehicle accident claim where the vehicle cannot be driven:

1. The vehicle

If the customer used an approved towing service provider, they can rest assured that their vehicle is safe and secure at an approved towing destination.

2. Car hire

If the customer has selected car hire on their policy, their insurer will discuss the arrangements with them when notified of the claim.

3. Assessing the damage

There will be no need for the customer to get repair quotes from motor body repairers. A qualified motor assessor will prepare a repair estimate when inspecting the damage to the vehicle at the towing destination.

4. Administration

The insurer will handle the claims administration. To speed up the process, the customer must ensure that they provide the insurer with all the requested information.

What if...

• The vehicle can be repaired

The insurer will let the customer know which repairer has been appointed to attend to their vehicle repairs. The appointed repairer will contact the customer to make the relevant arrangements.

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If the customer was not responsible for the accident, their insurer could assist them with the recovery of their excess.

Non-motor insurance process

Home burglary claims process

The customer's home burglary claim:

1. Ensuring their family is safe

The insurer will first ensure that the customer's family is safe and provide the necessary emergency assistance if required.

2. Establishing the value of the loss

The value of the loss will need to be established, this is done through establishing what stolen and obtaining values of these items was. Depending on the value or complexity of the loss it may be required to appoint an assessor, to assist with establishing the value of the loss and the value of the customer's home contents.

3. Administration

The insurer will handle the claims administration. To speed up the process, the customer must ensure that they provide the insurer with all the requested information.

4. Finalisation

When the value of the loss has been established and the necessary administration has been completed the insurer will be in contact with the customer to discuss the finalisation of the claim. This will include the outcome, and how the customer will be indemnified.

What if....

- **The insurer replaces the customer's items**

The insurer will let the customer know which supplier has been appointed to replace the lost or damaged items. The appointed supplier will contact the customer to make the relevant arrangements.

- **The insurer pays the claim cash in lieu (a cash payment in lieu of the agreed loss)**

The insurer will discuss with the customer how the cash settlement was derived and confirm how payment will be made.

- **The value of the claim is equal to or less than the excess**

If the value of the loss is equal to or less than the total excess, the customer will be responsible for the replacement of the items. The customer can utilise the quotes obtained from the insurer's approved suppliers.

Building claims process

The customer's buildings claim.

1. Ensuring their family is safe

The insurer will first ensure that the customer's family is safe and provide the necessary emergency assistance if required.

2. Establishing the value of the loss

The value of the loss will need to be established, this is done through establishing what was damaged and what the replacement cost thereof is. Either the insurer will appoint one of their approved suppliers to establish the value or request the customer to obtain a damage report and quotation. Depending on the value or complexity of the loss it may be required to appoint an assessor, to assist with establishing the value of the loss and the value of the buildings.

3. Administration

The insurer will handle the claims administration. To speed up the process, the customer must ensure that they provide the insurer with all the requested information.

4. Finalisation

When the value of the loss has been established and the necessary administration has been completed the insurer will be in contact with the customer to discuss the finalisation of the claim. This will include the outcome, and how the customer will be indemnified.

What if....

- **The insurer replaces/repairs the items**

The insurer will let the customer know which supplier has been appointed to attend to rebuild or repair the home. The appointed supplier will contact the customer to make the relevant arrangements.

- **The insurer pays the claim cash in lieu (a cash pay-out in lieu of the agreed loss)**

The insurer will discuss with the customer how the cash settlement was derived and confirm how payment will be made.

- **The value of the claim is equal to or less than the excess**

If the value of the loss is equal to or less than the total excess, the customer will be responsible for the replacement of the items. The customer can utilise the quotes obtained from the insurers approved suppliers.

General risk mitigation guidelines

Hijacking trends

Hijacking in South Africa remains a huge concern. According to the Statistics South Africa Victims of Crime Survey 2016/17, a total of 30 664 South Africans were victims of vehicle hijacking. That's around 85 hijackings per day – four every hour.

Hijackers are pouncing on unsuspecting vehicle owners wherever the opportunity presents itself. This is a multi-million-rand industry where anything from a meticulously planned hijacking, to more opportunistic hits, are just another day at the office. South African vehicle owners must take this very seriously and be thoroughly prepared.

The top 5 vehicle hijacking trends are:

1. Vehicles hijacked at fuel stations

Drivers of vehicles are approached by assailants at fuel stations while filling up with fuel. They approach the driver from his or her blind-spot and force the driver out of the vehicle.

2. Stranger danger

Vehicle owners are approached at social spots by strangers who try to befriend them and later spike their drinks, take their keys and make off with their vehicle.

3. Blue light robberies

Vehicle owners are pulled over by imposters posing as traffic or police officials – often in unmarked vehicles. Once they pull over, they are overpowered, and their vehicles taken.

4. Vehicles taken in house robberies

Vehicle owners are overpowered in their homes and vehicles are taken along with other possessions.

5. Vehicles hijacked after driver is followed home

Assailants follow vehicles home, after which owners are boxed in and hijacked in their driveway. Assailants often wait for the owner to enter the property and then block the security gate from closing behind them.

