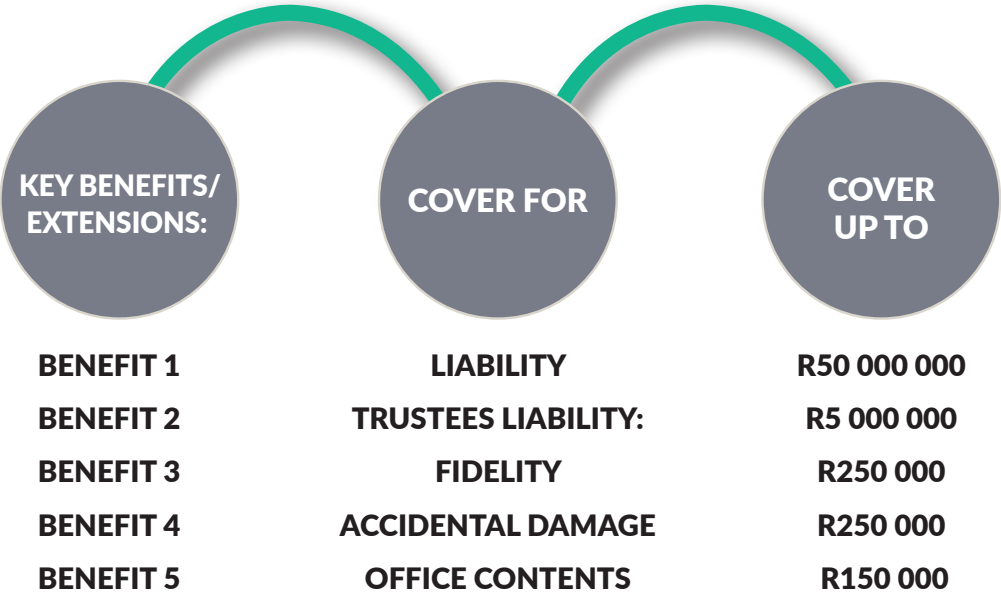




URBAN LIVING

The Rodel Urban Living Insurance product is a unique comprehensive sectional title insurance product catering for all body corporates, homeowners associations and property owners.

Rodel's Urban Living policy includes over 40 extensions with increased limits ensuring your clients are adequately insured. Each policy can be individually designed to fit your clients' needs with our tailor-made solutions.

