

CONFIDENTIAL PRODUCT WORDING

NOTE THAT OUR PRODUCTS, COVER, EXTENSIONS AND DATA IS PRIVILEGED AND CONTAINS CONFIDENTIAL INFORMATION THAT MAY NOT UNDER ANY CIRCUMSTANCES OTHER THAN (BY LAW) BE DISTRIBUTED TO ANYBODY OTHER THAN THE INTENDED RECIPIENT



Enhanced Operative Conditions: Riskbuster Cover

ADVANCED RISKBUSTER ADD-ON'S

Riskbuster Cover provides a number of **ADVANCED** cover extensions designed to either.

- 1) follow the clients underlying short term Insurance policy and fill-up any short fall's that the client may experience once the underlying policy has responded (pending that the underlying policy firstly does not fully indemnify the client for the loss incurred)
- 2) **Or**, if the underlying policy does not cater for this cover
- 3) **Or**, a set of unique covers which may be excluded by the underlying Insurer

The basis of cover remains that the underlying policy must first respond, and then only will Riskbuster Cover will indemnify the client for any shortfall on a claim **OR** if the underlying policy does not offer the cover

OR if the underlying policy extension was not selected by the Insured at the time of cover inception

OR if the underlying policy excludes the cover.

Each advanced extension is defined independently and applied independently unless it more specifically follows or attaches to an extension on the underlying policy.

These extensions are designed to provide cover which is not covered or excluded or limited under the client's underlying policy and to fill shortfalls that the client may encounter either a claim rejection or limitation.

1. Extended cover unattended vehicles– specified items (vehicle jamming cover):
2. Vehicle Jamming Cover
3. Riskbuster non-forcible householders:
4. Riskbuster windscreen & mirror claim:
5. Riskbuster headlight cover:
6. Riskbuster scratch & dent cover: (shopping center trolley tragedies')
7. Pothole cover – impact damage cover only
8. Riskbuster basic policy excess buster:

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9. Riskbuster secondary excess buster (penalty excesses)
10. Riskbuster car hire buster:
11. Riskbuster car hire period extender:
12. Riskbuster car hire excess buster:
13. Riskbuster towing buster:
14. Riskbuster personal accident cover:
15. Riskbuster premium retrenchment buster:
16. Riskbuster vehicle deposit buster:
17. Riskbuster identity theft buster:
18. Riskbuster vehicle repatriation recovery:
19. Riskbuster vehicle parts & accessories:
20. Riskbuster vermin damage:
21. Riskbuster upholstery cover:
22. Riskbuster bicycle buster (off the insured's premises):
23. Riskbuster assist & other insurers assist policies.
24. Riskbuster power surge householders & all risk– including Eskom load shedding damage.
25. Riskbuster office contents at domestic dwelling
26. Riskbuster house owners: (geyser relocation costs)
27. Riskbuster house owners: (drains and sanitary)
28. Riskbuster white goods breakdown
29. Riskbuster betterment cover (only vehicle tyres)

Notes:

- 1) The full description of the individual covers is available on request
- 2) Each cover has differing sums insured
- 3) All the above covers are **INCLUDED in the product** that you select there are 2 product options available to choose from.
- 4) **Please note that covers included differences between the Classic and the Executive products**
 - a) **Classic Product**
 - b) **Executive Product**
 - c) **Riskbuster Pothole Cover**
 - Included for a limited value in the product option that you have selected
 - The **FULL COVER** version of this product provides substantially more cover and is taken in addition to the Classic and Executive Options.

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Please note cover specific limitations are set out below in the Riskbuster Policy Terms and Conditions

This page only represents an estimation of your cover. Please read through and familiarize yourself with the cover granted to each specific extension.

Some of these extensions follow your underlying insurance policy and some of them provide cover wide of your underlying insurance policy.

RISKBUSTER COVER

Must be read in conjunction with the requirements, terms, conditions, warranties, requirements, exclusions, and exceptions of the underlying policy wording when following the underlying insurer's policy cover as stipulated in the insured's schedule of cover.

AND

When any doubt or conflict occurs this Riskbuster policy will follow the RISKBUSTER Personal lines Policy wording

IRRESPECTIVE

When a claim is intimated and the underlying Insurer's policy wordings do not make provision for or restrict or exclude cover, the cover granted under this policy is defined in the simplified wording of each extension of cover and will apply when applicable.

The underlying policy's general terms and conditions will always apply.

This product is subject to the terms and conditions as stipulated in the original product specification and wording and is available from the UNDERWRITER at request.

This product is the sole property of Riskbuster (Pty) Ltd. FSP52506 and as such holds the intellectual product, property, and ownership rights. Specific admission of cover under this product is subject to acceptance of a signed proposal or agreement with the Underwriter.

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