





From bumper bashings to burst geysers, from vet bills to lost cameras, from fallen trees to stolen TV's - we cover it all in one policy. The CIB Personal Lines Policy offers you cover for almost anything you can think of. We insure home contents, the actual building structure, your personal effects, your motor vehicles and much more.

Domestic Buildings

Dwelling refers to immovable structures and includes the private dwelling and its domestic outbuildings, including the entire landlord's fixture, fittings and improvements thereon

Building Cover includes cover for the following:

Insured events (fire, lightning, explosion, storm, wind)	-	Included
Public supply or mains electrical connection	-	Actual costs
Accidental breakage of glass and sanitary ware	-	Actual costs
Demolition costs and professional fees	-	Actual costs
Extinguishing charges	-	Actual costs
Cover before property transfer	-	Included
Basic subsidence and landslip	-	Included
Geysers	-	Included
Emergency accommodation	-	R 5 000 maximum 2 nights
Tracing of leaks	-	R 5 000
Loss of water through leakage	-	R 5 000
Swimming pool and borehole machinery	-	R 8 000
Damage to gardens	-	R 5 000
Removal of fallen trees	-	R 5 000
Wild animal damage	-	R30 000
Guards	-	R 500 per day maximum R5 000
Loss of rent	-	Limited to 25% of sum insured within a 12 month period for similar accommodation
Alteration, additions and improvements	-	Up to 15% of sum insured within 30 days of completion

Optional Cover

Extended subsidence and landslip

Power surge damage to electrical and electronic equipment fixed to the property (Including Power Surge)

Accidental damage to fixed machinery



Benefits

Automatic 15% escalation adjustments are made annually to ensure that your building cover is aligned with the economic rate of inflation

Household Contents

Property insured means movable household goods, personal effects and possessions, which is your property or that of any member of your family normally residing with you

Contents Cover includes cover for the following:

Extinguishing charges	-	Actual Costs
Keys, locks and remote control devices	-	Replacement costs
Additional contents cover outside the dwelling	-	Limited to 25% of sum insured subject to forcible and violent entry
Property in transit	-	Included
Accidental damage	-	R30 000
Credit and debit cards	-	R 5 000
SIM cards	-	R 5 000
Accidental death	-	R10 000
Guards	-	R 500 per day maximum R5 000
Loss of water by leakage	-	R 5 000
Veterinary expenses	-	R 2 000
Trauma treatment	-	R 5 000
Hole in one	-	R 2 500
Full house	-	R 2 500
Property of guests	-	R 5 000
Property of domestic employees	-	R10 000
Office contents	-	R30 000
Refrigeration and deep-freeze contents	-	R 5 000
Emergency accommodation	-	R 5 000 maximum 2 nights
Identity theft	-	R10 000
Money	-	R 5 000
Wild animal damage	-	R30 000
Theft without forcible or violent entry	-	R30 000
Power surge damage to electrical and electronic appliances (Including Power Surge)	-	R50 000
Goods and/or tools stolen from the outbuilding	-	R30 000
Medical expenses	-	R 5 000 (domestic employees) R 5 000 (guests)
Loss of rent	-	Limited to 25% of sum insured within a 12 month period for similar accommodation.
Goods in the open	-	2% of sum insured or R5 000 whichever is the greater



Optional Cover

Extended subsidence and landslip

Benefits

Automatic 10% escalation adjustments are made annually to ensure that your Contents Cover is aligned with the economic rate of inflation

All Risk

The All Risk section provides cover for items not specifically insured and is limited to 25% of the sum insured. Specified items cover individual items and its respective values.

Items to be specifically insured would generally include:

- Cell phones
- Laptops
- Contact lenses
- Jewellery
- Caravan contents
- Golf carts
- Bicycles
- Cameras
- Firearms
- Items kept in a bank vault
- Sporting or fishing or camping equipment
- Hearing aids

Personal Liability

CIB offers personal liability to a limit of indemnity not exceeding R3 million

Supplementary Liability

CIB offers this extended liability to a maximum limit of indemnity of R10 million and R20 million

Vehicle Cover

Vehicles include private motor cars, motorcycles, trailers and caravans not exceeding 3 500kg in gross vehicle mass

Comprehensive Cover

Insurance cover for your own accidental damage, theft and hijacking as well as injury to other people or damage to their property



Third Party Fire and Theft

Cover is limited to loss of or damage as a direct result of fire and theft, including accidental damage to third parties. Accidental damage to your own vehicle is not covered

Third Party

Accidental property damage, death and injury to third party's property

Vehicle Cover includes cover for the following (for comprehensively insured vehicles only)

Vehicles are insured for retail value

Medical expenses	-	R 5 000
Emergency accommodation	-	R 250 per person or R 500 per night, max R2 000
Locks and keys	-	R10 000
Accidental death	-	R10 000
Trauma treatment	-	R 5 000
Emergency repairs	-	R 5 000
Tow in costs and safeguarding (following an accident)	-	R 3 500

Optional Cover

Cover can be included at an additional premium for:

Vehicle sound equipment and accessories

Car Hire

- Car hire for manual and automatic private type vehicles and LDV's
- Executive car hire
- Options are available for 30 (thirty) or 60 (sixty) days

Credit Shortfall

Cover can be included for vehicles insured and which cover has been selected up to a maximum limit of indemnity in the amount of R200 000

General

Cover will be provided should any vehicle comprehensively insured under the vehicle section be:

- Stolen or hijacked (and not physically returned to us) or
- Damaged and be deemed to be a write-off or uneconomical to repair

We will pay to the duly registered finance company that financed the purchase of the vehicle any difference between the reasonable retail value and the settlement balance outstanding under a valid credit agreement subject to the total payment not exceeding R200 000. This payment will be subject to the terms and conditions of the vehicle section.



Cover

Cover under this extension is subject to:

- Liability having been admitted for the loss or damage under the vehicle section
- You providing us within 30 days of the loss or damage with a certified copy of the credit agreement and statement of your account reflecting the settlement balance outstanding as at the date of loss or damage

Settlement

The settlement balance outstanding is defined as the payment due at a specified date, which payment would settle the actual debt owing to the finance company but excluding:

- Any additional amounts added to the principle debt in excess of the actual purchase price of the vehicle and vehicle accessories
- Payments and/or interest in arrears
- Any additional finance charges, legal costs owing to the finance company by you
- Early settlement penalties
- Maintenance, warranty programmes or any other amounts refundable to you such as value added products
- Any shortfall resulting from re-advances or re-financing under the agreement
- Any amounts owing where reduced installments are paid initially and a higher installment or lump sum is paid at a later stage. We will only compensate you for what you would have owed if you had arranged for an installment sale agreement (payments of equal amounts) over the term of the contract. Any interest and/or installments that would have been paid had there been no residual value or balloon payment, as recorded in the finance agreement, will be calculated from the first installment date of the credit agreement up to the month in which the claim occurred and will be deducted from the claims settlement amount
- Any deductibles according to the underlying policy cover including any voluntary and/or compulsory excesses

Please note that this is a summary of the cover available. Where applicable, extensions mentioned above can be increased at an additional premium. Cover provided, terms and conditions, excess amounts and exclusions of cover are contained in the relevant CIB policy wording or schedule.