Homeowner’s insurance policy

Standard Bank
Homeowner's insurance policy

This document contains all the terms of your insurance contract (Policy) between Standard Insurance Limited (Us) and You, the Policyholder.

The Certificate of Insurance is proof of this Policy. It makes up your insurance contract together with this Policy, and any certificate of insurance or other terms. We may communicate with You in letters or phone calls. Please make sure that You read and understand all the documents and check that all details are correct.

The quality of the construction of your home is the responsibility of the seller (or builder and/or developer) and yourself as the buyer. But it is also very important for You to make sure that your property has no structural or other problems, which may be difficult to see during an ordinary inspection. If You want to make changes to the property or need to fix any problems, You should find out about the costs and any municipal regulations that apply. We suggest You get advice from suitable professionals to make sure You are buying a home and not a headache. This policy will not cover such structural defects.

We have put notes in this document in blue italics to help You understand all the terms of this Policy.

We have put defined words and important terms in bold print.

Please read your Policy and Certificate of Insurance carefully. If You have any questions or want to change anything, please contact Standard Insurance Limited. You will find the contact details at the back of this Policy document.

Managing Director
Standard Insurance Limited
Standard Insurance Limited
Reg. No. 1993/007593/06
4 Ellis Street Constantia Kloof Roodepoort 1709
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Definitions

In this Policy and any related documents, certain words have the meanings below.

Definitions of other words appear in the text where applicable.

Abandoned
Means that You or Your legal tenant has moved out of a building and nobody is looking after it.

Accidental Damage
Means sudden and unexpected loss of or damage to property that is not directly or indirectly caused by an event We cover or exclude. Not done on purpose.

Active Soils
Means soil that expands or shrinks because its moisture content increases or decreases. This happens in soil or rock with a lot of clay in it.

Certificate of Insurance
Means a document issued by the insurance company to prove the existence of an insurance Policy. It states the type of cover, the value of cover, the commencement date of the Policy and the Insured Property.

Cover
Means benefits offered in terms of this Policy to the Policyholder in exchange for a premium.

Dual Insurance
Means there is more than one Policy with different Cover afforded to the same Insured Property. It usually happens in soil or rock with a lot of clay in it.

Excess
Means the first amount of every claim that You must pay.

FAIS Act
Means the Financial Advisory and Intermediary Services Act, 37 of 2002, as amended from time to time and including subordinate legislation.

Family
Means all relatives living in the same household and their domestic helpers.

Group
Means Our affiliates, associates, subsidiaries and divisions together with Our holding company and the affiliates, associates, subsidiaries and divisions of Our holding company.

Heat pump
Means domestic air source water heating heat pump system.

Indemnity
Means your right to be restored as closely as possible to your financial position before the insured loss happened, as long as the sum insured is enough.

Insured Property
Means the physical structure of your private residence and domestic outbuildings at the Risk Address in your Certificate of Insurance. The structure must be built according to National Building Regulations and as shown in your Certificate of Insurance. It must also comply with SANS regulations.

Landslip
Means that soil supporting or supported by any building moves sideways and downwards.

Maintenance
Means keeping an Insured Property in good condition by checking it regularly and repairing it when needed.

Malicious damage
Means something done on purpose or deliberately with the aim of causing damage.

Mortgagee
Means The Standard Bank of South Africa Limited or another financial institution with a bond over the Insured Property. The Mortgagee’s rights are stronger than Your own rights until You pay back all the money You owe it.

Personal Information
Means information relating to an identifiable, natural or juristic person, including but not limited to, information relating to race, gender, sex, marital status, nationality, ethnic or social origin, colour, sexual orientation, age, physical or mental health, religion, belief, disability, language, birth, education, identity number, telephone number, email, postal or street address, biometric information and financial, criminal or employment history as well as correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence.

Pipe
Means the hot and cold clean water supply piping from the main supply installed in the Insured Property, including the overflow pipes associated with the geyser installation, excluding irrigation pipes.

Policy
Means the legal document containing the terms of your insurance cover.

Policyholder
Means the person in whose name the Certificate of Insurance is issued. The mortgagee may also be a Policyholder while it has a mortgage bond over the land.

Process
Means any operation or activity, whether automated or not, concerning Personal Information, including: collection; receipt, recording, organisation; collation; storage; updating or modification; retrieval; alteration; consultation; use; dissemination, by means of transmission, distribution or making available in any other form; merging, linking, as well as blocking, degradation, erasure or destruction of information. Processing will have a similar meaning.

Rejection
Means We refuse to pay Your claim or part of Your claim.

Risk Address
Means the address on the Certificate of Insurance.

Settlement
Means the gradual downward movement of the ground due to the weight of the building, which is the wholly natural effect of applying a load on the ground and is predictable.

Solar Water Heating (SWH) System
Means a system for heating water using the energy of the sun. A solar water heating system consists of a solar tank, solar collector (flat plate or evacuator tube), thermal lagged piping and fittings related to them, TP valve, ball and relief valves, safety valve, anode, vacuum breakers, thermostat, SANS approved timer and anti-freeze.
Definitions

In this Policy and any related documents, certain words have the meanings below.

