

Save 5% on your monthly short-term insurance premium!

In difficult economic times such as we are experiencing currently, people tend to cut down on expenses they feel are not necessary or important. Unfortunately, more than often short-term insurance will also be categorised as such.

But let's consider the following for a moment – if your car is involved in an accident or your home is broken into, do you have the cash on hand to pay for repairs or replace the items stolen or damaged? Will the few hundred rands a month not still be less expensive to pay than an invoice that could amount to R30 000 or more? Most probably you will have to take out a loan or max out your credit card to pay for these unforeseen and unplanned expenses, adding to the stress already experienced. And should it happen that your vehicle is written off completely, without insurance you will not get anything back to settle the outstanding finance or have a deposit for a new vehicle.

Insurance is one of those things that you just have to have. Accidents do not happen according to your budget or just after you received a bonus; they will most probably happen when you do not have extra money to pay for anything unforeseen. Fortunately, lemas is in the position to give even more back to our members than you expect.

Did you know that you save 5% on your monthly insurance premium if you insure your personal belongings with lemas? Our members receive a 5% cash bonus back on the premiums paid for the year, regardless of claims. The benefit is that you do not have to be afraid to claim should your house get broken into or your car get stolen, because you will still get your bonus at the end of the financial year!

It is also important to make sure that you are not over- or underinsured as this will affect the amount of a claim paid out to you. Even though your insurer will adjust the values of your policy annually, make sure that you are insured correctly. This will affect your monthly premium and you may even pay less in the end, especially with regard to annual vehicle depreciations.

Insurance should not be seen as a financial burden, but be regarded as financial security for you should something unexpected happen to your personal belongings. Let lemas be your guardian angel and take away the fear of unexpected losses. Contact us today for an obligation free quotation and start saving!

lemas Contact Centre: 0860 102 383