Tips to avoid becoming a hijacking victim

- Always be aware of your surroundings and look out for anything suspicious.
- Remain vigilant while filling up with fuel, especially at night. Keep doors locked and windows closed while filling up, and only open the window when it is time to pay. Keep an eye out for suspicious movement, especially in your vehicle's blind-spot.
- Do not trust someone who offers you a drink out of the blue, or who suggests that you accompany them to a different venue for a drink. Don't be fooled by the appearance of people who approach you and maintain a healthy sense of scepticism – hijackers often don't look like criminals.
- If you are at all unsure of whether the vehicle trying to pull you over is actually an official police vehicle, remain calm, switch on your vehicle's hazard lights to show that you are prepared to cooperate and drive to the nearest police station.
- Be vigilant while at home and keep security gates locked to prevent assailants gaining entry to your home. Ensure that you are aware of where your alarm panic buttons are, and that your security company will respond when this is activated. It is also wise to keep your vehicle's spare keys in a safe place, out of sight, and do not leave the primary key in the vehicle when parked in your garage.
- Be vigilant when arriving home and ensure that there is sufficient lighting at the entrance to your property. Be aware of suspicious vehicles following you, and if you suspect that you are being followed, make a couple of false turns if need be, then drive to the nearest police station.

- Make sure that the way you approach your driveway does not make it difficult to escape if another vehicle stops behind you. Open your driveway gate while approaching, and not only after you have stopped in front of it. When driving, leave enough room between you and the car in front of you to avoid being boxed in.
- Use a GPS to avoid getting lost and becoming an easy target. Inform someone at your destination about your estimated time of arrival.
- Limit distractions, such as checking or talking on your cell phone when walking to or from your car. Avoid distractions while driving.
- Avoid driving with windows open, keep the doors locked and lock valuables out of sight. Install smash-and-grab window protection if possible.
- Slow-down in such a way that the light is green by the time you reach a traffic light, especially late at night – this prevents you from coming to a complete stop and reduces your risk of becoming a target.
- Always park in a safe, well-lit area.
- Check the back seat before getting into the car, even if you left it locked.

Rules to follow if you are confronted by a hijacker

1. Remain calm.
2. Do not argue.
3. Do not make sudden gestures.
4. Use the hand closest to the safety belt clip to unbuckle if asked to leave the vehicle.
5. Avoid eye contact but try to remember what the hijacker looked like by identifying and remembering special features.
6. Comply with the hijacker's directions (within reason).
7. Try and get away from the area as quickly as possible.
8. Don't be a hero – your life is worth more than your car.

None of us can afford to think that 'It won't happen to me'. We have to be vigilant and thoroughly prepared for the worst. It is also imperative to be comprehensively insured so that, should your vehicle be hijacked, you can be back in a new set of wheels as quickly as possible.

Tips when travelling with a trailer or caravan in tow

Driving on South African roads can be a daunting experience now add a caravan or trailer to the mix and your risk from a safety and security perspective, doubles. It's therefore vital that you are extra-vigilant when travelling with one in tow.

Ensuring compatibility between your vehicle and the trailer or caravan you're towing, and adjusting your driving habits to allow for the extra length and load, are key to safe travelling.

These tips will help you prepare for a safe journey with a trailer or caravan in tow:

1. It's your obligation, as the driver, to make sure your trailer or caravan towing does not contravene any road traffic legislation as this would result in both the vehicle and the trailer or caravan being deemed un-roadworthy. Since legislation may be different if you cross the border, check that you comply with the relevant laws.
2. When it comes to safety, checking that you haven't overloaded is absolutely critical. There are numerous checks you should do, including: consulting the owner's manual of your vehicle to check towing weight capability, the weight that the trailer hitch and mount can manage and, the gross trailer weight i.e. how much it will weigh when loaded.
3. Ensure that all the necessary components are in place and that they are in good working order. These components include: the tongue, the hitch, the coupler, safety chains and brake and lights systems.

4. Vehicles most suited for towing are those that are heavier than the caravan or trailer attached as this allows for quick and safe passing manoeuvres. With vehicle design becoming increasingly focused on smaller and lighter cars, weight and size have become even more significant, so check that you don't exceed your manufacturer's towing recommendations.
5. Things to consider include: the ability to avoid sudden stops, using a lower gear when going downhill, braking long before turning, increasing your following distance, remaining at a moderate speed to minimise sway and avoiding braking when the roads are slippery.
6. Driving with a trailer or caravan generally requires increased concentration so the less you need to split your concentration, the better. For example, you can give extra focus to the road conditions and what's going on around you if you don't have to worry about changing gears. If you're driving a manual car, something to consider is the amount of time spent in each gear. For example, the acceleration rate of a vehicle is significantly reduced when taking off with a load attached so it's advisable to stay in each gear a bit longer before shifting to a higher one.
7. Because of the added weight and length, overtaking requires more forethought. Things to consider are: sufficiency of space and time, turning your indicators on well in advance, avoiding overtaking on uneven road surfaces, uphill slopes are not conducive and, when overtaking large vehicles, like trucks, aerodynamics play a role as you'll be pulled towards the vehicle when overtaking. Once you've finished, you may be pulled in the opposite direction.
8. There are a number of things to remember before making a turn, including: taking wider than usual turns, overshooting your turns i.e. ensuring that the turn is wide enough to avoid taking you off the road or colliding with telephone poles or other objects on the side of the road, the trailer or caravan's wheels are going to be far further inward of a turn than the towing vehicle's and, remain calm if you do start a turn too tight. In this case, check that the road behind is clear and then reverse a little before starting your turn again.
9. Slow and steady are key to a safe manoeuvre. A few guiding tips include: keeping the vehicle and caravan or trailer in a straight line when you begin reversing, and then, reversing slowly while turning the vehicle in the direction opposite to the one you want the trailer to turn.
10. If you've bought a new vehicle with a tow bar already fitted, check its capabilities before attaching your caravan or trailer, as many vehicles are only fitted with tow bars designed for small trailers. When choosing a tow bar, ensure it matches the loaded weight of the caravan or trailer.