Definitions of other words appear in the text where applicable.

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Means that You or Your legal tenant has moved out of a building and nobody is looking after it.

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Means sudden and unexpected loss of or damage to property that is not directly or indirectly caused by an event We cover or exclude. Not done on purpose.

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Means soil that expands or shrinks because its moisture content increases or decreases. This happens in soil or rock with a lot of clay in it.

**Certificate of Insurance**
Means a document issued by the insurance company to prove the existence of an insurance Policy. It states the type of cover, the value of cover, the commencement date of the Policy and the Insured Property.

**Cover**
Means benefits offered in terms of this Policy to the Policyholder in exchange for a premium.

**Dual Insurance**
Means there is more than one Policy with different insurers covering the same object or property and it is possible for You to make a claim under more than one of these Policies.

**Excess**
Means the first amount of every claim that You must pay.

**FAIS Act**
Means the Financial Advisory and Intermediary Services Act, 37 of 2002, as amended from time to time and including subordinate legislation.

**Family**
Means all relatives living in the same household and their domestic helpers.

**Group**
Means Our affiliates, associates, subsidiaries and divisions together with Our holding company and the affiliates, associates, subsidiaries and divisions of Our holding company.

**Heat pump**
Means domestic air source water heating heat pump system.

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Means your right to be restored as closely as possible to your financial position before the insured loss happened, as long as the sum insured is enough.

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Means that soil supporting or supported by any building moves sideways and downwards.

**Maintenance**
Means keeping an Insured Property in good condition by checking it regularly and repairing it when needed.

**Malicious damage**
Means something done on purpose or deliberately with the aim of causing damage.

**Mortgagee**
Means The Standard Bank of South Africa Limited or another financial institution with a bond over the Insured Property. The Mortgagee’s rights are stronger than Your own rights until You pay back all the money You owe it.

**Personal Information**
Means information relating to an identifiable, natural or juristic person, including but not limited to, information relating to race, gender, sex, marital status, nationality, ethnic or social origin, colour, sexual orientation, age, physical or mental health, religion, belief, disability, language, birth, education, identity number, telephone number, email, postal or street address, biometric information and financial, criminal or employment history as well as correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence.

**Pipe**
Means the hot and cold clean water supply piping from the main supply installed in the Insured Property, including the overflow pipes associated with the geyser installation, excluding irrigation pipes.

**Policy**
Means the legal document containing the terms of your insurance cover.

**Policyholder**
Means the person in whose name the Certificate of Insurance is issued. The mortgagee may also be a Policyholder while it has a mortgage bond over the land.

**Process**
Means any operation or activity, whether automated or not, concerning Personal Information, including: collection; receipt, recording, organisation; collation; storage; updating or modification; retrieval; alteration; consultation; use; dissemination by means of transmission; distribution or making available in any other form; merging, linking, as well as blocking, degradation, erasure or destruction of information. Processing will have a similar meaning.

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**Solar Water Heating (SWH) System**
Means a system for heating water using the energy of the sun. A solar water heating system consists of a solar tank, solar collector (flat plate or evacuated tube), thermal lagged piping and fittings related to them, TP valve, ball and relief valves, safety valve, anode, vacuum breakers, thermostat, SANS approved timer and anti-freeze.
General Terms

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1. Interpretation
This Policy and your Certificate of Insurance must be read together as if they are one document.
- Explanatory notes (inserted in blue italics) do not affect the meaning of the Policy.
- Words defined in this Policy have no other meaning unless clearly changed or limited by other words in the Policy.

2. Your adherence to the terms
Our liability (responsibility) depends on You following the Policy terms. This means We will not have to pay Your claim if You do not keep to the terms of Your Policy.

3. Deliberate or fraudulent act
We will reject any claim under this Policy that is fraudulent (dishonest) in any way. It is fraud if You use any dishonest method to get any benefit under this Policy, or if someone does this for You. It is also fraud to cause or allow any insured event to happen on purpose.

4. Change of risk
You must tell Us within 30 days about:
- any change in circumstances that could affect the risk of loss, damage, injury or liability;
- any additions or alterations (changes) to the building structure; and
- any change of use if the building is not used for domestic purposes.

5. Preventing loss
You must be careful and take reasonable steps to prevent or reduce any loss, damage, accident, injury or liability (legal responsibility).

Insurance does not cover the cost of home Maintenance or security.

Examples of your responsibilities include:
- regularly inspecting your building and repairing anything needed to prevent a loss or damage to the Insured Property; and
- paying to remove any tree that presents a danger to any property.

6. How to claim (what You must do)
6.1 You must tell Us within 30 days if You know about any event that will, or is likely to result in a claim. As soon as possible after telling Us, You must give Us:
- details about any other insurance covering the same event;
- details of the event;
- any proof, document, information or sworn statement We ask for;
- documents or details of communications You receive about a claim; and
- any assistance. We may require to obtain settlement from any other party.
6.2 You must not agree, admit, confirm, offer, promise, pay or guarantee anything to another person without Our written permission.
6.3 You must report any theft, Malicious damage (vandalism) or vehicle accident to the South African Police Services (SAPS) within 24 hours or as soon as You know about the incident.
6.4 You must give Us an SAPS case number or accident report number.

