



**ALPHA**  
INSURE



**Personal**

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



## **PERSONAL INSURANCE SOLUTION**

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Our personal insurance solution offers comprehensive cover for your personal assets in the event of damage or loss, as well as liability protection for which you may be held legally responsible in your personal capacity.





## COVER INCLUDES

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- Buildings
- Contents
- All Risks
- Computer Equipment
- Vehicles
- Watercraft
- Personal Accident
- Personal Legal Liability
- Legal Costs
- Identity Theft

## WHAT MAKES THIS PRODUCT UNIQUE

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### *Claims Benefits*

- Personalised service from a dedicated team of underwriters and claims technicians, delivering service beyond expectations
- Fast-track claims for lost, stolen, or damaged mobile communication devices and electronic equipment, authorised within 4 hours
- Windscreen claims authorised in under 30 minutes



# WHAT COVER DOES THIS PRODUCT PROVIDE



## **Buildings**

Provides cover for loss or damage to all buildings and outbuildings at your private residence, including fixtures and fittings.

Additional cover includes:

- Loss or accidental damage to fixed machinery, motors, and built-in appliances for domestic use
- Damage to landscaped gardens, irrigation systems, water features, and statues
- Damage to electronic equipment caused by a power surge

## **Contents**

Covers loss or damage to household contents, personal property, and office furniture at your private residence and outbuildings, including property in the open within your premises. Additional cover includes:

- Fixtures and fittings installed as a tenant
- Personal property while away from your private residence for safe-keeping, altering, repairing, or personal use inside any office where you are employed
- Personal property while being transported by a furniture removal company for relocation purposes
- Accidental damage to household contents
- Damage to business/home-industry stock or merchandise kept for sale or distribution
- Damage to equipment, tools, and machinery used in your personal home-run business
- Damage to electronic equipment caused by a power surge



## **All Risks**

Covers loss or damage to personal property:

- Anywhere in the world
- Due to remote jamming of your vehicle containing such personal property

## **Computer Equipment**

All-risks cover for loss or damage to electronic equipment (including data reinstatement costs) owned by you, occurring anywhere in the world.

## **Vehicles**

Comprehensive cover for loss or damage to any vehicle owned by you, including accessories and spare parts, as well as liability for damage to third-party property arising from the use of such vehicle.

Additional cover includes:

- No excess payable
- 4X4 cover for car hire outside South Africa, contents, repatriation costs, return flights, temporary accommodation, and winching equipment
- Credit shortfall with and without a residual
- Retail booster, providing additional compensation above the retail value in the event of a total loss
- Replacement of a newly purchased vehicle within 12 months of first registration
- Vehicle hire for up to 60 days following an accident, theft, or hijack
- Write-off accelerator, allowing the vehicle to be written off at your request if repair costs exceed 50% of the retail value

# WHAT COVER DOES THIS PRODUCT PROVIDE



## 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

Compensation for death, permanent disability, and/or temporary total disability resulting from an accident, including reimbursement of medical expenses.

## Personal Legal Liability

Indemnifies you for costs, expenses, and compensation you may be legally liable to pay anywhere in the world, arising from:

- Accidental death, bodily injury, or illness of any person
- Accidental physical loss or damage to property caused by you, your spouse, or any family member residing with you



## Legal Costs

Compensation for legal costs and expenses arising from:

- Civil legal actions brought by or against you in your private capacity
- Defence against a criminal charge
- Family matters such as divorce, child custody, maintenance suits, and access to children
- Legal action by or against you in a labour court



## Identity Theft

Compensation for expenses incurred as a result of identity theft, including:

- Defence in civil or criminal actions against you
- Removal of wrongful civil or criminal judgments
- Challenging inaccuracies in your credit report
- Re-filing applications for loans or other credit accounts
- Contesting inaccuracies in your credit history



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

