

# Value Added Products - Personal lines

## Excess solutions



This product will reimburse the insured's basic, theft and hijacking excess in the event of a claim, provided that such vehicle is comprehensively insured by the underlying policy. Please note that any other additional and voluntary excesses will still apply. This cover is per vehicle per month.

## Tyre solutions



This product will indemnify the insured for loss or damage, caused by an insured peril (hard breaking, cuts, bursts and road inequalities), for the cost incurred to repair or replace a tyre, including its valves and balancing if;

- the vehicle is comprehensively insured by the underlying policy
- the tyres were purchased through, and fitted by an approved motor vehicle tyre fitment centre
- the vehicle is privately owned
- the vehicle is not used for any commercial purpose whatsoever

This cover is available per vehicle per month.

## Windscreen solutions



This product will reimburse the insured's basic windscreen or motor glass excess in the event of a claim, provided that such vehicle is comprehensively insured by the underlying policy. This cover is available per vehicle per month. Maximum liability per claim is limited to R2750. Two claims per annum per vehicle.

## PSG Assist



Compiled with a comprehensive suite of benefits including our smartphone application called "Help 247". This product includes benefits such as roadside assist, advance household maintenance, safe 'n sound, medical benefits, HIV prevention, lifestyle, legal assist, claims assist and confirmation of cover. 24 Hours per day, seven days a week.

## MyCylation



Personal Cyber Protection: Provides comprehensive cover against digital risks, including theft of funds, identity theft, online shopping, cyberbullying, and cyber extortion for you and your family.

## Top up cover



This product covers the vehicle for the difference between the payment made by the underlying insurer and the settlement amount due to the financial institution.

## Premium waiver



The product provides cover for death, permanent disability and loss of employment (retrenchment). Should the insured suffer any of the above mentioned losses this policy will cover the insured for his/her short-term insurance policy premium for a period up to six months, or a maximum limit of R30 000. Waiting period of 26 weeks from inception of this cover will apply.

## Car hire



This product offers the insured a variety of vehicle hire options. Starting at entry level vehicles all the way up to top of the range options. The client will also be able to choose a period of use (30, 60 or unlimited days) depending on his/her need.

## Extended liability (PLIP)



The insurer will indemnify the insured up to the limit of indemnity stated in the schedule for all sums which the Insured becomes legally liable to pay as damages arising from an occurrence anywhere in the world, but not in respect of any judgement, award, payment or settlement made within countries which operate under the laws of the United States of America or Canada.

## Domestic employee compensation plan



How would you feel if your domestic employee was injured while working for you? You would want to make sure that he/she receives quality medical care. But, these days, who can afford to financially support an employee? Now you can! Your domestic employees plan makes sure that the people who work in your home/garden are covered against injury on duty, disability and death. Maximum limit R15 000.

## ID Assist



This product provides cover for the unauthorised and/or illegal use of your personal information, such as your name or identity number to obtain a loan or to open credit accounts.

## PSG All assault medical and trauma cover



This cover including HIV protection is designed to cater to the needs of individuals and seeks to provide a fully comprehensive insurance policy. Included: assault, medically indicated treatment, psychiatric consultations and HIV protection service.