7. Subrogation (transfer of rights)
We may take over your rights related to any claim We cover. This means We may pursue, defend or settle related claims and use Your name for this.

8. Rejection (of claims) and disputes about this
8.1 If We reject Your claim or do not agree with the value of Your claim and You are unhappy with this, You may do the following within 90 days from receipt of Your rejection letter:
- ask Our management to reconsider Your claim; or
- write to The Ombudsman for Short-Term Insurance, PO Box 32334, Braamfontein, 2017.
8.2 If You remain unhappy after We have reconsidered Your claim You may take legal action against Us but it must be within 6 months from the end of the 90 days mentioned above.
8.3 You will lose Your rights to claim if You do not take legal action in time (within six months from the end of the 90 days mentioned above). This means We will not have to pay You anything.

9. Jurisdiction
We will accept the decision of the Ombudsman for Short-Term Insurance.

This Policy is subject to the jurisdiction of the South African courts.

Legal action about this Policy must be taken in South Africa.

10. More than one Policy covering the same risk insured by this Policy (Dual Insurance)

In the case of Dual Insurance We will be liable only for Our proportionate share. Since We are to pay a proportionate share of claims occurring during the period of Dual Insurance, We will refund You a proportionate share of the premiums paid from the date of Dual Insurance as long as We have not paid any claims during the Dual Insurance period. It is Your duty to inform Us as soon as You become aware of the Dual Insurance.

11. Cancellation or changes of your Policy
11.1 You must tell Us about any changes in Your postal address where You want Us to send all letters about Your Policy or any claims information.
11.2 We may change, cancel or endorse the Policy by giving You 30 days notice in writing to the latest email or postal address We have for You.

Notice will be sent to your last-known address.

11.3 You must write to Us 30 days before You cancel this Policy. You may only cancel the Policy with the Mortgage’s written permission.
Subsidence
Means that the ground that supports or is supported by a building moves downwards for any reason except settlement.

Sum insured
Means the full stated cost of replacing or rebuilding the building on the Certificate of Insurance. The replacement value includes the cost of rebuilding all buildings with new materials at today’s prices. It also includes professional fees.

Theft
Means dishonestly taking the property of someone else with the intention of never giving it back to the owner.

Unoccupied
Means without people staying in or using the Insured Property for at least 30 days in a row.

Vacant
Means that nobody lives in or uses the building, or that somebody uses the building without Your permission.

Water Apparatus
Means any of the following if permanently fixed to the building:
- reservoirs
- water tanks
- geysers
- fixed fish tanks
- toilet cisterns
- fixed water purifiers.

We, Us or Our
Means the insurer, Standard Insurance Limited.

You or Your
Means the Policyholder whose name is on the Certificate of Insurance. This can include any company, close corporation, trust, or any of their directors, shareholders, trustees or beneficiaries, where this applies.

General Terms
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4. Change of risk
You must tell Us within 30 days about:
- any change in circumstances that could affect the risk of loss, damage, injury or liability;
- any additions or alterations (changes) to the building structure; and
- any change of use if the building is not used for domestic purposes.

5. Preventing loss
You must be careful and take reasonable steps to prevent or reduce any loss, damage, accident, injury or liability (legal responsibility). Insurance does not cover the cost of home Maintenance or security.

Examples of your responsibilities include:
- regularly inspecting your building and repairing anything needed to prevent a loss or damage to the Insured Property; and
- paying to remove any tree that presents a danger to any property.

6. How to claim (what You must do)
6.1 You must tell Us within 30 days if You know about any event that will, or is likely to result in a claim. As soon as possible after telling Us, You must give Us:
- details about any other insurance covering the same event;
- details of the event;
- any proof, document, information or sworn statement We ask for;
- documents or details of communications You receive about a claim; and
- any assistance. We may require to obtain settlement from any other party.

6.2 You must not agree, admit, confirm, offer, promise, pay or guarantee anything to another person without Our written permission.

6.3 You must report any theft, Malicious damage (vandalism) or vehicle accident to the South African Police Services (SAPS) within 24 hours or as soon as You know about the incident.

6.4 You must give us an SAPS case number or accident report number.

7. Subrogation (transfer of rights)
We may take over your rights related to any claim We cover. This means We may pursue, defend or settle related claims and use Your name for this.

8. Rejection (of claims) and disputes about this
8.1 If We reject Your claim or do not agree with the value of Your claim and You are unhappy with this, You may do the following within 90 days from receipt of Your rejection letter:
- ask Our management to reconsider Your claim; or
- write to The Ombudsman for Short-Term Insurance, PO Box 32334, Braamfontein, 2017.

8.2 If You remain unhappy after We have reconsidered Your claim You may take legal action against Us but it must be within 6 months from the end of the 90 days mentioned above.

8.3 You will lose Your rights to claim if You do not take legal action in time (within six months from the end of the 90 days mentioned above). This means We will not have to pay You anything.