In addition to the accident risk posed by a trailer or caravan, theft is also a concern since they are fairly easy to steal.

With this in mind, it's important to insure your caravan or trailer as well as their contents.

Tips to prevent becoming a fatigue-related accident statistic

1. Recharge properly:

Get enough sleep. Seven to nine hours of good sleep is recommended for adults. This is especially important when planning long road trips.

2. Live healthy:

Keep your body and mind in shape by maintaining a healthy diet and exercise plan. Drink lots of water, eat healthy foods and take the necessary vitamin and mineral supplements. Avoid alcohol, excessive sugar and caffeine.

3. Downtime driving:

Avoid driving during your body's downtime, when it's most used to being asleep. For most people, this is between 2am and 6am.

4. Abnormal load:

Avoid having large meals before driving, as this could lead to increased drowsiness.

5. Have a game plan:

When you're traveling far, or risk driving at a time that you might be tired, plan frequent rest stops – at least one every two hours - into your trip or rather plan to sleep over.

6. Stop:

If you are tired behind the wheel, don't try to "push through it". Find a safe place to stop and refresh, stretch, take a walk to get circulation going, or to take a short nap.

7. Energy patch-up:

Although they promote short-term alertness, be wary of relying on coffee, energy drinks or other "boosts" to keep you awake. These take between 30 to 50 minutes to take full effect and can often see your energy and alertness levels crash dramatically as they wear out.

8. Quick fixes:

Cooling the temperature inside your vehicle, opening your window a bit to let in fresh air or listening to music that lifts your spirits can provide short-term relief to fatigue.

Keep your electricity bill in budget

Especially during the winter months, South Africans haul out their heaters and electric blankets and brace themselves for the cold months ahead. Unfortunately, they'll also need to brace themselves for increased electricity bills. The good news is that there are ways to stay warm while saving yourself from sky-high bills.

There are ways to stay warm, smartly, in winter:

1. Go easy on your geyser

Geysers use a huge amount of power and can make up as much as 40% of your total electricity bill. You can save up to 10% by simply lowering the thermostat's temperature to between 50C and 60C, instead of 60 to 65C. Don't set it lower than 50C, however, as this could cause bacteria to grow inside the geyser. Also, by using a geyser blanket, insulating your water pipes and installing a geyser timer, you could save your geyser a lot of hard work, and yourself, a lot of money.

2. Choose your heaters wisely

The way that different heaters warm up affects the amount of electricity they use. For example, oil heaters consume smaller amounts of electricity because they warm up gradually and consistently. Bar heaters, on the other hand, warm up much faster, using more electricity. Wall mounted heaters take a long time to reach optimal temperatures, drawing on a lot of electricity in the process. Your choice will depend on the space you're heating as some heaters are more cost-effective in smaller spaces, but oil heaters and small fan heaters are generally best for the average home.

3. Cook very fast or very slow

Microwaves remain the cheapest way to cook food while ovens draw heavily on electricity. Slow cookers are far more energyefficient than ovens and are a great alternative for soups and stews. If you are using the oven, reduce power by turning it off a few minutes before the food is ready, and allow the built-up heat to finish the cooking.

4. Fill in the gaps

The cold can creep in the smallest of open spaces. The small slits in door and window frames can be lined easily with a few millimetres of foam material and rolled up towels can be placed against the bottom of doors.

5. Go thermal

Thermal clothing has come a long way, and is available at most retail outlets. It's a smart and lightweight way to keep the heat in and the cold out without using external heat sources.

6. Change the pool rules

Less algae grows in winter so there's no need for the pool pump to run day and night. Reduce electricity use by cutting the running time by up to two hours.

7. Rate before you buy

Before purchasing new appliances like heaters and kettles, check their energy rating (A being the most efficient and G the least).

8. Soak up and seal in

Open north-facing curtains and blinds during the day to soak up the sun and close them at night to keep the heat in. Keep the windows and doors closed during the day to keep in all that precious heat.

9. Curtains up, rugs down

It's not just about adding warmth to your home but about keeping it from escaping. Thick, heavy curtains on windows and rugs on tiled or wooden floors are great ways to reduce heat loss in your home.

10. Be bright about light

Invest in energy-saving lightbulbs. While they are more expensive to purchase, they use as little as one-sixth of the energy of regular lightbulbs and can last up to 25 times longer. Since it can be a bit pricey to replace all your bulbs at once, spread out the cost by replacing them as they go out.

