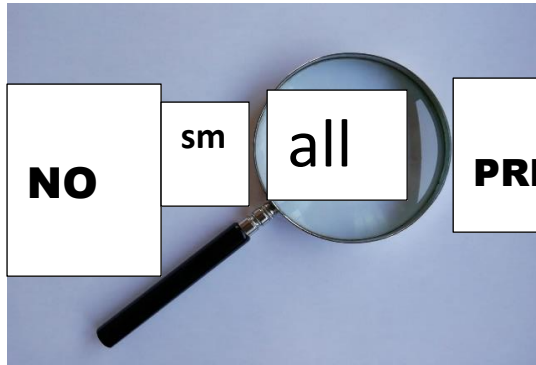


**CYBERCRIME POLICY**

This type of crime is rapidly increasing .Talk to us about this available cover .

NEW NUMBER PLATES IN KZN

Please remember when you renew and change to the new numbering system , which should be done by 30/11/2025, advise Michelle .

Also don't forget to confirm these new details to your vehicle security company .

CAR HIREDO YOU HAVE THE COVER ?????

Should your vehicle be in an accident and is still **driveable** , it is worthwhile checking with the repairer who quotes if parts are readily available .

Many times Panel Beaters don't carry all parts for every car , and the delay getting spares can be lengthy .

Rather ask the Panel Beater to contact you when they have received the ordered parts .

If your vehicle is **not driveable** , and you do **not** have car hire in place , you would have to make alternative transport arrangements .

Check with Michelle who can always quote to add this cover .

TIP

If at a road block you are asked by a Traffic Official if you have any outstanding fines , answer ' Not that I'm aware of '

This covers you if there are fines you have NOT received .

It is worth remembering that your Houseowners policy does NOT cover damage resulting from lack of maintenance or signs of non maintenance .

Examples to name just a few would be loose roof tiles , broken gutters ,tree branches dangerously close to buildings ,evidence of water stains on ceilings etc

If left unattended an Assessor will see evidence of pre existing damage , which could result in a rejected claim .The policy is NOT a maintenance policy .

CERTIFICATES OF COMPLIANCE CERTIFICATES

These are a legal requirement and requested by your Insurer as proof that your installations are compliant .

For example , Gas appliances , Geysers , Electric Fences ,Surge Arrestors
Solar Panel set ups ,Generators etc .