



0792187280  
(011) 622 2061  
info@jginsure.co.za

# PERSONAL INSURANCE



## WHAT WE COVER

### HOME OWNERS (*Buildings*)

- Fire, Lightning, Hail, Snow, Wind, Storm, Malicious Damage and Theft of Fixtures.
- Boundary Walls, Gates, Posts, Driveways, Swimming Pool Structures including Fixed Machinery.
- Public Supply or Main Connections that belong to you or for which you are responsible.
- Matching Building Materials.
- Loss of Rent or Alternative Accommodation following an insured loss.
- Removal of Trees or Damage to Gardens including Landscaping.
- R100 000 Power Surge cover with the option to buy additional cover at a minimal cost.
- Valuation of your building at a fraction of the normal cost.

### HOUSE HOLDERS (*Contents*)

- Fire, Lightning, Hail, Snow, Wind, Storm, Malicious Damage and Theft.
- No need to specify Cell Phones, Ipad's, Laptops, Jewellery and many more.
- Free Valuation of your Contents.
- Damage to Contents in Refrigerators or Freezers due to Power Failures.
- Identity Theft.
- Fine Arts including while at an Exhibition as well as access to valuers on jewellery and antiques.
- Loss of Rent or Alternative Accommodation following an insured loss.
- Hole in One cover as well as a Full House.
- Personal Liability up to R20 000 000.00
- Full Power Surge cover.

JURGENS INSURANCE BROKERS



### Broker Details:

Jurgens Insurance Brokers (PTY) LTD. An Authorised Financial Services Provider.  
FSP No. 7980. | 15 Bradford Road | Bedfordview | 2007

Insurers terms and conditions always apply. Brochure is for Information purposes only.  
Errors and Omissions excepted (E&OE)

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## WHAT WE COVER (continued)

### MOTOR (including trailers and caravans)

- Comprehensive, Third Party Fire & Theft, Third Party Only cover.
- Credit Shortfall.
- Car Hire for 30, 45 or 60 days.
- Replacement New for Old within the first 2 years.
- Flat excess on motor vehicles, no percentage at claims stage.
- Excess Waiver or Excess Buydown available.

### WATERCRAFT

- Theft or Attempted Theft of the watercraft including fittings, equipment and outboard motors.
- In transit by road, rail, sea or air including the on/off loading of the watercraft but not exceeding 6 meters.

## NOT COVERED

- Maintenance to your property carried out by non-approved repairers.
- Premises that are vacant or unoccupied for longer than 30 days unless agreed to by Insurers.
- Theft without Violent or Forcible entry/exit to the Insured premises.
- Theft or Malicious Damage caused by tenants if they occupy your building.
- Theft under false pretences or scams.
- Wear and tear due to gradual deterioration caused by day-to-day activities or the environment.
- Illegal structures that do not comply with council approval may result in repudiation.
- Non-Disclosure forming part of your contractual agreement with Insurers.



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