Ways to survive power cuts in winter

Besides from using gas heaters instead of electric ones and stocking up on warm blankets, here are some useful tips on how to survive a power outage during winter:

- Put the proposed load shedding times somewhere handy so that your family will have enough time to prepare for the power outage.
- Alarm systems, garage doors and electric gates generally rely on electricity so make sure that these items all have good back-up batteries.
- Keep your cell phone charged and handy. It's also a good idea to invest in external power-banks which should be fully charged at all times.
- Use LED globes with a rechargeable battery backup, so when the power outage occurs, you just need to connect the rechargeable battery to the LED globe to produce light.
- Keep a torch or a solar, battery powered light that is charged beforehand in multiple, easily accessible locations around your home. Be sure to also have plenty of spare batteries.
- Fill a thermos flask with boiling water before the blackout for a warm cup of tea or coffee during the blackout.
- Your fridge and freezer supplies should be okay without power over night if you do not open and close it repeatedly. If you're worried about certain food items, prepare an ice-box for these.

During a power cut, security systems and electric fences will obviously go offline. This raises the question - if your house is burgled during a black-out, are you insured?

It is a condition in most insurance policies that a house alarm is activated at all times when the home is not occupied. So, if a house is burgled during a power cut, then, theoretically, the customer would not benefit from any burglary cover as the alarm would be rendered inoperative. However, if you have a home contents policy and your house is burgled during a power cut, your insurer may apply principles of fairness and equity when processing such a claim.

If you have an accident because of ineffective traffic lights caused by a power cut, you would also enjoy cover. That said, you would still be expected to exercise more caution when driving in areas affected by power cuts.

Of course, preventing loss or damage in the first place is ideal. These tips are recommended for protecting your family, home and belongings during a power outage:

1. Crime watch

Since criminals have access to the same load shedding schedules as we do, it's easy for them to target affected areas. Take particular care when arriving or leaving home, install battery-operated lights in your driveway and keep a torch in your car to provide extra light.

2. Avoid fire risks

Extra vigilance is key if you're using candles to light up your home. Ensure that candles are not placed near flammable items like curtains, they are extinguished before you go to bed and are never left in an unoccupied room.

3. Invest in a generator or UPS (Uninterrupted Power Supply)

There are various options available depending on your needs. Inverter generators, although more expensive, are ideal when it comes to protecting electronic equipment, which can be costly to replace.

4. On-the-go safety

Increase your vigilance when driving at night in unknown areas. It can be difficult to see where traffic lights are when the power is off, which can lead to accidents. Also keep an eye out for opportunist criminals, using the cloak of darkness to their advantage.

Taking additional precautions and checking that you have adequate cover will not only help minimise the stress and inconvenience that comes with power outages, but will give you invaluable peace of mind.

Non-motor risk mitigation advice

- Know where your panic buttons are in your home.
- Ensure your alarm is in working order and test it frequently.
- Arm your alarm when leaving the house. If your alarm is able to arm specific sections of the property do this when you are at home but only in a specific part of your home.
- Keep your valuable items out of sight when you aren't using them, and when no one is at home.
- Keep the area around your gates well maintained and clear of bushes.
- Keep the roof of your home well maintained, especially during the rain prone months.
- Don't allow anyone onto your property/into your home that you don't know.

02

Section B: Broker advice tools

Please note: This document does not replace the terms and conditions of the customer's insurance policy. Please consult the terms and conditions of the relevant insurer. The customer is obliged at all times to provide true and accurate information to the broker and the insurer, and needs to update this information on a regular basis.

Needs analysis

TELL US ABOUT YOURSELF	Who are you?	First Name	ID Number
		Surname	
	Where do you stay?		
	Who lives with you?		
Your contact details?	Phone:		
	Cellphone:		
	Email:		

NON-MOTOR NEEDS ANALYSIS	Which of the following items or areas need insurance?					
	Home Contents	Y <input type="checkbox"/>	N <input type="checkbox"/>	Buildings	Y <input type="checkbox"/>	N <input type="checkbox"/>
	Geysers/s	Y <input type="checkbox"/>	N <input type="checkbox"/>	Portable Possessions	Y <input type="checkbox"/>	N <input type="checkbox"/>
	Swimming Pool/Borehole Equipment	Y <input type="checkbox"/>	N <input type="checkbox"/>	Cellphone/s	Y <input type="checkbox"/>	N <input type="checkbox"/>
	Jewellery	Y <input type="checkbox"/>	N <input type="checkbox"/>	Bicycle/s	Y <input type="checkbox"/>	N <input type="checkbox"/>
	Laptop/Tablet	Y <input type="checkbox"/>	N <input type="checkbox"/>	Your Business	Y <input type="checkbox"/>	N <input type="checkbox"/>

MOTOR NEEDS ANALYSIS	Which of the following vehicles will need insurance?					
	Motor Vehicle	Y <input type="checkbox"/>	N <input type="checkbox"/>	Caravan	Y <input type="checkbox"/>	N <input type="checkbox"/>
	Watercraft	Y <input type="checkbox"/>	N <input type="checkbox"/>	Golf Cart	Y <input type="checkbox"/>	N <input type="checkbox"/>
	Motorcycle	Y <input type="checkbox"/>	N <input type="checkbox"/>	Trailer	Y <input type="checkbox"/>	N <input type="checkbox"/>

Home contents calculator

How to use this calculator:

The Home Contents Calculator should be completed room by room. The purpose is to identify and note down all household goods and personal possessions that you and your family members who live with you have inside the home and outbuildings.