9. Jurisdiction
We will accept the decision of the Ombudsman for Short-Term Insurance.

This Policy is subject to the jurisdiction of the South African courts.

Legal action about this Policy must be taken in South Africa.

10. More than one Policy covering the same risk insured by this Policy (Dual Insurance)
In the case of Dual Insurance We will be liable only for Our proportionate share. Since We are to pay a proportionate share of claims occurring during the period of Dual Insurance, We will refund You a proportionate share of the premiums paid from the date of Dual Insurance as long as We have not paid any claims during the Dual Insurance period. It is Your duty to inform Us as soon as You become aware of the Dual Insurance.

11. Cancellation or changes of your Policy
11.1 You must tell Us about any changes in Your postal address where You want Us to send all letters about Your Policy or any claims information.
11.2 We may change, cancel or endorse the Policy by giving You 30 days notice in writing to the latest email or postal address We have for You.

Notice will be sent to your last-known address.

11.3 You must write to Us 30 days before You cancel this Policy. You may only cancel the Policy with the Mortgagee’s written permission.
12. Personal Information
12.1 We may and You expressly consent to the collecting and Processing of Your Personal Information by Us, to:
- Administer Your Policy;
- Provide any combination of services, analysis, advice or intermediary service linked to Your Policy, to You;
- Monitor and analyse Your conduct relating to the Policy for fraud, compliance and other risk-related purposes;
- Carry out statistical and other analysis to identify potential markets and trends; and
- Develop new products and services.
12.2 You hereby expressly consent that We may:
- Process and further Process your Personal Information within the group for the above purposes;
- Disclose your Personal Information to any person who provides services to Us or acts as Our agent or to whom We have transferred or purpose to transfer any of Our rights and duties in respect of Your Policy. Some of these persons may be located in countries outside of the Republic of South Africa; and
- Share Your Personal Information with Our service providers, locally and outside South Africa, as necessary. We ask persons who provide services to Us to agree to Our privacy policies if they need access to any Personal Information to carry out their service.
12.3 You acknowledge that:
- We will at all times remain responsible for determining the purpose of and means for Processing your Personal Information;
- We are required by various laws, including the FAIS Act, to collect some of your Personal Information;
- Without your Personal Information We may be unable to open or continue to offer services to You; and
- You are providing Us with Your Personal Information voluntarily.
12.4 Our address is stated in the service address clause in the Policy.

13. Riot and strike damage cover, including political violence
We have arranged cover for You with the South African Special Risks Insurance Association (SASRIA). This covers You for damages caused by terrorism, riots, strikes, public disorder and political violence.

14. Salvage
If We pay You for a total loss of Your Insured Property, We will own the salvage (whatever We can recover) and any sale proceeds from the property. This also applies if We pay You for constructive total loss (where damaged property cannot be economically repaired).

15. Solar Water Heating (SWH) systems
We will pay You the cost of replacing or repairing Your solar water heating system if it bursts or is damaged by an insured event.

A certified and accredited plumber and electrician who issued certificates of compliance must have installed the entire solar water heating system.

The system’s solar tank and collector must have:
- been approved by the South African Bureau of Standards (SABS);
- had a 10 year (or longer) manufacturer’s warranty; and
- been operated and maintained according to the manufacturer’s warranty.

All parts must comply with the following South African National Standards (SANS) standards for solar water heating systems:
- SANS 10254 – the installation, Maintenance, replacement and repair of fixed electric storage water heating systems.
- SANS 10400 – the application of national building regulations.

We may ask to see all supporting documents if You claim.

16. Own service provider
We have the right to require that a service provider of Our choice do any work required on the Insured Property. If You ask to use a service provider of your choice, We will not be responsible for any amount above of the amount quoted by Our service provider. This means You will be paid out according to Our set rates.

17. Valuation
Although the property was evaluated, the purpose of the evaluation was to determine that the property was sufficient as security for the Mortgagee. The valuation does not guarantee that the property is free of defects or that the property is built according to building regulations.

It is Your responsibility to ensure that the sum insured is adequate to cover the replacement cost of the Insured Property.

18. Payment of the Excess
You will be responsible for paying the applicable Excess to the service provider before the start of any repairs when asked to do so by the service provider appointed by Us.

In the event of any claim requiring You to pay two separate Excesses, You will be responsible for the payment of the Excesses before the start of the repairs to each service provider if more than one service provider is involved or for the accumulative amount if one service provider is involved.

19. Interest on damages
We will pay no interest on any amount due in terms of this Policy, except by order of a competent court.

20. Period of grace
You are entitled to a period of 30 days from the premium due date in which to pay Your outstanding premium. The Policy will be cancelled if premiums are not paid for two consecutive months.

