



Smart Home Fixtures Cover

assist households with emergency home repairs. It covers repair after wear and tear failure or replacement of key household components.

Standard Package

- **Electric** (wiring, electrical fittings, distribution board).
- **Plumbing** (pipes, drains, municipal connection inside property).
- **Geyser repairs** – covers repair or replacement of components such as thermostat, element and valves to ensure the continued operation of the geyser. This does not cover burst geysers.

Per month

R72

Add On*

- **Motor** (pool, garage, gate) – covers repair or replacement of selected gate, garage and swimming pool motors for an additional premium for each motor.
- **Geyser replacement** – covers full replacement of burst geysers and other components for an additional premium.

Premium per item selected, Per month*

R39
per motor

R109
per geyser

WHAT IS COVERED

Depending on what you choose to insure, your Home is covered against electrical, plumbing, geyser and motor repairs. Replacement of components or (where necessary) entire unit is also covered, should it be necessary a maximum claim value of up to R10,000.

REPAIRS:

- Following the waiting period, the policy covers repair following the breakdown of components due to any wear and tear failure.
- Specifically included are:
 - Labour and call out fees.
 - Replacement parts.
 - Repair cover carries a limit of R 10,000 per claim.

REPLACEMENT OF MOTORS:

- After the 90 days waiting period, the cost of replacement, immediately after the 90 days claims waiting period, will be limited to R 2,000 per claim.
- Thereafter the replacement limit will increase by R1,000 per month, where premium was paid within each month, up to the maximum replacement value of R10,000 per claim. This replacement cover is valid in the following instances:
 - The Motor is not repairable.
 - The Motor is uneconomical to repair.
 - There are no parts available to repair the Motor.
 - The Motor is damaged beyond repair by the contracted repair.

* The above items can be added to the standard package. Pricing provided is per item.

* Lightning and power surge cover is offered at an additional premium.

* Excess applicable.

PERIOD OF COVER

The Smart Home Fixtures Cover is a monthly policy and it renews each month for as long as the premium is paid. The premium is to be paid by debit order.

BENEFITS

- Access to reputable repairers
- Full repairs or replacement of same-or-better quality
- Affordable premiums
- No unexpected costs

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

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