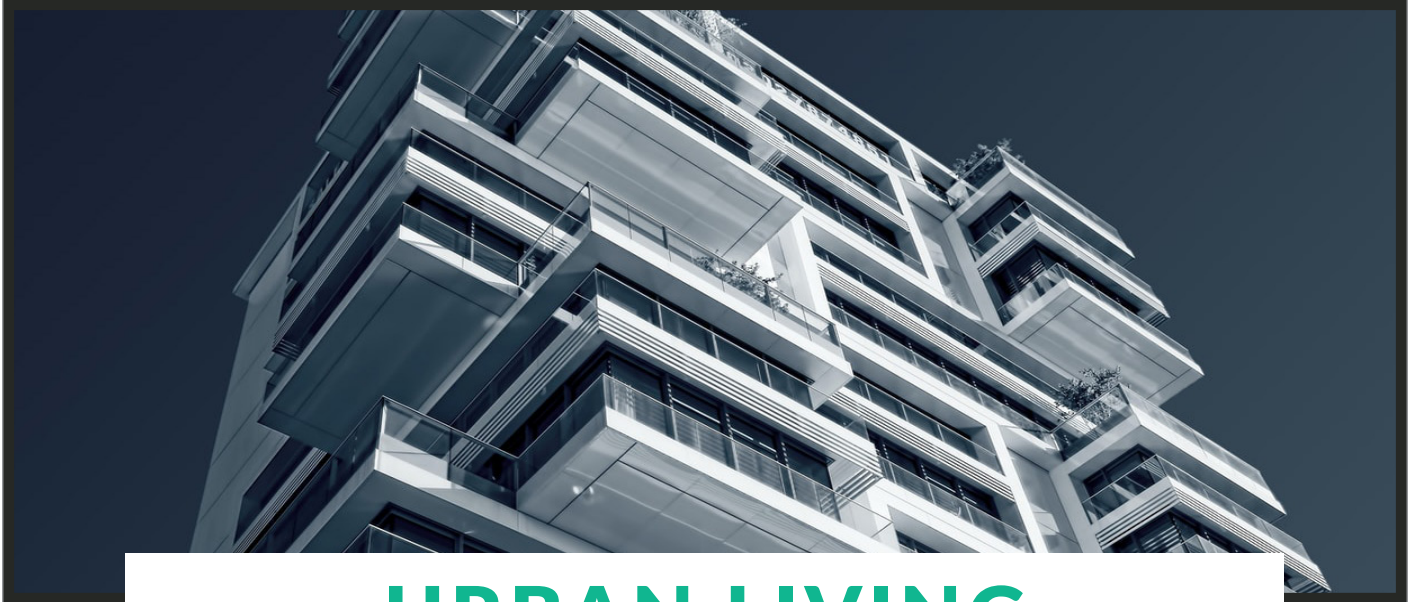


- Excess solutions: Geyser excess waiver
- Stand alone content packages for the unit owner / tenant
- Rodel Legacy: Accidental death benefit for the unit owner / tenant / domestic / maintenance staff
- Phishield: covers the unit owner/ tenant against loss of funds suffered through cyber and transactional theft

TAILOR MADE SOLUTIONS WHICH CAN BE ADDED



The Urban Living Product is Underwritten by Allianz an authorised financial services provider - FSP 16722
 Administered by Rodel Administration Services (Pty) Ltd an authorised financial services provider
 - FSP 5431A proud member of the Financial Intermediaries Association of Southern Africa (FIA)
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URBAN LIVING

ITEM	SUM INSURED /LIMIT OF INDEMNITY
Buildings Combined	-
Loss of Rent (30%)	-
Escalation (12%)	-
Inflation (10%)	-
Limited Subsidence & Landslip	Value of unit in relation to total sum Insured
Thatch Structures	R 250 000.00
Glass	R 50 000.00
Accidental damage to Glass	R 15 000.00
Restoration of Records	R 5 000.00
Removal & Storage of undamaged household goods	R 20 000.00
Theft of Internal/External fixtures & fittings	R 20 000.00
Power Surge	R 100 000.00
Public Liability	R 50 000 000.00
Trustees Indemnity	R 5 000 000.00
Employers Liability	R 1 000 000.00
Accidental Damage	R 250 000.00
Fidelity Guarantee/ Commercial Crime	R 100 000.00

ITEM	SUM INSURED /LIMIT OF INDEMNITY		
Machinery Breakdown	R 50 000.00		
Office Contents	R 150 000.00		
Money	R 50 000.00		
Claims Preparation Costs	R 50 000.00		
Garden Landscaping	R 10 000.00		
Security Services	R 15 000.00 annual limit		
Cleaning & Maintenance	R 20 000.00		
Locks, keys & Cards	R 10 000.00		
Removal of fallen trees	R 10 000.00		
Home Modifications	R 20 000.00		
Emergency accomodation	R 15 000.00		
Leak Detection	R 1 500.00		
Water Loss	R 5 000.00		
GEYSERS			
100 Litre	150 Litre	200 Litre	250 Litre
R 5 000.00	R 7 000.00	R 8 500.00	R 10 500.00
Geyser Repairs		R 1 750.00 p.u./per.a.	
Additional cost of replacement for new B-Class Geyser		R 2 000.00	



URBAN LIVING

ITEM	EXCESS
Each & every claim	R 500.00
Power Surge	R 2 000,00
Glass	R 500.00
Storm, wind, water, hail or snow	R 500.00
All Risks	R 500.00
Resultant Water Damage	R 500.00 (cumulative)
Accidental Damage	R 1 000.00
Public Liability	R 1 000.00
Trustees Indemnity	R 1 000.00
Employers Liability	Nil

ITEM	EXCESS
Fidelity Guarantee/ Commercial Crime	R 1 000.00
Money	R 1 000.00
Lightning Damage	R 2 000,00
Power Surge	R 2 000,00
Loss of water	R 1 000.00
No approved SABS protection	R 1 000.00 (additional)
Subsidence & Landslip	1% of sum insured minimum R 10 000.00
Leakage	R 1 000.00
Locks, keys and access	R 250.00

GEYSER EXCESS SOLUTIONS

WHAT IS COVERED?

- Covers the excess payable for a burst geyser that needs to be replaced.
- Stand-alone product
- Taken per geyser
- Covers 2 claims per geyser per annum

EXCESS AMOUNT PER GEYSER	PREMIUM PER MONTH
FOR GEYSER REPAIR	
SOLUTION 1 - FOR R500 GEYSER EXCESS	R 25.59
FOR GEYSER REPLACEMENT	
SOLUTION 1 - FOR R1 000 GEYSER EXCESS	R 30.44
SOLUTION 2 - FOR R1 500 GEYSER EXCESS	R 38.05
SOLUTION 3 - FOR R2 000 GEYSER EXCESS	R 40.59
SOLUTION 4 - FOR R2 500 GEYSER EXCESS	R 42.28
SOLUTION 5 - FOR R3 000 GEYSER EXCESS	R 50.74
SOLUTION 6 - FOR R3 500 GEYSER EXCESS	R 59.19

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