Each item must be noted down together with its Replacement Value. The Replacement Value is the current value of the items and not what was paid for them when purchased. If the same item is not available, the value of a similar new item with the same specifications should be used.

The inventory should be updated frequently, at least once a year and after the purchase of large items.

Step 1: For each room, complete the list of items and add any items not catered for, under the "Other" field

Step 2: Establish the Replacement Value of each item, including VAT.

Step 3: The Replacement Value per room will be totalled automatically.

Step 4: The Replacement Value per room will then automatically be included in the summary at the end of the calculator.

		Number of Items	Replacement Value
LOUNGE	Wall Unit/Stand	1	R1.00
	Lounge Suite	1	R1.00
	Tables	1	R1.00
	Chairs	1	R1.00
	TV	1	R1.00
	Home Theatre	1	R1.00
	DVD Player	1	R1.00
	DSTV Decoders	1	R1.00
	CDs	1	R1.00
	DVDs	1	R1.00
	Gaming Consoles	1	R1.00
	Games	1	R1.00
	Curtains	1	R1.00
	Paintings and Ornaments	1	R1.00
	Reading Lamps	1	R1.00
	Heaters and Fans	1	R1.00
	Other (Customer/Broker to specify)	1	R1.00
Total	17	R17.00	

ENTERTAINMENT AREA		Number of Items	Replacement Value
	Wall Unit/Stand	1	R1.00
	Lounge Suite	1	R1.00
	Tables	1	R1.00
	Chairs	1	R1.00
	TV	1	R1.00
	Home Theatre	1	R1.00
	DVD Player	1	R1.00
	DSTV Decoders	1	R1.00
	CDs	1	R1.00
	DVDs	1	R1.00
	Gaming Consoles	1	R1.00
	Games	1	R1.00
	Curtains	1	R1.00
	Paintings and Ornaments	1	R1.00
	Reading Lamps	1	R1.00
	Heaters and Fans	1	R1.00
Other (Customer/Broker to specify)	1	R1.00	
Total	17	R17.00	

DINING ROOM		Number of Items	Replacement Value
	Dresser and Sideboard	1	R1.00
	Tables and Chairs	1	R1.00
	Dinner Service	1	R1.00
	Cutlery and Silverware	1	R1.00
	Glassware	1	R1.00
	Reading Lamps	1	R1.00
	Hot Tray	1	R1.00
	Tea Trolley	1	R1.00
	Curtains	1	R1.00
	Loose Carpets	1	R1.00
	Paintings and Ornaments	1	R1.00
	Clocks	1	R1.00
	Heaters and Fans	1	R1.00
	Other (Customer/Broker to specify)	1	R1.00
Total	14	R14.00	

ENTRANCE HALL/ PASSAGE		Number of Items	Replacement Value
	Tables	1	R1.00
	Chairs	1	R1.00
	Curtains	1	R1.00
	Loose Carpets	1	R1.00
	Paintings and Ornaments	1	R1.00
	Heaters and Fans	1	R1.00
	Linen	1	R1.00
Other (Customer/Broker to specify)	1	R1.00	
Total	8	R8.00	

Remember: The values stated above, must be the current replacement cost of the items or if not available, the cost of replacing it with a similar item.

KITCHEN		Number of Items	Replacement Value
	Fridge	1	R1.00
	Freezer	1	R1.00
	Dishwasher	1	R1.00
	Stove	1	R1.00
	Microwave Oven	1	R1.00
	Mixer/Liquidiser/Food Processor	1	R1.00
	Kettle	1	R1.00
	Toaster	1	R1.00
	Griller	1	R1.00
	Slow Cooker	1	R1.00
	Electric Frying Pan	1	R1.00
	Deep Fryer/Other	1	R1.00
	Coffee Machine/Other	1	R1.00
	Electrical Knife/Can Opener	1	R1.00
	Curtains and Loose Carpets	1	R1.00
	Tables and Chairs	1	R1.00
	Pots and Pans	1	R1.00
	Cutlery and Crockery	1	R1.00
	Groceries and Meat	1	R1.00
Brooms, Mops, Buckets	1	R1.00	
Other (Customer/Broker to specify)	1	R1.00	
Total	21	R21.00	

LAUNDRY		Number of Items	Replacement Value
	Washing Machine	1	R1.00
	Tumble Dryer	1	R1.00
	Iron/Ironing Board	1	R1.00
	Carpet Cleaner	1	R1.00
	Polisher	1	R1.00
	Vacuum Cleaner	1	R1.00
	Laundry Baskets	1	R1.00
	Curtains and Loose Carpets	1	R1.00
	Tables and Chairs	1	R1.00
	Other (Customer/Broker to specify)	1	R1.00
Total	10	R10.00	

Remember: The values stated above, must be the current replacement cost of the items or if not available, the cost of replacing it with a similar item.

