



**PERSONAL  
AND BUSINESS  
INSURANCE  
PRODUCTS**



**EswatiniBank**

Grow With Us, Sifutfuke Nawe



# Personal Insurances

## Private Motor insurance

Protects your motor car against accidental damage, theft, lightning and third party liability claims that may arise.

Earn discounts on your premiums and enjoy additional benefits for **FREE** which include free towing services, free windscreen cover, free emergency rental cover, free windscreen chip repair and free funeral cover of up to E5000.

## Home-owners insurance (Rural & Urban)

This policy provides insurance to your home whether in rural or urban area, against fire, lightning, explosion, storm, wind, housebreaking, theft or attempted theft, earthquake and bursting or overflowing of water tanks or pipes.

Cover is extended to include emergency accommodation and geyser cover.

## Household contents insurance

Provides cover for all your household goods which range from furniture, TV's, DVD and CD players, stoves, microwaves and all the way to your tupperware and cutlery.

Protected against house breaking, theft, attempted theft, fire, lightning, storm, wind,

hail, snow and accidental impact, malicious damage and bursting or overflowing of water tanks or pipes.

### **Personal All Risks insurance**

This policy covers property against accidental loss or damage or any misfortune in Africa south of the equator or anywhere else in the world in the course of temporary visits which do not exceed six months.

Covered items may include cell phones, laptops, cameras, luggage containers, handbags, briefcases, watches, jewellery, sporting equipment and other personal effects generally carried on the person.

### **Lungisa Funeral Insurance**

The funeral plan pays a lump sum on death of a participant to assist with funeral costs. Cover is available under two options: individual and family plan. Each option provides you and your family increased protection and peace of mind. Organized groups and associations are eligible to obtain funeral benefits for their members.

## **Business Insurances**

### **Fire (Business Premises)**

The fire section of a commercial policy covers damage to property such as buildings, plant and machinery, stock in trade and other fixed

properties. Protection is provided against losses and damages caused by fire, and associated perils which include storm, wind, water, hail and snow, explosion, lightning, earthquake, impact of vehicles and falling trees and malicious damage.

### **Machinery Breakdown**

Machinery Breakdown policy is an ideal cover for all kinds of plant and machinery, to cover cost of repairs or replacement of damaged parts as a result of *unforeseen and sudden* physical damages.

The cover affords protection to the insured machinery whilst at work or at rest and also when they are being dismantled for the purpose of cleaning, inspection and overhauling or removal to another position or in the course of their operations or subsequent re-erection, *provided these are performed in the same premises.*

### **Business Interruption (Loss of profits)**

A loss of profits policy covers loss of net profit due to partial or total stoppage of the business. Provides payment for continuing overhead expenses such as rent and increase in working expenses necessary incurred to overcome or minimise the effect of the fire such as rent of temporal premises, hire of machinery etc.