4. PERSONAL ALL RISK INSURANCE



PROTECTION THAT GOES WHEREVER YOU GO

Personal All Risk Insurance covers valuable personal belongings that you regularly carry or use away from home.

Best suited for: personal items like gadgets, glasses, jewelery, musical instruments, Sports equipment, handbags and other specified valuables

What is covered?

- Covers against theft, accidental loss and cccidental damage

Whether you're travelling, at work, shopping, or on holiday, your valuable possessions remain protected.

KEY BENEFITS

- Worldwide cover (subject to policy terms)
- Covers items outside your home

Important Considerations

- Items must usually be individually specified.
- Proof of value may be required.
- Policy excesses may apply.
- Unexplained disappearance may not be covered under all policies.
- Regularly update your insured values.

WHY CLIENTS CHOOSE KGARE INSURANCE

Choosing the right insurance broker is just as important as choosing the right insurance policy. At Kgare Insurance Brokers, we are committed to putting our clients first by providing expert advice, personalised service, and reliable support every step of the way. We are proudly Botswana-owned, with over two decades of experience of serving Batswana with reliable insurance advice and tailored risk solutions.

When you need us most, we're by your side. From arranging your cover to assisting with claims, we act as your advocate, helping to ensure your claim is managed fairly, efficiently, and with your best interests in mind. Lastly, we work with a panel of reputable insurers, giving you a wider range of insurance options, competitive premiums, and comprehensive cover.

CONTACTS & ADDITIONAL INFORMATION

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PERSONAL COVERS

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PERSONAL COVERS

1. MOTOR INSURANCE



COMPREHENSIVE MOTOR COVER

What is covered?

- It covers Accidental damage to your vehicle, theft or attempted theft, Fire damage, Malicious damage and Natural disasters (storm, hail, flood where applicable).
- It also includes Third-party property damage and Third-party bodily injury liability.

THIRD PARTY, FIRE & THEFT MOTOR COVER

What is covered?

- It covers damage to third-party property, Third-party bodily injury liability, Fire damage to your vehicle and Theft of your vehicle.
- It also includes Third-party property damage and Third-party bodily injury liability.

Best suited for: Older vehicles and drivers seeking affordable protection

THIRD PARTY ONLY MOTOR COVER

What is covered?

- It covers Damage you cause to another person's property and Third-party bodily injury liability (subject to policy terms).

Best suited for: Older vehicles with lower market value and drivers looking for the minimum legal protection.

2. HOUSEOWNERS INSURANCE

Your home is one of your biggest investments. Houseowners Insurance protects the physical structure of your home against unforeseen events. It covers rebuilding or repair costs and offers financial protection against major losses.

What is covered?

- **Comprehensive Home Protection:** Covers fire, lightning, explosion and storm damage.
- **Theft & Forced Entry:** Includes damages from break-ins or attempted theft.
- **Water Damage:** Covers leaks, Burst pipes and overflow (excluding gradual wear).
- **Impact & Malicious damage:** Protects against unexpected structural harm.
- Other insured perils specified in the policy.

Covers the structure of: House, garage, boundary walls, permanent outbuildings, swimming pools, built-in fixtures and fittings.

IMPORTANT CONSIDERATIONS

- The building should be insured for its full replacement value.
- Regular maintenance is the homeowner's responsibility.
- General wear and tear is not covered.
- Certain events may have policy limits or exclusions.



3. HOUSEHOLD CONTENTS INSURANCE



PROTECT EVERYTHING THAT MAKES YOUR HOUSE A HOME

While Houseowners Insurance protects the building, Household Contents Insurance protects the belongings inside your home.

Best suited for: Cover for furniture, clothing, other household contents and equipment inside the house.

Covers against: Fire, theft following forcible entry,storm damage, water damage, explosion and other insured perils

KEY BENEFITS

- Covers replacement of damaged or stolen belongings.
- Flexible sums insured

IMPORTANT CONSIDERATIONS

- High-value items may require separate listing.
- Proof of ownership may be requested during claims.
- Some items have policy limits.
- General wear and tear is not covered.