

## OUTSURANCE COMPARISON

Policy Terms	Multi Mark 3	Outsurance
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### General

Tenants clause	Insurance not prejudices – notify insurer within reasonable time	Not stated
Cover: Impact	Impact by vehicles, trees, animals, aerials, and satellite dishes.	Impact by vehicles, trees
Moving to new premise	Reasonable time	Immediate notice
Premise let or sub let	Not applicable	Immediate notice
Alterations to premise	Insurance not prejudices – notify insurer within reasonable time	Immediate notice
Bonus	Not applicable	Withdrawal of claim to protect no claim bonus – claim may not be resubmitted.
Police notification	As soon as possible	Within 24 hours
Provide claim documentation	As soon as possible	Within 14 days
Claim preparation costs	Included up to 10% of sum insured / max R1000 which may be increased at additional premium	Not stated
Accounts available	Cover available	No cover available
Accidental damage	Cover available	No cover available
Damage to building (theft section)	Cover available	Cover only available by insuring Building
Public Liability	Within territorial limits	South Africa only

### Electronic

Property temporarily removed	No limit	Non theft perils: Limited to 15% of value
	No forcible entry clause	No theft cover
Professional fees in reinstatement of property	Limited to 15% of sum insured	Not Stated
Express delivery & overtime	Limited to 50% of sum insured	
Cover: Power surge	Covered with excess of 10% min R1000	Excluded
Increase in cost of working	Optional cover	Not stated
Re- instatement of data	Optional cover	No cover
Telkom access lines		Not stated
Capital additions	Cover increased up to 25% of sum insured notify insurer - within reasonable time and pay additional premium	Not stated
Prevention of access	Consequential cover	Not stated
Incompatibility cover	Optional cover	Not stated