



Leisure

UNDERWRITTEN BY **GUARDRISK**
TAILORED RISK SOLUTIONS
FSP NUMBER 75



LEISURE INSURANCE SOLUTION

Comprehensive Cover for Your Recreational Assets

Alpha's unique leisure insurance product offers extensive coverage for loss or damage to your recreational assets used for leisure purposes.





WHAT MAKES OUR PRODUCT UNIQUE

General

- Competitive rates
- Tailor-made policy wording
- Business registered vehicles insurable
- Motorcycles covered for retail value
- Replacement value within the first year of registration
- Pothole cover available
- Automatic cover for vehicles going cross-border

Claims

- 24-hour claims support
- 10% discount on excess when notified from the accident scene
- Accident scene reconstruction specialists for third-party recoveries
- Dedicated salvage department for expedited salvage recovery and disposal
- In-house legal department for recoveries
- Digital video and real-time collaboration platform to fast-track claims
- Specialist tow operators for accidents

WHAT COVER DOES THIS PRODUCT PROVIDE



Water Activities

- Canoes, paddle skis, kayaks, and surf skis
- Inflatables, skis, wakeboards, and other recreational items
- Jet skis or wet bikes
- Motorboats, including outboard motors
- Yachts, sailboats, and dinghies

Outdoor and Adventure Gear

- Pedal cycles, including accessories
- Photographic equipment
- Riding apparel
- Surfboards, kite boards, and windsurfers

Electronic Devices

- Mobile communication devices
- Model boats

Vehicle and Equipment Cover

We offer comprehensive, third-party fire and theft, or third-party only cover for:

- Travel and camping
- Caravans and their contents
- Contents in luggage, camping, or general-purpose enclosed trailers

Motorised Vehicles

- Electric motorcycles
- Motorised or battery-operated golf carts
- Off-road motorcycles
- Quad bikes and four-wheeled motorised all-terrain vehicles
- Superbikes, scooters, cruisers, tourers, adventure bikes, and other motorcycles, including sidecars
- Three-wheeled motorcycles (trikes)
- Trailers

Including cover for:

- Factory-fitted or aftermarket accessories and extras
- Permanent fixtures
- Standard issued parts, tools, spare parts, and travel accessories

Personal Accident Cover

This product also offers compensation for accidental death and/or permanent disability.



All Risks Cover

All risks cover provided worldwide for loss or damage to:

- Personal property
- Bicycles
- Mobile communication devices
- Photographic equipment
- Riding apparel, helmets, leather suits, and other protective gear

Motor Cover

Comprehensive cover for loss or damage to:

- Motorcycles, scooters, quad bikes, off-road scramblers, all-terrain vehicles, golf carts, caravans, and trailers (including contents)
- Accessories and spare parts
- Liability for damage to third-party property

Additional cover for:

- Damage to motorcycles caused by potholes
- Use of motorcycles at track schools



Watercraft

All risks cover for loss or damage to watercraft, including contents and accessories, outboard motors, and trailers used for private and personal purposes, and certain commercial recreational purposes. Cover includes:

- Use on water within South Africa and Namibia, and up to 20 kilometres from their shores
- Optional cover for use in international inland waters
- Liability cover for injury to third parties or damage to third-party property
- Canoes, paddle skis, kayaks, surf skis
- Inflatables, skis, wakeboards, and other recreational items
- Jet skis or wet bikes
- Motorboats
- Surfboards, kiteboards, windsurfers
- Yachts, sailboats, dinghies

Personal Accident Cover

Compensation for:

- Death
- Permanent disability
- Temporary total disability

Including reimbursement of medical expenses incurred.





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Alpha (Pty) Ltd (FSP No: 21820) is an authorised financial services provider.

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