BATHROOM		Number of Items	Replacement Value
	Curtains	1	R1.00
	Towels	1	R1.00
	Toiletries	1	R1.00
	Loose Mats/Ornaments	1	R1.00
	Scale	1	R1.00
	Foot Spa/Massagers	1	R1.00
	Mirrors and Ornaments	1	R1.00
	Tables, Chairs, Cabinets	1	R1.00
	Styling Aids	1	R1.00
	Other (Customer/Broker to specify)	1	R1.00
	Total	10	R10.00

STUDY/WORK ROOM		Number of Items	Replacement Value
	Desk, Tables and Chairs	1	R1.00
	Bookcases and Filing Cabinets	1	R1.00
	Books and Manuscripts	1	R1.00
	Curtains and Loose Carpets	1	R1.00
	Paintings and Ornaments	1	R1.00
	Sewing Machine	1	R1.00
	Knitting Machine/Overlocker	1	R1.00
	Cameras	1	R1.00
	Video Cameras	1	R1.00
	Projector and Binoculars	1	R1.00
	Firearms and Safe	1	R1.00
	Computer	1	R1.00
	Laptop	1	R1.00
	Printer/Scanners etc.	1	R1.00
	Reading Lamps	1	R1.00
	Telephone/Cellphones	1	R1.00
	Other (Customer/Broker to specify)	1	R1.00
Total	17	R17.00	

Remember: The values stated above, must be the current replacement cost of the items or if not available, the cost of replacing it with a similar item.

MAIN BEDROOM		Number of Items	Replacement Value
	Bedroom Suite	1	R1.00
	Bed and Mattress	1	R1.00
	Wardrobes and Chest of Drawers	1	R1.00
	Tables and Chairs	1	R1.00
	Curtains and Loose Carpets	1	R1.00
	Paintings and Ornaments	1	R1.00
	Reading Lamps	1	R1.00
	Linen, Blankets and Bedding	1	R1.00
	TV	1	R1.00
	Radio/Alarm Clock	1	R1.00
	HiFi/DVD Player/VCR	1	R1.00
	Make-up/Perfumes/Cologne	1	R1.00
	Clothing, Footwear, Accessories	1	R1.00
	DVDs	1	R1.00
	CDs	1	R1.00
	Other (Customer/Broker to specify)	1	R1.00
Total	16	R16.00	

ADDITIONAL BEDROOM		Number of Items	Replacement Value
	Bedroom Suite	1	R1.00
	Bed and Mattress	1	R1.00
	Wardrobes and Chest of Drawers	1	R1.00
	Tables and Chairs	1	R1.00
	Curtains and Loose Carpets	1	R1.00
	Paintings and Ornaments	1	R1.00
	Reading Lamps	1	R1.00
	Linen, Blankets and Bedding	1	R1.00
	TV	1	R1.00
	Radio/Alarm Clock	1	R1.00
	HiFi/DVD Player/VCR	1	R1.00
	Toys/Board Games	1	R1.00
	Gaming Consoles and Games	1	R1.00
	Jewellery and Watches	1	R1.00
	Make-up/Perfumes/Cologne	1	R1.00
	Luggage/Handbags	1	R1.00
	Glasses/Contact Lenses	1	R1.00
	Hearing Aids	1	R1.00
	Clothing, Footwear, Accessories	1	R1.00
	CDs	1	R1.00
DVDs	1	R1.00	
iPod/MP3/MP4 Players	1	R1.00	
Other (Customer/Broker to specify)	1	R1.00	
Total	23	R23.00	

Remember: The values stated above, must be the current replacement cost of the items or if not available, the cost of replacing it with a similar item.

GARAGE AND WORKSHOP

	Number of Items	Replacement Value
Workbench and Vice	1	R1.00
Tables	1	R1.00
Chairs	1	R1.00
Cabinets	1	R1.00
Curtains	1	R1.00
Welding Equipment	1	R1.00
Compressor	1	R1.00
High Pressure Cleaner	1	R1.00
Vacuum Cleaner	1	R1.00
Power Tools (Customer/Broker to specify)	1	R1.00
Hand Tools (Customer/Broker to specify)	1	R1.00
Lawnmower	1	R1.00
Edge Cutter/Trimmer	1	R1.00
Garden Furniture and Umbrellas	1	R1.00
Garden Implements	1	R1.00
Braai Equipment	1	R1.00
Camping Equipment	1	R1.00
Fishing Reels	1	R1.00
Fishing Rods	1	R1.00
Fishing Equipment	1	R1.00
Golfing Equipment	1	R1.00
Other Sporting Equipment	1	R1.00
Bicycles	1	R1.00
Other (Customer/Broker to specify)	1	R1.00
Total	24	R24.00

OUTBUILDING/FLATLET

	Number of Items	Replacement Value
Bedroom Suite, Bed and Mattress	1	R1.00
Wardrobes and Chest of Drawers	1	R1.00
Tables and Chairs	1	R1.00
Curtains and Loose Carpets	1	R1.00
Paintings and Ornaments	1	R1.00
Reading Lamps	1	R1.00
Linen, Blankets and Bedding	1	R1.00
TV	1	R1.00
Radio	1	R1.00
Clothing	1	R1.00
Luggage	1	R1.00
Appliances	1	R1.00
Cutlery/Crockery	1	R1.00
Other (Customer/Broker to specify)	1	R1.00
Total	14	R14.00

Remember: The values stated above, must be the current replacement cost of the items or if not available, the cost of replacing it with a similar item.

