

# ALPHERA

## Motor Comprehensive and Combined Insurance.



**ALPHERA**  
Financial Services

## Why ALPHERA Motor Comprehensive and Combined Insurance?

ALPHERA Motor Comprehensive and Combined Insurance, in partnership with PSG Insure, gives you a wide selection of cover options and benefits to choose from. With specialist short-term insurance advisers throughout our business, PSG Insure can comfortably cater to all our clients' insurance needs.

We offer a full range of short-term insurance products and partner with leading insurance providers so that clients can have access to a wide range of options. We can help them evaluate these options, structure cost-effective insurance solutions tailored to each client's requirements and are there to offer support in the event of a claim.

Our personal insurance solutions can include cover for:

- Vehicles (motor, motorcycles, caravan, trailer)
- House contents
- All risk items
- Buildings
- Watercraft
- Personal legal liability
- Legal costs and expenses
- Personal accident cover
- Extended personal liability

### **Vehicles:**

Cover for any car, light delivery vehicle, trailer, caravan or motorcycle.

Options include:

- Comprehensive Cover: for accidental loss or damage, theft, hijacking and third party liability
- Comprehensive Cover excluding theft or hijacking: for accidental loss or damage and third party liability
- Limited cover (also known as third party fire and theft): for accidental loss or damage, including third party liability, but only if caused by fire, lightning, explosion, theft or attempted theft
- Third party only: for amounts related to your vehicle that you are legally liable for, to a third party

### **House contents:**

This is normally cover for the contents inside a client's residence. Some insurers include additional cover for power surges, accidental damage and mechanical and electrical breakdowns. This allows clients to ensure that their needs are accommodated by the product they choose.

### **All risk:**

Cover for loss or damage to items normally worn or carried outside the home.

This includes:

- Clothing and personal effects
- Specified items (such as bicycles, laptops and cellphones)

### **Buildings:**

Cover includes residential structures and any fixtures and fittings owned by the client. Some insurers provide the option to extend cover to protect fixed machinery (e.g. installed machinery of swimming pools, spa baths and garage doors) against accidental damage.

### **Watercraft:**

Comprehensive insurance for a motorboat, ski boat, jet-ski or wet bike, including the hull, motors, machinery, equipment, standard fittings and accessories that are normally sold with the watercraft.

**Personal legal liability:**

Cover if a client is legally responsible for:

- The accidental death, illness or injury of someone who is not a member of their household
- Accidental physical loss of or damage to such a person's property

**Legal cost and expenses:**

Cover for legal costs and expenses incurred in criminal, civil and labour court actions, as well as family matters such as divorce and custody settlements.

**Personal accident:**

Cover for accidental death or permanent disability caused directly by bodily injury within 12 months of an accident.

Please note that this is not the policy wording. Please read the policy wording for the full benefits, comprehensive terms and conditions of this cover.

**OPTIONAL COVER.****Windscreen Solutions:**

This product will reimburse the basic windscreen or motor glass excess paid by a client when claiming for loss or damage to a comprehensively insured vehicle.

**PSG Assist:**

A comprehensive suite of benefits, including our smartphone application, 'Help 247'. PSG Assist includes benefits such as roadside assistance, household assistance and medical benefits, 24 hours a day and 7 days a week.

**Roadside assistance:**

PSG Assist is available 24 hours a day, 7 days a week, 365 days a year – not only for mechanical and electrical breakdown, but also if you are involved in a collision. PSG Assist covers up to R3 000 (incl. VAT) a year on personal lines policies.

**Collision assistance:**

We will arrange for the vehicle to be towed to the nearest repairer.

**Safe and Sound:**

People are becoming more aware that driving under the influence of alcohol is dangerous. If you are aware of a function or event where you may need alternative transport home, you need to pre-book during our trading hours to be assisted by Safe and Sound.

**Medical assist:**

Medical Assist will provide you with medical assistance 24 hours a day, 7 days a week, 365 days a year.

**Lifestyle, shopping, travel and accommodation, motor and driving:**

Lifestyle caters for a wide variety of services and products utilised on a day-to-day basis by members. Lifestyle aims to provide access to discounted products and services utilised most frequently used by members.

**Legal assist:**

Receive legal advice and assistance from qualified attorneys on any legal matter.

**Claims assist:**

Claims Assist provides you with assistance whenever you need to claim due to collision, theft, broken windscreen/windows, etc.

**Car hire:**

This product offers clients several vehicle hire options (45 and 60 days), provided that their car is comprehensively insured and weighs less than 3 500 kg.

**Extended personal legal liability:**

Indemnity up to the limit stated in the policy schedule for all sums the client becomes legally liable to pay. These sums can be due to "damages arising anywhere in the world, excluding any judgement, award, payment or settlement made in countries that operate under the laws of the Unites States of America or Canada."

**Domestic employee compensation plan:**

Cover for the accidental injury, disability or death of domestic employees. A maximum limit of R15 000 applies.

**ALPHERA Financial Services**

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**Please note that this is not the policy wording. Please read the policy wording for the full benefits, comprehensive terms and conditions of this cover.**

ALPHERA Financial Services is a division of BMW Financial Services (South Africa) (Pty) Ltd, an Authorised Financial Services (FSP 4623) and Registered Credit Provider (NCRCP2341). PSG Wealth Financial Planning (Pty) Ltd is appointed as the administrator of the above-mentioned short-term insurance