



Smart Home Appliance Cover assists households with mechanical and electrical breakdown cover on major household appliances.

	SILVER	GOLD	DIAMOND
Standard Package	Premium per home per month	Premium per month	Premium per month
- Flatscreen or Curved Television	✓	✓	✓
- Stove	✓	✓	✓
- Microwave	✓	✓	✓
- Fridge (Standard Fridge - upright)	✓	✓	✗
- Washing Machine	✗	✓	✓
- Decoder	✗	✗	✓
- Fridge (Double Door)	✗	✗	✓
- Sound Bar / Bluetooth Speaker	✗	✗	✓
- Extractor Fan	✗	✗	✓
Replacement Cover	Replacement cover limited to R5,000 per claim	Replacement cover limited to R10,000 per claim	Replacement cover limited to R20,000 per claim

Add On*	SILVER	GOLD	DIAMOND
- Flatscreen or Curved Television	R 9	R 11	R 13
- Fridge Standard	R 39	R 42	R 49
- Fridge Double door	R 44	R 49	R 54
- Bar Fridge	R 24	R 24	R 24
- Sound Bars or Sound System	R 6	R 6	R 6
- Tumble Dryer	R 74	R 85	R 89
- Decoder	R 3	R 4	R 4
- Dishwasher	R 179	R 185	R 189
- Washing Machine Standard	R 87	R 92	R 99
- Washing Machine Industrial Washer (Speed Queen)	R 114	R 144	R 154
- Stove	R 47	R 55	R 66
- Microwave	R 19	R 19	R 22
- Extractor Fan	R 5	R 5	R 5

* The above items can be added to the standard package. Pricing premium per selected item per month.
 * Rust, lightning and power surge cover is offered at an additional premium.
 * Appliance age related replacement excess may apply

WHAT IS COVERED

Your appliances are covered for repair or even replacement following mechanical or electrical breakdown. This cover is subject to a 60 day waiting period on all items not under manufacturer warranty.

REPAIRS:

- Following the waiting period, the policy covers repair following the breakdown of the appliance due to any mechanical or electrical failure. Specifically to Silver, Gold and Diamond packages are:
 - Labour and call out fees.
 - Replacement parts.
 - Repair cover carries a limit of R 20,000 per claim.

REPLACEMENT:

- After Waiting Period, should your selected insured Appliance's Core Functionality, be irreparable for any of the below reasons, then we will replace the appliance. The cost of replacement, immediately after the Waiting Period, will be limited to R 2,000 per claim. Thereafter the replacement limit will increase by R 1,000 per month, where premium was paid within each month up to the Replacement Limits per claim are reflected on your policy schedule. Replacement cover is valid in the following instances:
 - The appliance is not repairable.
 - The appliance is uneconomical to repair.
 - There are no parts available to repair the appliance.
 - The appliance is damaged beyond repair by the contracted repairer.

PERIOD OF COVER

The Smart Home Appliance 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

- We help you get your appliances fixed with reputable repairers.
- You are not faced with unforeseen expenses to repair your appliances.
- If we can't repair it, we'll replace the appliance.
- If we can't find the parts within 5 days, subject to national disasters, we will replace the appliance.

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

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