



# Smart Home Assist Cover provides mechanical and electrical breakdown repair cover on 6 major household appliances.

#### **Items Covered**

- Flat screen or Curved Television
- Fridge (standard upright fridge)
- Stove
- Washing Machine
- Microwave
- Extractor Fan

## Per home per month

**R49** 

### **WHAT IS COVERED**

Your appliances are covered for repair following mechanical or electrical breakdown for 6 major household appliances. Cover starts on the expiry of a 60 day waiting period from the inception of the policy.

#### **REPAIRS:**

- After the Waiting Period the benefit covers repair following the breakdown of the appliance due to any mechanical or electrical failure. Specifically included are:
  - Labour and call out fees.
  - Replacement parts.
  - Repair and replacement of components up to a maximum claim value of R2 500.

#### **ELIGIBILITY:**

- Note where an appliance has functionality of more than one type,
  the main functionality only on the appliance is covered, as follows:
- For a convection microwave or a microwave with a grill only the microwave functionality is covered as main functionality
- For an oven or stove with microwave functionality, only the convection functionality is covered as main functionality
- For a washing machine/tumble dryer combination unit only the washing functionality is covered as main functionality
- Your Appliances must be for use in a brick and mortar constructed domestic dwelling only and may not be used for any business purposes.
  - The Appliances must be kept at the address shown on the Underlying Policy schedule.
- Only appliances in good working order will be covered.
- Your monthly premium must be paid in full in order to ensure cover is in place.

#### PERIOD OF COVER

The Smart Home Assist Cover is a monthly Policy, so it renews each month for as long as the premium is paid. The premiums are to be paid by debit order, included in the monthly premium of your comprehensive insurance policy.

#### BENEFITS

- We help you get your appliances fixed with reputable repairers.
- You are not faced with unforeseen expenses to repair your appliances.

\*All terms, conditions and exclusions are available in the product wording.

CONTACT US: 010 035 0780

www.risksolutions.co.za, info@risksolutions.co.za



