

At Safire, we understand and cater for the requirements of selective niche markets and our Stellar range of products aims to address the needs of the most discerning high-end clientele.

The Safire Stellar Lifestyle policy is our premium **domestic** insurance product for people with sophisticated needs.

What is special about the Stellar Lifestyle policy?

The Stellar Lifestyle policy has been designed to simplify the lives of high-income earners who do not want the hassle of having to specify all their personal items under the Personal all risks section.

Who qualifies?

Minimum Houseowners sum insured (for primary residence) R3.5m

Minimum Householders sum insured (for primary residence) R1.0m

Tailormade cover

Our Stellar range of products not only offers the benefit of simplified all risks administration and convenience, it also includes specific cover options and increased limits.

The policy provides cover under the following sections:

DOMESTIC SECTIONS

- ▶ **Houseowners**
Insurance cover for domestic dwelling and outbuildings (including holiday homes).
- ▶ **Householders**
Insurance cover for household contents and valuables whilst in your dwelling.
- ▶ **Personal all risks**
Insurance cover for specified and unspecified all risk items, personal effects, valuables and items usually used or worn outside of the home. The Stellar Lifestyle policy includes items such as laptops, tablets, cell phones and hearing aids under personal effects, and there is therefore no need to specify these items individually.
- ▶ **Personal accident**
Cover for death or disability following accidental bodily injury is included at no additional charge.
- ▶ **Pleasure craft**
Insurance cover for aquatic craft such as jet-skis, boats and yachts.

LIABILITY SECTION

- ▶ **Personal Liability**
Insurance cover for your legal liability to pay compensation for the death of or bodily injury to a third party, or for loss of or damage to another's property which was caused by your negligence. Safire will protect you, both in terms of compensation payable and any legal costs incurred.

MOTOR SECTION

- ▶ **Motor (Stellar)**
Insurance for all types of private vehicles such as cars, motorcycles, trailers, caravans and golf carts.