

NEWS Focus

Sharing Zurich news, fast and efficiently

September 2011

Welcome to the first issue of News Focus!

This is the first in a series of e-newsletters in which we update you about the latest developments and innovations from the world of Zurich.

Our strategy demands the delivery of an original approach to business and a fresh way of thinking that will position us as an industry leader.

The world in which we operate is highly competitive and it is crucial that we offer real value for money and products that are better in every possible way. All this means that change is here to stay and it is important that you are kept informed with the newest advances.

What's new



Any bright ideas?

We trust that Zurich News Focus will be a valuable source of information on events and developments at Zurich.

You may have ideas and suggestions on subjects that you would like to hear more about. We welcome your thoughts – please submit them to feedback@zurich.co.za and we will see how we can include them.



Renewing our focus on proposition development...

We are pleased to confirm that we are enhancing our Personal Lines policies and have included the technical update below. The latest refinements have been initiated to meet the needs of our mutual customers and, at the same time, enable you to grow your domestic portfolio.

These changes come into effect immediately.

Domestic Contents

Trauma Cover

In the event of the insured person being subjected to an act of violence or traumatic accident on the premises stated in the schedule or at any other occupied residence or building in which the insured person is temporarily residing, Zurich will reimburse such person for counselling fees incurred as a result of the act of violence or traumatic accident, provided that:



- i) The maximum amount payable by the Company will be R10,000 for each insured person per occurrence;
- ii) The act of violence shall mean an assault, robbery, rape or armed car hijack;
- iii) For the purpose of this extension, the insured person shall include immediate family members of such insured person or any other person at the insured's premises as defined above who are subjected to the same incident or occurrence or traumatic accident as the insured person;
- iv) The act of violence has been reported to the police.

Loss of Money

The limit in respect of Extensions and Clauses 2 – Loss of Money – has increased from R3,000 to R5,000.

Domestic All Risks



Golfers' Hole-in-One

The limit in respect of Extensions and Clauses 1 – Golfers' Hole-in-One – has increased from R2,000 to R5,000.

Bowlers' Full House Cover

Zurich will pay R5,000 if the insured is part of an amateur bowling team of two, three or four which scores a full house (i.e. all eight or nine bowls to count), in any bowling competition played under the rules of the South African Bowling Association. This must be at any recognised bowling club and confirmed, in writing, by the secretary of the club.

Pedal Cycles

Extensions and Clauses 5(b) of Pedal Cycles, Zurich will pay for any damage to the pedal cycle as a result of racing, pacing and trial runs. The insured will however be responsible for the first R1,000 in respect of each claim.

Car Sound Equipment

Zurich will cover the loss of a car radio, tape player, compact disc player or similar item up to a limit of R5,000. The sound equipment must however be specified and, in the event of a claim, any first amount payable will be deducted.

Domestic Property

Geysers Extension

Burst, leaking or overflowing home heating installations or burst pipes are now covered up to a limit of R7,000. The insured will however be responsible for the first R500 in respect of each claim.

All of the above changes come into effect immediately for both new and existing policies. Existing policies will be endorsed at renewal time. With respect to new business, the changes will be incorporated when the new policy is issued.

Going forward we will continue to review and develop our product offerings, so watch out for further updates from Zurich in the future!