Summary as per information from the calculation values

SUMMARY	Number of Items	Replacement Value
	Lounge	R17.00
	Entertainment Area	R17.00
	Dining Room	R14.00
	Entrance Hall/Passage	R8.00
	Kitchen	R21.00
	Laundry	R10.00
	Bathroom	R10.00
	Study/Work Room	R17.00
	Main Bedroom	R16.00
	Other Bedrooms	R23.00
	Garage and Workshop	R24.00
	Outbuilding/Flatlet	R14.00
	Other - Add Additional Rooms	R0.00
Recommended Sum Insured	R191.00	

Building calculator

How to use this calculator:

The value of the buildings risk is established based on the type of building you have and the size of the specific building.

Step 1: Identify how many structures you have on your property. For each structure you will need to complete the following steps.

Step 2: Establish the size of the structure, specifically the floor area (m²). This is usually available on the building plans, alternatively you could measure the width and the length and multiply these two numbers to establish the area (m²).

Step 3: You will thereafter need to select what type of buildings you have.

Step 4: Enter the area and select the relevant build quality. The calculator will automatically multiply the area (m²) with the cost of the specific building type.

Step 4: The Replacement Value for each structure will be entered into the summary automatically. This total will provide an indication of the value at risk and includes professional fees and cost of demolition automatically. All values must be inclusive of VAT.

BREAKDOWN OF BUILDING VALUES	How many structures do you have on your premises?		
	What type of buildings are these?		<input type="checkbox"/> Primary Dwelling <input type="checkbox"/> Outbuilding <input type="checkbox"/> Flatlet <input type="checkbox"/> Lapa <input type="checkbox"/> Garage <input type="checkbox"/> Staff Quarters
	Primary Dwelling		
	What is the size of the building?	R1.00	
	What is the build quality of the building?	Build Quality	Rate per m²
		<input type="checkbox"/> RDP Housing	R2 000
		<input type="checkbox"/> Low-Cost Housing	R3 000
		<input type="checkbox"/> Economic	R5 000
		<input type="checkbox"/> Standard	R7 500
		<input type="checkbox"/> Luxury	R10 000
	<input type="checkbox"/> Exclusive	R15 000	
	<input type="checkbox"/> Exceptional	R20 000	
Total replacement value for this building		R0	

Outbuilding

What is the size of the building?	R1.00	
What is the build quality of the building?	Build Quality	Rate per m²
	<input type="checkbox"/> RDP Housing	R2 000
	<input type="checkbox"/> Low-Cost Housing	R3 000
	<input type="checkbox"/> Economic	R5 000
	<input type="checkbox"/> Standard	R7 500
	<input type="checkbox"/> Luxury	R10 000
	<input type="checkbox"/> Exclusive	R15 000
	<input type="checkbox"/> Exceptional	R20 000
Total replacement value for this building		R0

Flatlet

What is the size of the building?	R1.00	
What is the build quality of the building?	Build Quality	Rate per m²
	<input type="checkbox"/> RDP Housing	R2 000
	<input type="checkbox"/> Low-Cost Housing	R3 000
	<input type="checkbox"/> Economic	R5 000
	<input type="checkbox"/> Standard	R7 500
	<input type="checkbox"/> Luxury	R10 000
	<input type="checkbox"/> Exclusive	R15 000
	<input type="checkbox"/> Exceptional	R20 000
Total replacement value for this building		R0

Lapa

What is the size of the building?	R1.00	
What is the build quality of the building?	Build Quality	Rate per m²
	<input type="checkbox"/> RDP Housing	R2 000
	<input type="checkbox"/> Low-Cost Housing	R3 000
	<input type="checkbox"/> Economic	R5 000
	<input type="checkbox"/> Standard	R7 500
	<input type="checkbox"/> Luxury	R10 000
	<input type="checkbox"/> Exclusive	R15 000
	<input type="checkbox"/> Exceptional	R20 000
Total replacement value for this building		R0

Garage

What is the size of the building?	R1.00	
What is the build quality of the building?	Build Quality	Rate per m²
	<input type="checkbox"/> RDP Housing	R2 000
	<input type="checkbox"/> Low-Cost Housing	R3 000
	<input type="checkbox"/> Economic	R5 000
	<input type="checkbox"/> Standard	R7 500
	<input type="checkbox"/> Luxury	R10 000
	<input type="checkbox"/> Exclusive	R15 000
	<input type="checkbox"/> Exceptional	R20 000
Total replacement value for this building		R0

Staff Quarters

What is the size of the building?	R1.00	
What is the build quality of the building?	Build Quality	Rate per m²
	<input type="checkbox"/> RDP Housing	R2 000
	<input type="checkbox"/> Low-Cost Housing	R3 000
	<input type="checkbox"/> Economic	R5 000
	<input type="checkbox"/> Standard	R7 500
	<input type="checkbox"/> Luxury	R10 000
	<input type="checkbox"/> Exclusive	R15 000
	<input type="checkbox"/> Exceptional	R20 000
Total replacement value for this building		R0

