



### MECHANICAL AND ELECTRICAL BREAKDOWN COVER

Provides cover for repairs in the event of the Mechanical and/or Electrical Breakdown of specified household appliances.

### IDENTITY THEFT COVER

Protects you in the event of Identity Theft by paying reasonable expenses or costs:

- To defend any suit brought against you by a creditor or collection agency.
- Removing any civil judgment wrongfully passed against you.
- Challenging the accuracy or completeness of any information in your credit report.
- Any other specified Insured events.

### EASY CLAIMS PROCESS

TO FACILITATE THE SWIFT PROCESSING OF CLAIMS, YOUR ALLSURE POLICY INCLUDES:

- A flat excess structure on non-motor claims – so you always know
- what your excess will be with no surprises if you have a claim.
- Fast Track Claims Service – for non-motor claims within certain limits.
- No waiting period if your vehicle is stolen – your claim is processed immediately.

### COVER YOU CAN TRUST

As one of Namibia's leading insurers Old Mutual has been protecting our clients from financial loss for decades. We remain committed to bringing you insurance solutions like allsure – innovative products that are backed with exceptional service at competitive rates.

Whatever criteria you prioritise in an insurance policy – flexibility, transparency, dependability – you can rely on allsure to meet your needs – with its comprehensive, all-in-one protection.

This brochure is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy wording.

**To discuss your insurance requirements, contact your broker or call us directly at one of the following sales offices:**

Windhoek	061 207 7111
Mariental	063 240 999
Oshakati	065 220 553
Otjiwarongo	067 303 630
Keetmanshoop	063 226 428
Walvis Bay	064 202 236

[www.oldmutual.com.na](http://www.oldmutual.com.na)



OLDMUTUAL

# ALLSURE

Your all-in-one Insurance solution



DO GREAT THINGS EVERY DAY

Old Mutual Short-Term Insurance Company (Namibia) Limited.

# INSURANCE WITH A DIFFERENCE

At Old Mutual, our mission is to provide our clients with superior insurance solutions to protect their assets. That's why we're delighted to introduce you to allsure – personal insurance that caters for most eventualities and which can be customised to meet your individual requirements.

Unlike many other policies, allsure offers you the convenience of covering just about all of your assets under one comprehensive policy. It provides cover for your home and its contents, your personal items and valuables, your motor vehicles and boats, as well as personal liability cover.

## ALL THE COVER YOU NEED

allsure provides you with the security you expect from an insurance policy, but also with exceptional value for money.

## OUR RANGE OF COVER OPTIONS INCLUDE:

- **Houseowners cover**  
Protects your private home and any other permanent improvements against loss or damage caused by fire, explosion, acts of nature, theft, subsidence, owner's liability and more.
- **Household Goods cover**  
There are two options to choose from, full cover and limited cover. Full cover insures the contents of your private home and outbuildings against fire, explosion, acts of nature, theft and subsidence and automatically includes legal liability cover. If you believe that your home is safe from burglars, choose Limited cover. This offers the same benefits as Full cover, but without cover for theft.
- **Cover for your motor vehicles, motorcycles, caravans and trailers**  
Allsure offers comprehensive, third party, fire & theft and Third Party only cover to protect your vehicles against theft, hijacking and accidental damage.

- **All Risks cover** – Provides cover for your clothing and personal belongings of value you usually wear or carry outside your private home. You can also specify items like bicycles, cellphones, cameras, jewellery, spectacles, etc. to be insured separately for the replacement value.
- **Personal Liability Cover** - Covers you and your family for the amount you may be legally liable to pay in respect of accidental death, injury or illness to third parties, or accidental damage to property.
- **Extended Liability cover** is also available.

## FLEXIBILITY AND CHOICE

When you have an allsure Houseowners, Household Goods or Motor insurance policy, you can choose to add any, or all, of the following additional cover options to your allsure policy:

### PERSONAL ACCIDENT COVER

Offers Full cover against Accidental Death or any Permanent Disability, Temporary Disability and Medical Expenses resulting from any accident. Limited cover is available for Death or Disability, Temporary Disability and Medical Expenses resulting from a motor vehicle accident only.

### WATERCRAFT COVER

Comprehensive cover to protect your boat, jet-ski, rubber dinghy, etc. against loss or damage and liability. (Limit N\$250 000)

### PERSONAL COMPUTER COVER

For computer hardware (desktop computers, laptops, notebooks etc.) and software.

### LEGAL COST COVER

Will pay your legal costs if you need to bring a civil action against someone or defend yourself against a civil action or criminal charges. Two limits of N\$10 000 and N\$20 000 are available.

### BEREAVEMENT EXPENSES COVER

Pays for expenses following a result of an accident in the family. Select cover for yourself, your spouse, your children and parents residing with you. Your full-time domestic staff may also be included.

### HOSPITAL CASH PLAN

Pays a daily cash benefit for every day you or an insured family member spends in hospital. You will be covered for up to 365 days for any one cause (subject to your allsure policy being in force at.

\* Limited cover



## THE FOLLOWING ADDITIONAL BENEFITS ARE AUTOMATICALLY INCLUDED WITH YOUR MOTOR VEHICLE POLICY:

- Medical expenses cover for passengers.
- Trauma counselling cover following a violent act of theft of a vehicle, attempted theft, hold-up or hijacking.\*
- Replacement cost cover for loss or damage to keys, locks or remote controls (limited compensation).\*
- Loss of use (Motor) cover is also available for up to 30, 60 or 90 days.

You have the option to waive your basic excess in the event of a claim (for a small additional premium) when the regular driver reaches the age of 30 years.