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<p>PRODUCT NAME</p>	<p>PERSONAL ALL RISKS INSURANCE – UNDERWRITTEN BY OLD MUTUAL</p>

Summary of Cover

All Risks Cover

This section covers losses arising from accidental loss or damage of any description including.

1. fire, theft malicious damage
2. theft from locked vehicles.
3. loss or damage occurring away from premises
4. loss or damage to specified property temporarily taken out of the home

EXCLUSIONS

1. loss or damage to property permanently kept outside the borders of Zimbabwe
2. Theft from attended and / or unlocked vehicles
3. unspecified vehicle audio equipment
4. confiscation nationalization detention by the state or arm of government
5. Cracking scratching and breakage of china glassware and articles of a brittle nature.
6. Scratching of lenses mirrors prisms films or slides
7. Mechanical or electrical breakdown or derangement
8. vermin insects mildew wear & tear depreciation or deterioration.