

# The

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# Short-term insurance

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## guide

The purpose of this guide is to enhance your claims experience, by assuring that you are correctly insured.

### Insuring household content

#### What is Household Content?

Household content is everything in a house that is not part of the building and structure. Household content includes furniture, clothing, appliances, electronics and jewellery.

#### How much should I be insured for?

You should be insured for the replacement value of all the content on the premises.

#### How do I ensure that my claims are paid in the event of a loss?

- Ensure that all details captured on the policy schedule are correct
- Update your policy regularly and make sure that you are insured for the correct amount
- Ensure that you adhere to the minimum security requirements in the policy schedule
- Be able to provide proof of ownership of your content, by photos and keeping purchase receipts stored on a cloud based storage facility or the Discovery online vault.
- Keep valuation certificates for jewellery and watches and ensure that they are kept in a safe when not worn.
- Understand your excess structure, claim and benefit limits

### Insuring portable possessions

#### What are portable possessions?

Portable possessions are all your personal possessions that you often carry with you and travel with. Portable possessions include mobile devices, laptops, jewellery, bicycles, golf clubs, fishing and hunting equipment etc.

#### How much should I be insured for?

You should be insured for the replacement value of the item.

#### How do I ensure that my claims are paid in the event of a loss?

- Ensure that all details captured on the policy schedule are correct, including the model and serial numbers.
- Update your policy regularly and make sure that you are insured for the correct amount
- Ensure that you adhere to the minimum security requirements in the policy schedule
- Be able to provide proof of ownership of the items, by photos and keeping purchase receipts stored on a cloud based storage facility or the Discovery online vault.

### Insuring a building

#### What is a building?

Building insurance covers everything that forms part of the building and structure. Building insurance includes the actual building & structure, pools (may be excluded), gardens, geysers and pumps (may be excluded).

#### How much should I be insured for?

You should be insured for the replacement value of the building in the event of a total loss. The amount should include removing of debris, planning and the construction of a new building.

#### How do I ensure that my claims are paid in the event of a loss?

- Ensure that all details captured on the policy schedule are correct
- Update your policy regularly and make sure that you are insured for the correct amount
- Ensure that you adhere to the minimum requirements stipulated in the policy schedule
- Understand your excess structure, claim and benefit limits

## Insuring a motor vehicle

### How much should a vehicle be insured for?

It is recommended that your vehicle is insured for the retail value, and that all the extras are noted and insured.

### How do I ensure that my claims are paid in the event of a loss?

- Ensure that all the vehicles details are captured correctly on the policy schedule
- Ensure that the vehicle is insured for the correct use. When a vehicle is used more than 6 times a month to travel to clients, a vehicle should be insured for business use.
- Update your policy regularly and make sure that all extras are noted
- Ensure that you adhere to the minimum security requirements stipulated in the policy schedule, for e.g. tracking device.
- Understand your excess structure, claim and benefit limits
- Do your pre-inspections on your vehicle

### Why should I do a pre-inspection on my vehicle?

Pre-inspections are done to determine the initial condition of a motor vehicle, when joining an insurer.

### When should I do my pre-inspection?

All cars need to be pre-inspected within 5 days of commencement of the insurance policy. Standalone DQ-Track clients need to make their installation booking within 14 days of commencement.

#### Warning!

Failure to do your pre-inspection will result in the loss of comprehensive cover, and cover will be limited to fire and theft only.

### Where should I do my pre-inspection?

**Option 1:** Book a pre-inspection at a **GLASFIT** near you.

or

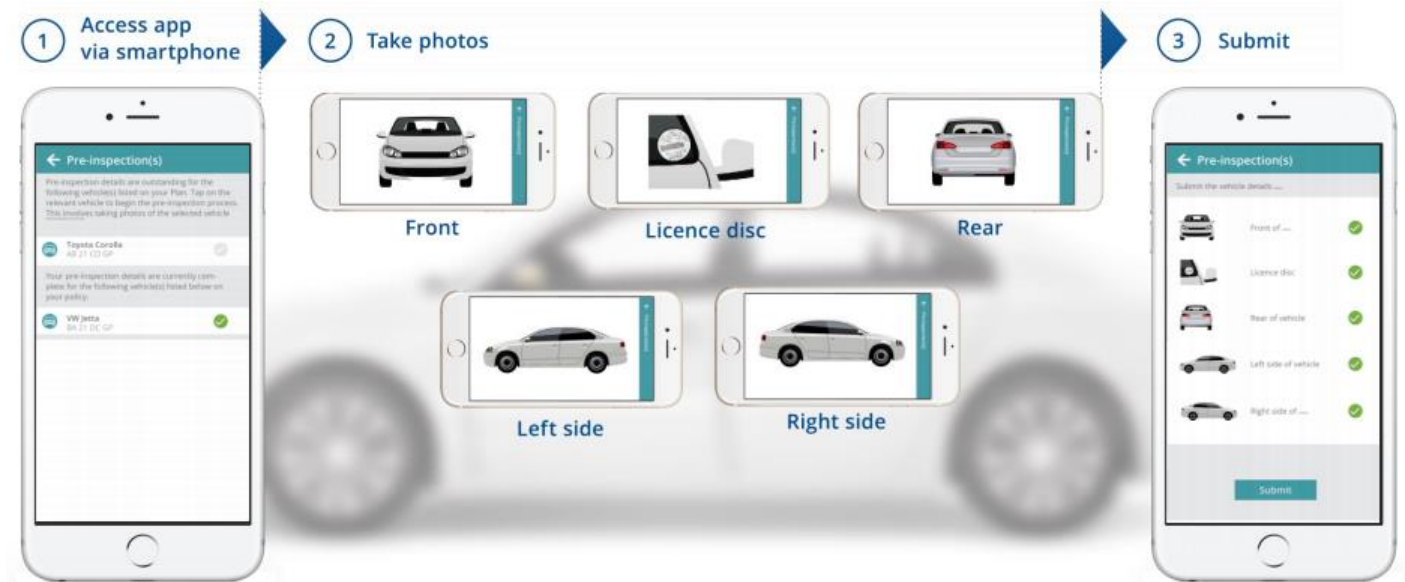
**Option 2:** Do a self-inspection on your mobile phone via the Discovery application.

Step 1: Download the Discovery application on your mobile phone.

Step 2: Complete the Discovery registration and create a Discovery profile.

Step 3: Tap on Insure and scroll to pre-inspections.

Step 4: Follow the prompts and take a picture of the front, left side, right side, back and the license disc of the vehicle.



Expert guidance with your short- and long-term insurance, investment and retirement needs.

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