



Your healthy home
insurance partner



BetterSure
Financial Consultants
Healthy Home Insurance



Protecting your home and everyone and everything in it.



Home is the birthplace of dreams. It's where hopes are realised and lifelong memories are made. And because **your home means everything to us, we're here to make it a healthy home.**

Your home is one of the biggest investments you'll ever make, so it's important that you have enough insurance to protect it.

When it comes to protecting your home, your belongings and your loved ones, make sure you **choose an insurance partner that really understands home insurance.**

As home insurance specialists, we offer **all the protection you need** when life takes a turn for the worse. Our comprehensive range of solutions are **bank-approved, purpose-built and custom-designed** for new homeowners like you. We offer unique **benefits** that you may not currently have, at a competitive rate. Plus, with BetterSure, it's **simple, quick and easy** to protect what's important to you.

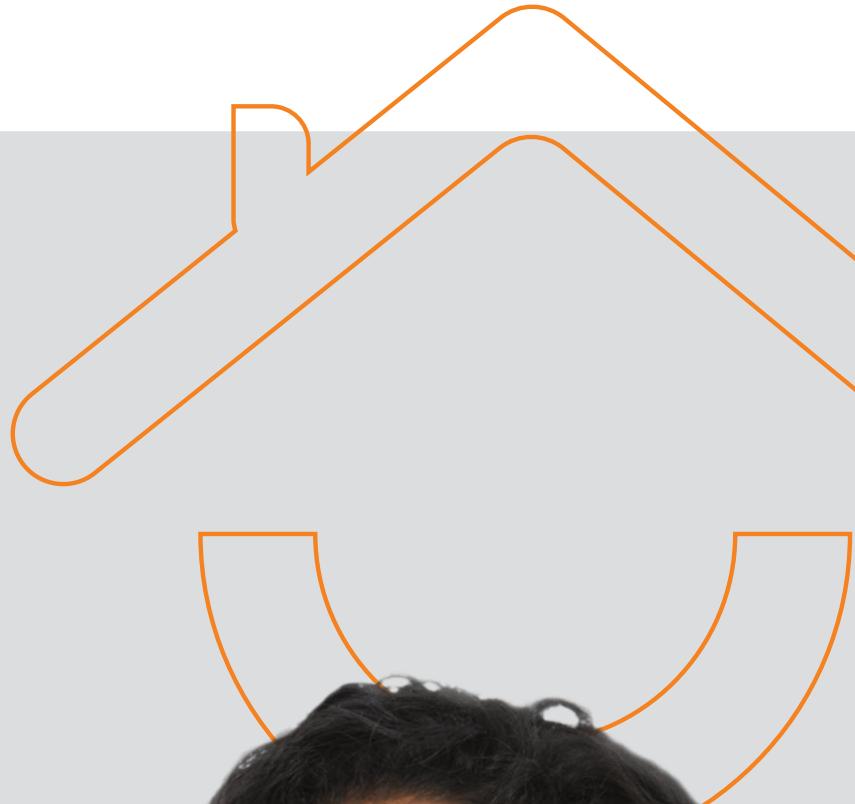
Our solutions are underwritten by leading insurers and because we're affiliated with BetterHome Group, the largest bond originator in the country, **we understand the homebuying journey better than most insurers.**

By choosing BetterSure, you can have peace of mind knowing that your new home, your loved ones and your belongings are fully protected.

Tip:

Your insurance provider is your choice.

You don't have to accept the insurance quote the bank sends you with your home loan contract.





Life Cover

Affordable, bank-approved life cover for you and your co-applicant that pays out a lump sum **up to R3,5 million** to your beneficiaries, or your bank, to settle your bond if you pass away. Your life cover can also be used to fund your children's education needs. As you pay off your bond over time, the size of your bond may decrease, but your level of cover will stay the same.



Whole of life insurance

Your cover continues even after your home loan has been fully paid up.



No medical tests

You're not required to have any medical examinations or HIV tests.



Instant cover

Your cover is activated immediately – you don't need to wait until your bond is registered.



Immediate Expense Benefit

If you pass away, your beneficiaries get a R30 000 cash benefit as soon as we receive a valid death certificate.



Life Cover: optional benefits

These optional benefits can be added to your life cover to ensure that you can keep paying your bond if you become critically ill or disabled, or if you're retrenched.



Dread Disease Cover

Pays a once-off lump sum equal to your home loan amount to cover serious illnesses.



Disability Benefit

Provides disability cover equal to your home loan amount. This is paid out as a once-off lump sum or in monthly instalments.



Retrenchment Cover

Pays a percentage of your home loan amount up to R30 000 per month.





Homeowners Cover

Insures the physical structure of your home up to R7,5 million

against fire, explosions, theft, geyser damage, natural disasters, and more. **Plus, you get an additional R5 million** liability cover and a range of value-added benefits.



Annual geyser inspection

Helps you keep your geyser in good working order – at no cost to you – so you can avoid major expenses later on.



Legal Assist

Provides unlimited 24-hour telephonic advice and access to qualified attorneys, for you and your immediate family members, when necessary.



Emergency Home Assist

Covers the call-out fee plus the first hour of labour for plumbers, electricians, etc. and gives you the peace of mind that comes with knowing you have help when you need it most.



Bank-approved

Meets all the banks' requirements.



Adjustable excess

Allows you to choose your own excess.



Home Contents Cover

Cover up to R1,5 million for your household goods and possessions, and a whole lot more.



Appliance Maintenance Plan

Covers house calls to fix specified broken appliances up to R2 000.



Maintenance Cover

Covers the call-out fee and first hour of labour costs for minor domestic repairs and maintenance up to R2 000 per year.



Medical expenses for your domestic worker

Covers medical bills up to R4 000.



Spoilt fridge/freezer contents cover

Covers food that spoils because of your fridge/freezer breaking down due to specified events.



Alternative accommodation costs or loss of rental

Covers you if your property is not fit to live in because of loss or damage from an insured event.



Veterinary expenses

Covers medical bills for your pet up to R4 000.



Home Contents Cover: optional benefits

Cover for the belongings you take with you when you leave your insured property.



Unspecified Portable Possessions Cover

You automatically benefit from this type of cover – also known as all-risk cover – when you have home contents cover. Covers your unspecified possessions against theft, loss or accidental damage up to a maximum of R2 000 per item and R5 000 per claim.



Specified Portable Possessions Cover

Provides cover for more expensive possessions like jewellery and cellphones. Cover starts at R3 001 per item and can be increased up to a maximum of R100 000 per item.

**Get
covered
today**



Scan and say “Hi”.



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OMART

Products underwritten by Old Mutual Alternative Risk Transfer Limited, a licensed Life Insurer.

Ts and Cs apply

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