Additional structures to be included:

Build Quality	Rate per m²
Carport (Shaded) Single	R1.00
Carport (Shaded) Double	R1.00
Carport (Covered) Single	R1.00
Carport (Covered) Double	R1.00
Swimming Pool < 50kl each	R1.00
Swimming Pool > 50kl < 100kl each	R1.00
Tennis Court Standard each	R1.00
Tennis Court Floodlit each	R1.00
Boundary Walls	R1.00
Patio	R1.00
Paving	R1.00
Driveway	R1.00
Total replacement value for this building	R12

Summary as per information from the calculation values

SUMMARY	Value at Risk	Replacement Value
	Primary Dwelling	R0.00
	Outbuilding	R0.00
	Flatlet	R0.00
	Lapa	R0.00
	Garage	R0.00
	Staff Quarters	R0.00
	Swimming Pool	R0.00
	Carports	R0.00
	Tennis Courts	R0.00
	Paving and Driveways	R0.00
	Patio	R0.00
	Walls	R0.00
	Total Replacement Value	R0.00
	Demolition Charges and Professional Fee (15% of replacement value)	R0.00
Total Replacement Value	R0.00	

Non-motor Risk Survey

HOME CONTENTS AND BUILDINGS

Value at Risk address?	What is the value of your home contents? This value will auto update once the contents calculation is completed.	R2 000
	What is the value of your buildings? This value will auto update once the building contents calculation is completed.	R2 000
What kind of area do you live in?	<input type="checkbox"/> Residential Suburb <input type="checkbox"/> Township/Informal Settlement <input type="checkbox"/> Housing Estate/Security Complex <input type="checkbox"/> Small Holding <input type="checkbox"/> Agricultural Land/Farm <input type="checkbox"/> Business Park/-Centre/Hotel/Hospital <input type="checkbox"/> Military Base <input type="checkbox"/> Industrial Park/Area/Plant/Commercial Airfield <input type="checkbox"/> Mining Facilities <input type="checkbox"/> Caravan Park/Golf Course/Zoo/Leisure Park/Stadium	
What kind of building do you live in?	<input type="checkbox"/> House/Cottage <input type="checkbox"/> Cluster House <input type="checkbox"/> Town House <input type="checkbox"/> Flat - Ground Floor <input type="checkbox"/> Flat Above Ground Floor <input type="checkbox"/> Park Home <input type="checkbox"/> Shack or Barack	
What type of roof does the home have?	<input type="checkbox"/> Park Home <input type="checkbox"/> Shack or Barack	
Do any of your outbuildings have a thatched roof?	Y <input type="checkbox"/> N <input type="checkbox"/>	
Does your house have a lightning conductor?	Y <input type="checkbox"/> N <input type="checkbox"/>	
Does your area have access control?	Y <input type="checkbox"/> N <input type="checkbox"/>	
If yes - is it manned access control?	Y <input type="checkbox"/> N <input type="checkbox"/>	
Does your home have an alarm?	Y <input type="checkbox"/> N <input type="checkbox"/>	
Is the alarm connected to a manned control room?	Y <input type="checkbox"/> N <input type="checkbox"/>	
Do you have an armed response unit?	Y <input type="checkbox"/> N <input type="checkbox"/>	
Do you have burglar bars on all your opening windows?	Y <input type="checkbox"/> N <input type="checkbox"/>	
Do you have security gates on all your doors?	Y <input type="checkbox"/> N <input type="checkbox"/>	
Are there neighbours on all boundaries of your property/plot?		
When did you move into your home?	Y <input type="checkbox"/> N <input type="checkbox"/>	
Is your house occupied during working hours?	Y <input type="checkbox"/> N <input type="checkbox"/>	

SPECIFIED ITEMS

How many geysers do you have at the property?	
What type of geysers do you have?	
Are the geysers internal or external?	

What Portable Possession items do you want to insure? These are items that you normally carry with you that can be lost, stolen or damaged, like jewellery, clothing and personal items.	Description	R0.00
	Description	R0.00
	Description	R0.00
	Description	R0.00
	Description	R0.00
	Description	R0.00

What is the value of the Swimming Pool/Borehole Equipment?	
--	--

How many cellphones do you have to insure?	
--	--

1	Description	IMEI#	R0.00
2	Description	IMEI#	R0.00
3	Description	IMEI#	R0.00
4	Description	IMEI#	R0.00
5	Description	IMEI#	R0.00

What jewellery items do you want to insure?	1	Description	R0.00
	2	Description	R0.00
	3	Description	R0.00
	4	Description	R0.00
	5	Description	R0.00

Do you have bicycles to insure? Please list them.	1	Description	R0.00
	2	Description	R0.00
	3	Description	R0.00
	4	Description	R0.00
	5	Description	R0.00

AG

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Administration and Enquiries

Admin: 086 010 4789

Claims: 086 110 6131

Auto&General Insurance Company Ltd is an authorised insurer and financial services provider