21. Reinstatement of sum insured
The sum insured will not be reduced by any claim. We may require You to pay an additional premium calculated on the amount of the claim for the period from the date of loss or damage until the expiry date of the period of insurance.
12. Personal Information
12.1 We may and You expressly consent to the collecting and Processing of Your Personal Information by Us, to:
• Administer Your Policy;
• Provide any combination of services, analysis, advice or intermediary service linked to Your Policy, to You;
• Monitor and analyse Your conduct relating to the Policy for fraud, compliance and other risk-related purposes;
• Carry out statistical and other analysis to identify potential markets and trends; and
• Develop new products and services.
12.2 You hereby expressly consent that We may:
• Process and further Process your Personal Information within the group for the above purposes;
• Disclose your Personal Information to any person who provides services to Us or acts as Our agent or to whom We have transferred or purpose to transfer any of Our rights and duties in respect of Your Policy. Some of these persons may be located in countries outside of the Republic of South Africa; and
• Share Your Personal Information with Our service providers, locally and outside South Africa, as necessary. We ask persons who provide services to Us to agree to Our privacy policies if they need access to any Personal Information to carry out their service.
12.3 You acknowledge that:
• We will at all times remain responsible for determining the purpose of and means for Processing your Personal Information;
• We are required by various laws, including the FAIS Act, to collect some of your Personal Information;
• Without your Personal Information We may be unable to open or continue to offer services to You; and
• You are providing Us with Your Personal Information voluntarily.
12.4 Our address is stated in the service address clause in the Policy.

13. Riot and strike damage cover, including political violence
We have arranged cover for You with the South African Special Risks Insurance Association (SASRIA). This covers You for damages caused by terrorism, riots, strikes, public disorder and political violence.

14. Salvage
If We pay You for a total loss of Your Insured Property, We will own the salvage (whatever We can recover) and any sale proceeds from the property. This also applies if We pay You for constructive total loss (where damaged property cannot be economically repaired).

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We will pay You the cost of replacing or repairing Your solar water heating system if it bursts or is damaged by an insured event.

A certified and accredited plumber and electrician who issued certificates of compliance must have installed the entire solar water heating system.

The system’s solar tank and collector must have:
• been approved by the South African Bureau of Standards (SABS);
• had a 10 year (or longer) manufacturer’s warranty; and
• been operated and maintained according to the manufacturer’s warranty.

All parts must comply with the following South African National Standards (SANS) standards for solar water heating systems:
• SANS 1307:2009 – domestic solar water heaters.
• SANS 10254 – the installation, Maintenance, replacement and repair of fixed electric storage water heating systems.
• SANS 10400 – the application of national building regulations.

We may ask to see all supporting documents if You claim.

16. Own service provider
We have the right to require that a service provider of Our choice do any work required on the Insured Property. If You ask to use a service provider of your choice, We will not be responsible for any amount above of the amount quoted by Our service provider. This means You will be paid out according to Our set rates.

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Although the property was evaluated, the purpose of the evaluation was to determine that the property was sufficient as security for the Mortgagee. The valuation does not guarantee that the property is free of defects or that the property is built according to building regulations.

It is Your responsibility to ensure that the sum insured is adequate to cover the replacement cost of the Insured Property.

18. Payment of the Excess
You will be responsible for paying the applicable Excess to the service provider before the start of any repairs when asked to do so by the service provider appointed by Us.

In the event of any claim requiring You to pay two separate Excesses, You will be responsible for the payment of the Excesses before the start of the repairs to each service provider if more than one service provider is involved or for the accumulative amount if one service provider is involved.

19. Interest on damages
We will pay no interest on any amount due in terms of this Policy, except by order of a competent court.

20. Period of grace
You are entitled to a period of 30 days from the date of the loss or damage to settle Your claim.

21. Reinstatement of sum insured
We may replace, reinstate, repair or pay fair compensation for any property damaged by an insured event. We may do any combination of these using any suppliers. We may pay the value of the Insured Property when it is destroyed by an insured event, but will not pay more than the sum insured for each item in the Certificate of Insurance.

If the Insured Property’s replacement cost (at the time of the loss) is more than the sum insured, You are regarded as your own insurer for the difference. This means You must pay a proportionate share of the loss. The replacement costs include the cost of demolition and professional fees.

Example: If the actual replacement cost of the building is R500 000 and the building is insured for R250 000, We will compensate 50% of your loss. So We will pay You R250 000.

Insured Property
The Insured Property must be a private residence. If it is not used for domestic purposes, You must tell Us so that We can arrange suitable cover.

Physical structures (buildings)
Means your private residence together with all permanent:
• physical structures and improvements, and
• fixtures and fittings attached to walls, floor, roof.
Cover for Solar Water Heating Systems

We cover the full replacement cost (including installation) of an existing solar water heating system that meets the standards under General Term 15 above.

If solar water heating equipment does not meet those standards, We will only cover replacement costs up to R5 000.

Cover for Heat pumps

Following the leaking, bursting or overflowing of a fitted Heat pump as a result of an insured event, provided that it is not within the manufacturer's warranty period, we pay for the repair or replacement of the Heat pump. Replacement of a Heat pump by a non approved service provider will only be reimbursed at the insurer's repair rates after the insurer has inspected the installation for SANS 1352 compliance as applicable and inspected the salvage.

The Heat pump will be covered provided that PRBI (Plumbing Industry Registration Board) COC (Certificate of Conformance) must have been issued for the installation of the Heat pump. The Heat pump installation must be of a split type and installed on a SANS 151 approved not tested geyser and the Heat pump connections to the geyser may not comprise on the integrity or the warranty of the geyser.

