

***PRODUCT PERIODIC TABLE**
PRODUCT CHEAT SHEET

1 MOTOR INSURANCE POLICIES	Nd Named Driver Designed to cater for a main driver and a maximum of 3 nominated drivers. Available on comprehensive, 3rd party, fire and theft and 3rd party only.	Rd Regular Driver Designed to cater for 1 main driver, however anybody with a valid driver's license and the permission of the main driver will be allowed to drive the vehicle on occasion if permitted by our policy criteria.	Dr Drive Rite This is a behavioural type policy with the opportunity for a driver to self manage their premium through responsible driving.	Tl Total Loss Will compensate you if the damage to your vehicle exceeds 75% of the current market / retail value or if your vehicle is stolen or hi-jacked.	Fe Fixed Excess Fixed Excess option allows clients the freedom to choose the excess they are comfortable with.	Ct Caravan & Trailer Claim if your caravan or trailer is damaged or stolen. You may also claim for damage caused to other parties and their property.	Sa Scout About Scooter insurance offers a savvy way to scout about your day-to-day activities with total confidence.
2 HOME & PERSONAL INSURANCE POLICIES	Hb Home Building Home Building policies cover damage to the permanent physical structure of your home and outbuildings.	Hc Home Content This policy covers all contents of your home against theft or damaged by an insured peril.	Ar All Risk This policy covers items that you would normally carry with you or on you when you are not at home. It covers these items for accidental loss, damage, and theft.				
3 BUSINESS INSURANCE POLICIES	Op Office Protect Offers administrative SMEs, such as engineers and architects, cover for their office contents and buildings with a number of automatic extensions at no additional cost.	OI One-Stop LDV Allows for a business to insure their vehicles on one policy collectively, proving to be a keen and cost effective choice. Insured on a named driver basis with optional extras available to suite your needs.	Cb Custom built We offer alternative innovative commercial insurance which caters to the specific risks associated with your business.				
4 VALUE ADDED PRODUCTS	Wb Write Off Booster Write-Off Booster gives you extra cash in hand for a valid total loss claim to assist with a further vehicle purchase.	Wp Write Off Protect Write-Off Protect gives you extra protection by allowing a higher level of damage before your vehicle is deemed uneconomical to repair.	Tp ^{SA} Tyre Protect Tyres are a costly expenditure that can apply added pressure on your wallet when you need it least.	Mw ^{SA} Mechanical Breakdown Warranty This insurance provides protection against the cost of parts and labour following mechanical, electrical or electronic failure of a covered part.	Pa ^{SA} Personal Accident Get covered in the event of death or permanent disability caused by accidental injury that happens anywhere in the world.	Ch Car Hire A back-up plan in the event that your vehicle is stolen, hi-jacked or is involved in an accident and is not driveable.	
	Rc ^{SA} Road Cover Get 100% of the payout required from the Road Accident Fund and protect yourself from unforeseen fees in the event of an accident.	Er Excess Reducer Reduce your excess in the event of a claim.	Cs ^{SA} Credit Shortfall Cover against credit shortfall should your car be stolen or written-off.	Ra ^{SA} Roadside Assistance Get assistance with towing your vehicle into the nearest dealership, repair centre or panel beater should you have a break down or accident.	Bp ^{SA} Battery Protect Battery protect helps cover the cost of replacing your vehicle's battery in the event that it fails.	Fp ^{SA} Family Protect Protect what matters most with various plans available to safeguard your family in the event of an untimely death.	



* Please refer to policy wording for full terms and conditions on all products
* SA= Available as a stand-alone product



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