



# CIB PERSONAL

## CONTACT

Tel No:  
011 455 5101  
[www.cib.co.za](http://www.cib.co.za)

## ADDRESS

15E Riley Road, Riley Road  
Office Park, Bedfordview,  
Gauteng, 2008

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Financial Services Provider (FSP  
No. 8425).  
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Live the life you  
want to lead.

Without the  
interruptions  
you could do  
without.

# CIB PERSONAL

There are so many things we take for granted. From the vehicle that gets us to work on time, to the home we return to at the end of each day, to the treasured possessions we choose to create the life we want to lead.

We fill our lives with things that bring us joy, or represent success, or that might simply be necessary to keep life running just the way we want it.

What you choose to fill your life with is up to you. So is how you choose to protect it.

CIB's Personal Insurance is the ideal fit for today's frenetic lifestyle. We've put a lot of thought behind what goes into our personal policies, keeping them easy to understand, feature-rich and readily customisable. If it's important to you, chances are we've got it covered.

We get that claims can be tedious, that is why we've streamlined a number of processes to minimise some of your most common frustrations and administrative bottlenecks. We've also taken on some of the logistical burdens of getting your claim settled fast through value-adds such as proactive booking services and on-site providers.

Add competitive pricing, people and processes that are inherently easy to deal with, then it's no surprise that CIB is emerging as such a popular choice for personal insurance.

## YOU LIVE. WE INSURE.



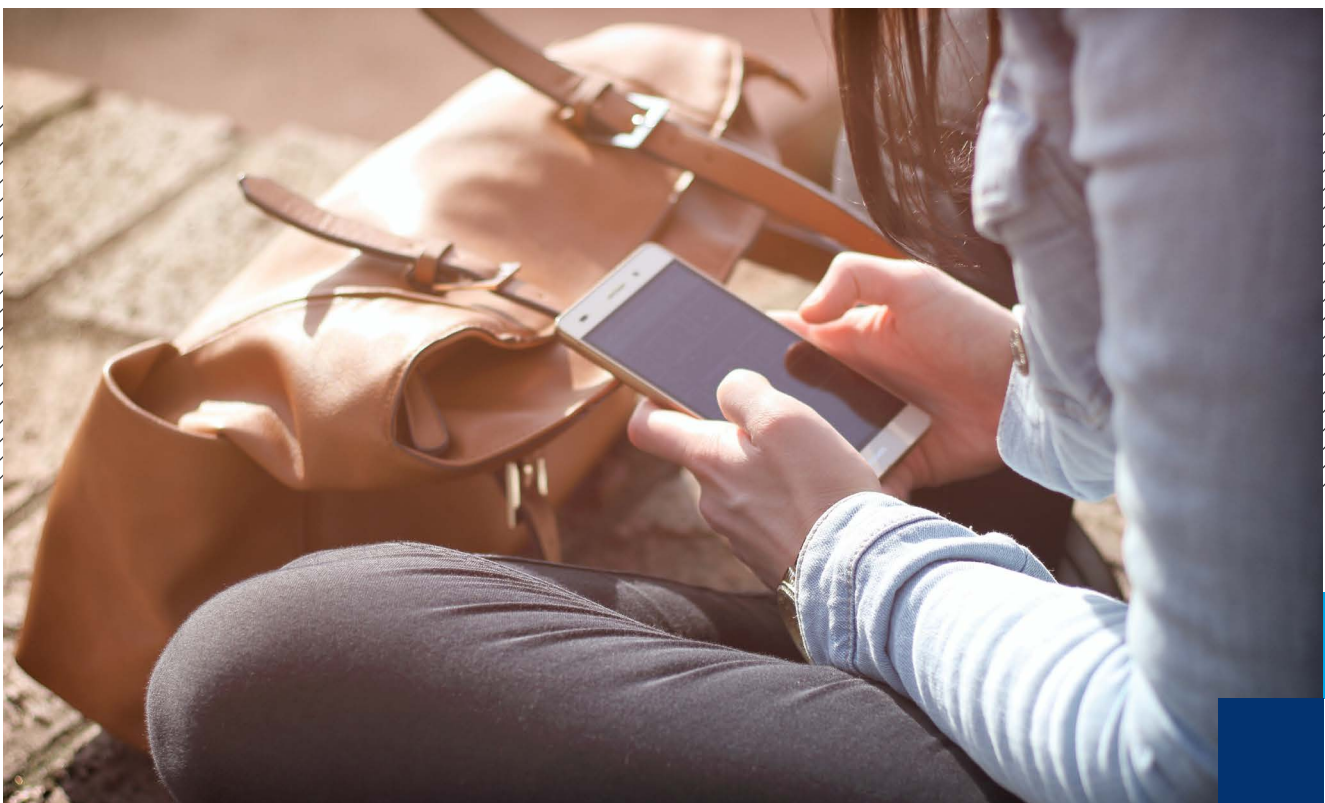


## INSURANCE DETAILS

We've put a lot of thought into not only what goes into our personal policies, but how we can make insurance easier for our brokers and their clients. The result is cover that is feature-rich and readily customisable, policy wordings that are simple to understand, and a claims process that is easier and faster to navigate.

