

allsure your all-in-one insurance solution

Legal Cost Cover

Will pay your legal costs if you need to bring a civil action against someone or defend yourself against a civil action or criminal charges. Two limits of R10 000 and R20 000 are available.

Bereavement Expenses Cover

Pays for expenses following a death in the family. Select cover for yourself, your spouse, your children and parents residing with you. Your full-time domestic staff may also be included.

Hospital Cash Plan

Pays a daily cash benefit for every day you or an insured family member spends in hospital. Daily benefits of either R200, R400, R600, R800 and R1 000 available and suitable plan to be selected.

Mechanical and Electrical Breakdown Cover

Provides cover for repairs in the event of the Mechanical and/or Electrical Breakdown of specified household appliances.

Premium Waiver for Retrenchment and Redundancy Cover (Only available on monthly policies)

Pays your **allsure** policy premiums for up to six months if your employer retrenches you.

Identity Theft Cover

Protects you in the event of Identity Theft by paying reasonable expenses or costs:

- To defend any suit brought against you by a creditor or collection agency.
- Removing any civil judgment wrongfully passed against you.
- Challenging the accuracy or completeness of any information in your credit report.
- Limits of R10 000, R20 000, R30 000, R40 000 and R50 000 can be selected.
- Any other specified Insured events.

Home Employers' Labour Dispute Insurance

Insurance for all sums which you may become legally liable to pay following any actual or alleged domestic unfair labour practice.

Easy claims process

To facilitate the swift processing of claims, your **allsure** policy includes:

- A flat excess structure - so you always know what your excess will be with no surprises if you have a claim.

- Fast Track Claims Service – for non-motor claims within certain limits.
- No waiting period if your vehicle is stolen – your claim is processed immediately.
- Multi-purpose Centres around the country – providing a quick and easy way for drivable vehicles involved in an accident to be authorised for repairs.

Value added services

Your **allsure** policy automatically includes these exceptional value-added benefits:

Swiftcare (0860 24 7 365) – In an emergency at home or on the road, one call will get you the help you need. **Swiftcare** is available to **allsure** policyholders 24 hours a day, 7 days a week, 365 days a year in South Africa, and on a telephonic access basis in neighbouring countries. This cover is available for vehicles that have comprehensive or Balance of Third Party, Fire and Theft cover only.

Swift Accident Management Solutions

(0860 24 7 365) – Provides fast and efficient towing assistance to the closest Mutual & Federal repair centre if your Mutual & Federal insured vehicle is involved in an accident.

Critical 5 HIV Prevention Plan

(0860 MF CARE - 0860 63 2273) – Provides immediate assistance and preventative treatment for accidental exposure to HIV through rape, assault, needle stick injuries, motor vehicle accidents and other forms of exposure.

Cover you can trust

As one of South Africa's leading insurers Mutual & Federal has been protecting our clients from financial loss for decades. We remain committed to bring you insurance solutions like **allsure** – innovative products that are backed with exceptional service at competitive rates.

Whatever criteria you prioritise in an insurance policy – flexibility, transparency, dependability – you can rely on **allsure** to meet your needs with its comprehensive, all-in-one protection.

Protect your assets with allsure

For immediate cover, please contact your **broker** or call us directly on **0860 22 55 63**. Alternatively visit our website at www.mf.co.za for more information.

*allsure is underwritten by Mutual & Federal Insurance Company Limited (FSP 12).

This brochure is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy wording.

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MUTUAL & FEDERAL

PROTECTING WHAT'S IMPORTANT TO YOU. SINCE 1831

A member of the  **OLDMUTUAL** Group



Insurance with a difference

At Mutual & Federal, our mission is to provide our clients with superior insurance solutions to protect their assets. That's why we're delighted to introduce you to **allsure** – personal insurance that caters for most eventualities and which can be customised to meet your individual requirements.

Unlike many other policies, **allsure** offers you the convenience of covering just about all of your assets with one comprehensive policy. It provides cover for your private home and its contents, your personal items and valuables, your motor vehicles and boats, as well as personal liability cover.

All the cover you need

allsure provides you with the security you expect from an insurance policy, but also with exceptional value for money. Our range of cover options include:

- **Houseowners cover** – Protects your private home and any other permanent improvements against loss or damage caused by fire, explosion, acts of nature, theft, subsidence, owner's liability and more.
- **Household Goods cover** – There are two options to choose from, **Full cover** and **Limited cover**. Full cover insures the contents of your private home and outbuildings against fire, explosion, acts of nature, theft and subsidence and automatically includes legal liability cover. If you believe that your home is safe from burglars, choose Limited cover. This offers the same benefits as full cover but excludes "Other loss or damage" and "Loss or damage from theft or attempted theft" as stated in the policy wording.
- **Cover for your motor vehicles, motorcycles, caravans and trailers** – **allsure** provides comprehensive motor cover, which is the most extensive type of car insurance available. Balance

of Third Party, Fire and Theft covers loss or damage to vehicles from fire, lightning, explosion, theft, attempted theft and liability to third parties. Third party only covers loss or damage for liability to third parties.

The following additional benefits are automatically included with your motor vehicle policy:

- Towing cost cover if your insured vehicle is damaged in an accident. This benefit will only apply if you arrange the towing through the Mutual & Federal Swift Accident Management Solutions help-desk on 0860 247365 – otherwise limited compensation will apply.* Only available for vehicles insured for comprehensive and Balance of Third Party, Fire and Theft cover only.
- Trauma counselling cover following a violent act of theft of a vehicle, attempted theft, hold-up or hijacking.
- Replacement cost cover for loss or damage to keys, locks or remote controls (limited compensation).* Automatic cover of R10 000 granted for replacement costs for loss or damage to keys, locks or remote controls, however additional cover can be purchased if required.

Car hire cover is also available for up to 30, 60 or 90 days.

You have the option to waive your basic excess in the event of a claim (subject to an additional premium payable) when the regular driver reaches the age of 30 years.

- **All Risks cover** – Provides cover for your clothing and personal belongings of value you usually wear or carry outside your private home. You can also specify items like bicycles, cellphones, cameras, jewellery, spectacles, etc. to be insured separately for the replacement value.
- **Personal Liability Cover** – Covers you and your family for the amount you may be legally liable to pay in respect of accidental death, injury or illness to third parties, or accidental damage to property.
- **Extended Liability** cover is also available.

Flexibility and choice

When you have an **allsure** Houseowners, Household Goods or Motor insurance policy, you can choose to add any, or all, of the following additional cover options to your **allsure** policy:

Personal Accident Cover

Offers Full cover against Accidental Death or any Permanent Disability, Temporary Disability and Medical Expenses resulting from any accident. Limited cover is available for Death or Disability, Temporary Disability and Medical Expenses resulting from a motor vehicle accident only.

Watercraft Cover

Comprehensive cover to protect your boat, jet-ski, rubber dinghy, etc. against loss or damage and liability.

Personal Computer Cover

For computer hardware (desktop computers, laptops, notebooks etc.) and software.