Integral Heat pumps are not covered

A Heat pump includes a compressor, fan, electronic control device, evaporator and circulating pump.

The Heat pump must be installed in accordance to SANS 1352. A Heat pump does not include the diffuser, twin port drain-cock, combination safety valve, strainer and isolating valves.

Generators

We cover generators installed as permanent fixtures for domestic use under the building section. The generator must be used for domestic purposes only. We do not cover any generator used for business purposes.

The generator must be in a secure place and not left unprotected outside.

You may also keep the following fuel at your home:
- diesel (up to 210 litres); and
- petrol (up to 40 litres).

We do not cover:
- mechanical or electrical breakdown;
- wear and tear;
- goods under guarantee; or
- claims because of spilled fuel.

Excess

The amount of the Excess may change, depending on the type of claim.

The basic Excess for each claim is R750. However, in the claim situations below You must pay the following Excess:

- Subsidence and Landslip
  - R2 500 or 1% of the repair costs, whichever is higher.
- Mining operations
  - R2 500 or 1% of the sum insured at the time, whichever is higher.
- Unoccupied Insured Property
  - The first R5 000 of loss or damage because of any malicious act, theft or attempted theft.
  - Our liability is also limited to 30% of the sum insured at the time.
- Building operations
  - R1 000.
  - Geyser
  - R750 for loss or damage to the geyser, plus R500 for damage to the Insured Property that follows from a burst geyser.
- Electronic equipment
  - R750 or 10% of any damage or loss because of lightning, whichever is higher.
- Solar Water Heating Systems
  - R1 000 for loss or damage to the tank or part of it;
  - R1 000 for loss or damage to the collector or part of it;
  - R2 000 for loss or damage to the other parts of a solar water heating system;
  - additional R500 for loss or damage to the Insured Property that follows from any burst or failed part of the system and

- R2 000 for loss or damage to the whole Solar Water Heating system.
- Pipes
  - R500 for resultant damages and patch up work following the bursting or leaking of a pipe.

You may also choose to pay a higher voluntary Excess to reduce your monthly premium.

2. Insured events (events We cover You for)

We only cover You for the events listed below or under "Extensions of cover" (if this applies).

2.1 Fire, lightning or explosion

2.2 Storm, wind, hail, snow or flood, excluding loss or damage following from:
- a rise in underground water levels or the pressure this may cause;
- if the water is cut off by the municipality for, whatever reason and then You leave Your tap open and the water is turned on and this causes Your house to be flooded, there is no cover; and
- poor design or construction, wear and tear or gradual deterioration, as the main or most likely cause.

Flood is limited to natural causes. A properly built and maintained house and roof should be able to withstand the ingress of water due to rain.

2.3 Malicious damage, excluding loss or damage following from:
- You or Your tenant breaching any contract;
- theft;
- attempted theft; or
- malicious damage caused by tenants is not covered.

If any Insured Property is Unoccupied for more than:
- 30 days in a row, Our liability is limited to 30% of the sum insured and You must also pay the first R5 000 of every claim;
- six months, We will not cover any loss or damage.

2.4 Earthquake, but:
- You must prove that the damage was not caused by mining operations; and
- You must pay the first R2 500 or 1% of the loss or damage (whichever is higher) if it was caused by mining operations.
or land that make up the Insured Property at the Risk Address.
For example, the following are all included as part of the Insured Property:
1. built-in cupboards and wall-to-wall carpets;
2. bathroom and kitchen fittings;
3. security systems, gate motors, intercom systems;
4. tennis, squash courts, stables and dog kennels for personal use;
5. swimming pools in the ground and pool filtration machinery;
6. saunas, spa baths;
7. domestic water tanks;
8. borehole machinery supplying domestic water;
9. fixed generators or solar heating systems;
10. fixed and permanent aerials, satellite dishes, masts and lightning conductors;
11. boundary and other walls, gates, posts and fences;
12. retaining walls (but only if designed and built to structural engineering specifications with extra underpinning of foundations to prevent damage);
13. sheds or wendy houses on a fixed foundation;
14. paved and surfaced areas of brick, concrete, tar or stone; and
15. water, sewerage, gas, electricity and communication connections You are responsible for between the building and the public supply.
The Insured Property excludes things such as:
- earthen walls or structures, earth or gravel driveways;
- hedges, plants, trees, shrubs, grass or ground;
- dam walls;
- piers, jetties, bridges and ditches;
- sheds or wendy houses not on a fixed foundation;
- paved and surfaced areas of brick, concrete, tar or stone;
- water, sewerage, gas, electricity and communication connections You are responsible for between the building and the public supply.
The Insured Property excludes things such as:
- earthen walls or structures, earth or gravel driveways;
- hedges, plants, trees, shrubs, grass or ground;
- dam walls;
- piers, jetties, bridges and ditches;
- sheds or wendy houses not on a fixed foundation;
- paved and surfaced areas of brick, concrete, tar or stone;
- water, sewerage, gas, electricity and communication connections You are responsible for between the building and the public supply.
The Insured Property excludes things such as:
- earthen walls or structures, earth or gravel driveways;
- hedges, plants, trees, shrubs, grass or ground;
- dam walls;
- piers, jetties, bridges and ditches;
- sheds or wendy houses not on a fixed foundation;
- paved and surfaced areas of brick, concrete, tar or stone; and
- water, sewerage, gas, electricity and communication connections You are responsible for between the building and the public supply.
The Insured Property excludes things such as:
- earthen walls or structures, earth or gravel driveways;
- hedges, plants, trees, shrubs, grass or ground;
- dam walls;
- piers, jetties, bridges and ditches;
- sheds or wendy houses not on a fixed foundation;
- paved and surfaced areas of brick, concrete, tar or stone; and
- water, sewerage, gas, electricity and communication connections You are responsible for between the building and the public supply.

