

# **LOCAL INSURANCE OPTIONS**

## **FULL CONDITIONS**

### **Fully Comprehensive (All Risks) Insurance @ 3.75% of your replacement value with a R500.00 excess (once off deduction)**

This policy will cover your goods for any eventualities such as:

- marks
- scratches
- water damage
- breakages
- loss of individual items
- pairs and sets (e.g. if one dining chair fabric gets damaged Lloyds will cover all of them so that they look the same)
- electrical and mechanical derangement (if any electronic equipment fails without visible damage – Lloyds will pay for the repair or replacement)
- mould and mildew (if there is any sign of mould Lloyds will pay out for the item)
- total damage resulting from the truck possibly having an accident on the way to its destination – Lloyds will replace or repair the damaged goods

## **RESTRICTED CONDITIONS**

### **Total Loss with a Water Damage Extension @ 1.75% of your replacement value with a R500.00 excess (once off deduction)**

This policy will only cover the following:

- the truck is high-jacked and your goods are never recovered
- only total loss and not total damage
- theft or non-delivery or loss of the entire consignment