



ALPHA  
INSURE



**Leisure**

UNDERWRITTEN BY **GUARDRISK**   
TAILORED RISK SOLUTIONS  
FSP NUMBER 75



## **LEISURE INSURANCE SOLUTION**

Comprehensive Cover for Your Recreational Assets  
Our unique leisure insurance product offers extensive coverage for loss or damage  
to your recreational assets used for leisure purposes.





## **WHAT MAKES OUR PRODUCT UNIQUE**

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### *General*

- Competitive rates
- Tailor-made policy wording
- Business registered vehicles insurable
- Motorcycles covered for retail value
- Replacement value within the first year of registration
- Pothole cover available
- Automatic cover for vehicles going cross-border

### *Claims*

- 24-hour claims support
- 10% discount on excess when notified from the accident scene
- Accident scene reconstruction specialists for third-party recoveries
- Dedicated salvage department for expedited salvage recovery and disposal
- In-house legal department for recoveries
- Digital video and real-time collaboration platform to fast-track claims
- Specialist tow operators for accidents

# WHAT COVER DOES THIS PRODUCT PROVIDE



## Water Activities

- Canoes, paddle skis, kayaks, and surf skis
- Inflatables, skis, wakeboards, and other recreational items
- Jet skis or wet bikes
- Motorboats, including outboard motors
- Yachts, sailboats, and dinghies

## Outdoor and Adventure Gear

- Pedal cycles, including accessories
- Photographic equipment
- Riding apparel
- Surfboards, kite boards, and windsurfers

## Electronic Devices

- Mobile communication devices
- Model boats

## Vehicle and Equipment Cover

We offer comprehensive, third-party fire and theft, or third-party only cover for:

- Travel and Camping
- Caravans and their contents
- Contents in luggage, camping, or general-purpose enclosed trailers

## Motorized Vehicles

- Electric motorcycles
- Motorised or battery-operated golf cars
- Off-road motorcycles
- Quad bikes and four-wheeled motorized all-terrain vehicles
- Superbikes, scooters, cruisers, tourers, adventure bikes, and other motorcycles, including sidecars
- Three-wheeled motorcycles (trikes)
- Trailers

Including cover for:

- Factory-fitted or aftermarket accessories and extras
- Permanent fixtures
- Standard issued parts, tools, spare parts, and travel accessories

## Personal Accident Cover

This product also offers compensation for accidental death and/or permanent disability.



## All-Risks Cover

All-risks cover provided worldwide for loss or damage to:

- Personal property
- Bicycles
- Mobile communication devices
- Photographic equipment
- Riding apparel, helmets, leather suits, and other protective gear

## Motor Cover

Comprehensive cover for loss or damage to:

- Motorcycles, scooters, quad bikes, off-road scramblers, all-terrain vehicles, golf carts, caravans, and trailers (including contents)
- Accessories and spare parts
- Liability for damage to third-party property

Additional cover for:

- Damage to motorcycles caused by potholes
- Use of motorcycles at track schools



## Watercraft

All-risks cover for loss or damage to watercraft, including contents and accessories, outboard motors, and trailers used for private and personal purposes, and certain commercial recreational purposes. Cover includes:

- Use on water within South Africa and Namibia, and up to 20 kilometres from their shores
- Optional cover for use in international inland waters
- Liability cover for injury to third parties or damage to third-party property
- Canoes, paddle skis, kayaks, surf skis
- Inflatables, skis, wakeboards, and other recreational items
- Jet skis or wet bikes
- Motorboats
- Surfboards, kiteboards, windsurfers
- Yachts, sailboats, dinghies

## Personal Accident Cover

Compensation for:

- Death
- Permanent disability
- Temporary total disability

Including reimbursement of medical expenses incurred.





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Alpha Insure (Pty) Ltd (FSP No: 21820) is an authorised financial services provider.

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