Cover for Solar Water Heating Systems
We cover the full replacement cost (including installation) of an existing solar water heating system that meets the standards under General Term 15 above.
If solar water heating equipment does not meet those standards, We will only cover replacement costs up to R5 000.

Cover for Heat pumps
Following the leaking, bursting, or overflowing of a fitted Heat pump as a result of an insured event, provided that it is not within the manufacturer’s warranty period, we pay for the repair or replacement of the Heat pump. Replacement of a Heat pump by a non-approved service provider will only be reimbursed at the insurer’s repair rates after the insurer has inspected the installation for SANS 1352 compliance as applicable and inspected the salvage.
The Heat pump will be covered provided that PRBI (Plumbing Industry Registration Board) DOC (Certificate of Conformance) must have been issued for the installation of the Heat pump. The Heat pump installation must be of a split type and installed on a SANS 151 approved not tested geyser and the Heat pump connections to the geyser may not comprise on the integrity or the warranty of the geyser.

Integral Heat pumps are not covered
A Heat pump includes a compressor, fan, electronic control device, evaporator and circulating pump.
The Heat pump must be installed in accordance to SANS 1352. A Heat pump does not include the diffuser, twin port drain cock, combination safety valve, strainer and isolating valves.

Generators
We cover generators installed as permanent fixtures for domestic use under the building section. The generator must be used for domestic purposes only. We do not cover any generator used for business purposes.
The generator must be in a secure place and not left unprotected outside.
You may also keep the following fuel at your home:
- diesel (up to 210 litres); and
- petrol (up to 40 litres).

We do not cover:
- mechanical or electrical breakdown;
- wear and tear;
- goods under guarantee; or
- claims because of spilled fuel.

Excess
The amount of the Excess may change, depending on the type of claim.
The basic Excess for each claim is R750. However, in the claim situations below You must pay the following Excess:
- Subsidence and Landslip - R2 500 or 5% of the repair costs, whichever is higher.
- Mining operations - R2 500 or 1% of the sum insured at the time, whichever is higher.
- Unoccupied Insured Property - The first R5 000 of loss or damage because of any malicious act, theft or attempted theft. Our liability is also limited to 30% of the sum insured at the time.
- Building operations - R1 000.
- Geyser - R750 for loss or damage to the geyser, plus R500 for damage to the Insured Property that follows from a burst geyser.
- Electronic equipment - R750 or 10% of any damage or loss because of lightning, whichever is higher.
- Solar Water Heating Systems - R1 000 for loss or damage to the tank or part of it; - R1 000 for loss or damage to the collector or part of it; - R2 000 for loss or damage to the other parts of a solar water heating system; - additional R500 for loss or damage to the Insured Property that follows from any burst or failed part of the system and
- R2 000 for loss or damage to the whole Solar Water Heating system.
- Pipes - R500 for resultant damages and patch up work following the bursting or leaking of a pipe.
You may also choose to pay a higher voluntary Excess to reduce your monthly premium.

2. Insured events (events We cover You for)
We only cover You for the events listed below or under “Extensions of cover” (if this applies).
2.1 Fire, lightning or explosion.
2.2 Storm, wind, hail, snow or flood, excluding loss or damage following from:
- a rise in underground water levels or the pressure this may cause;
- rain that is not a storm or does not cause flooding;
- if the water is cut off by the municipality for, whatever reason and then You leave Your tap open and the water is turned on and this causes Your house to be flooded, there is no cover; and
- poor design or construction, wear and tear or gradual deterioration, as the main or most likely cause.
Flood is limited to natural causes. A properly built and maintained house and roof should be able to withstand the ingress of water due to rain.

2.3 Malicious damage, excluding loss or damage following from:
- You or Your tenant breaching any contract;
- theft;
- attempted theft; or
- Malicious damage caused by tenants is not covered.
If any Insured Property is Unoccupied for more than:
- 30 days in a row, Our liability is limited to 30% of the sum insured and You must also pay the first R5 000 of every claim;
- six months, We will not cover any loss or damage.
2.4 Earthquake, but:
- You must prove that the damage was not caused by mining operations; and
- You must pay the first R2 500 or 1% of the loss or damage (whichever is higher) if it was caused by mining operations.
2.5 Bursting or leaking of any water Apparatus or fixed oil-fired heating equipment, excluding:
- damage following from a burst, leaking or overflowing of the Water Apparatus unless it was because of a sudden malfunction; and
- solar heating pipes, unless damaged because of freezing.