# WHAT DOES IT INCLUDE?

- Home Owners covers your home's residential structures as well as any fixtures or fittings that belong to you.
- Household Contents provides basic insurance protection for the contents of your home.
- Fine Arts
- All Risks allows you to claim for loss or damage to those items you normally wear or carry with you outside your home (certain exclusions and limits apply).
- Vehicle cover for any car, light delivery vehicle, trailer, caravan or motorcycle used for domestic purposes.
- Watercraft.
- Personal Accident.
- Personal Liability of R3 million.
- Supplementary Liability up to R20 million.
- SASRIA special risk insurance for riots, strikes, terrorism, civil commotion and public disorder to businesses and individuals.



## HOMEOWNERS:

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	R5,000, maximum two nights
Tracing of leaks	R5,000
Loss of water through leakage	R5,000, limited to two incidents within any 12 month period
Swimming pool and borehole machinery	R8,000
Damage to gardens	R5,000
Removal of fallen trees	R5,000
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	
Load shedding	As per sum insured selected
Accidental damage to fixed machinery	R50,000

## HOUSEHOLD CONTENTS:

Cover includes 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	R5,000
SIM cards	R5,000
Accidental death	R10,000
Guards	R 500 per day, maximum R5,000
Loss of water by leakage	R5,000, limited to two incidents within any 12 month period
Veterinary expenses	R2,000
Trauma treatment	R5,000
Hole-in-One	R2,500
Full-house	R2,500
Property of guests	R5,000
Property of domestic employees	R10,000
Office contents	R30,000
Refrigeration and deep-freeze contents	R5,000
Emergency accommodation	R5,000, maximum two nights
Identity theft	R10,000
Money	R5,000

Wild animal damage	R30,000
Theft without forcible or violent entry	R30,000
Power surge damage to electrical and electronic appliances (including load shedding)	R50,000
Goods and/or tools stolen from the outbuilding	R30,000
Emergency benefit	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	
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#### 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 their 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



## 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 vehicle(s) 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 injury to other people or accidental damage to third party property. 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	
Emergency benefit	R5,000
Emergency accommodation	R250 per person or R500 per night, maximum R,2000
Locks and keys	R10,000
Accidental death	R10,000
Trauma treatment	R5,000
Emergency repairs	R5,000
Tow in costs and safeguarding (following an accident)	R3,500

### OPTIONAL COVER:

- Cover can be included at an additional premium for:
- Vehicle sound equipment and accessories
- Credit shortfall
- 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





# THE BENEFITS OF INSURING WITH CIB

## A CUSTOMER-CENTRICITY THAT HAS BECOME PART OF OUR BRAND.

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With many volume-driven insurers, clients are often reduced to just another number. At CIB, we continue to value the individual. Because we choose to emphasise responsible, quality engagement over quantity we are able to offer more tailored solutions, more responsive services and more agile claims handling.

## PERSONAL TOUCH AND PROACTIVE COMMUNICATION.

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Technology should be an enabler, not a replacement for old-fashioned hands-on interactions. You'll find our call centre and other automated services are designed for your convenience as opposed to our own. We communicate with you every step of the way to ensure that you always deal one-on-one with someone who understands your claim.

## SOME OF THE BEST TECHNICAL SKILLS IN THE BUSINESS.

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Thousands of satisfied clients put their trust in CIB every year knowing they have the best cover possible. We reciprocate by ensuring that we attract and retain an unusually high standard of talent and put them to work on your behalf. We're committed to remaining on the cusp of global trends so your cover remains current and relevant.

## ATTENTION TO DETAIL – RIGHT FROM THE START.

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We pay attention to the paperwork. We know that it's time consuming and hard work but it's our job to cross the 't's and dot the 'i's. The information that we meticulously compile – and regularly update - helps us to understand your profile, manage your risk and make sure your cover does the job you need it to do. This is how we make sure that you'll always be in the best position to recover from unfortunate events.

## QUALITY BROKER NETWORK.

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We are as discerning as you are when it comes to who we do business with. Rest assured that we are committed to providing expertise and support for all your insurance needs and requirements. We nurture knowledge sharing, high levels of service and a culture that fosters transparent and ethical relationships throughout our channels.

## APPROVED SERVICE PROVIDERS THAT GO BEYOND.

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Should the worst come to pass, we want your experience to be as positive as possible under the circumstances. Finding the right service providers that share our values and ethics are a large part of this. We hold our suppliers up to the same scrutiny as we hold ourselves. We've even gone so far as to ensure integrated systems, processes and reporting with certain service providers just to make sure your entire experience is top class.



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