If We accept a valid electric geyser claim, You may use the Settlement amount towards paying for a SWH system. However, You must pay any balance for the SWH system and its installation.

2.6 Theft or attempted theft, excluding loss or damage while the Insured Property is Vacant unless forcible and violent entry or exit is used by the perpetrators.

For Unoccupied Insured Properties there will be no cover, however for cover to continue during this period, You must at Your own cost, take one of the following precautionary measures:
- a 24-hour burglar alarm linked to armed response; it must be operational; be activated whenever you leave the property; or
- a security guard on the premises for 24 hours a day.

If a claim arises while the property is Unoccupied with one or more of the above measures in place, an Excess of R5 000 will be applicable for every occurrence. There must be signs of forced or violent entry into or exit from the Insured Property.

Despite the above, if the Insured Property is Unoccupied or Vacant for six months or more there will be no cover for theft, attempted theft and Malicious damage.

2.7 Impact damage by:
- aircraft or other aerial devices or anything dropped from them;
- road vehicles;
- collapsing TV or radio aerials, masts or lightning conductors; and
- falling trees not intentionally felled.

Recovery from third parties by us is not obligatory and requires your full compliance with the claims procedure above.

2.9 Accidental breaking or collapse of aerial, masts or satellite dishes.

This excludes cover for electronic breakdown.

2.10 Accidental breaking of fixed glass, mirrors or sanitary ware (such as basins or toilets), excluding:
- mirror frames;
- chips, scratches or minor damage; and
- any loss or damage in a Vacant Insured Property.

2.11 Accidental Damage to water, sewerage, gas, electricity or phone connections. You are responsible for between Your Insured Property and the public supply.

2.12 Subsidence or Landslip damage to the Insured Property excluding damage caused as a result of:
- any digging or excavation (other than mining activities) or removal or weakening of support;
- any alteration, addition or repair to the Insured Property, even if done before this Policy started;
- The compaction of made up ground or fill;
- any defective design, materials or workmanship;
- any changes in the volume or moisture of Active Soils;
- any cause that existed for over 12 months before this Policy started;
- any similar cause that You already claimed for, unless You did what is needed to prevent future damage from that cause and maintained it;
- any foundation system, foundation, plinth wall, floor or flooring system below the level of the main living area level (for example, in any basement, entrance or garage below the main living ground floor area);
- any swimming pool, tennis court, patio, terrace, driveway, path, paving, surfacing system, concealed or exposed pipe (or other fluid conduit), boundary, garden, retaining wall, fence, post or gate;
- Settlement, shrinkage or expansion of the Insured Property because of active soil, and/or
- CONSEQUENTIAL loss or damage of any kind whatsoever.

2.13 Leaking or bursting of pipes: Failure to pipes must have occurred suddenly and the failure must be able to be detected using conventional equipment and methods. Pipe failures that are due to rust, corrosion or by gradual deterioration or wear and tear will be repaired on the first occasion and the Policy will be endorsed against future pipe failures. Costs incurred for replacement or repairs performed by a non-approved contractor will be reimbursed on Our rates. Pipes must be installed in accordance with the SANS 10252 as well as conform to local by-laws.

Repairs to pipes
Repair of pipe leaks includes the detection, exposure of the pipe and the repair of a single and not replacement of piping or repair of multiple unassociated leaks. The leak will be repaired by means of coupling, replacing a short section with a similar pipe, in some cases clamped where it is not possible to repair, alternatively rerouted to by-pass the leak in the most cost effective way.

The R3 000 limit will apply to the repair/replacement of the damaged pipe and leak detection.

Two incidents are covered within a twelve month period. There is no limit for patch up work and resultant damages.

Matching of materials is not covered.

Repair costs are categorized as follows:
- concealed pipes refer to pipes that are not visible such as pipes in the soil, concrete and plaster.
- Unconcealed pipes refer to pipes which are visible and don’t require any form of dismantling to expose them.

There is no cover for sewerage and waste pipes.

3. Extension of cover (extra cover)

3.1 Building operations
The cover extends to building materials, fixtures and fittings while structural building work (including alterations or additions) is done at the Insured Property, as long as:
- No other insurance covers the loss or damage.
- You are legally responsible for the materials, fixtures and fittings for which You require cover.
- For storm, wind, hail, snow or flood events, refer to paragraph 2.2 above.
- Cover will apply only if such property is designed to withstand open-air elements.
- Theft in terms of insured event in paragraph 2.6 will apply only if fixtures and fittings have been fitted; otherwise theft cover is restricted to visible signs of forcible and violent entry or exit from the Insured Property.
- Protection of the Insured Property by anything other than a conventional roof is not covered.
- You pay the first R1 000 of any claim.

3.2 Rent
If an Insured Property becomes unfit for living because of an insured event, We will pay You up to 20% of the sum insured.

We calculate the monthly payment as if the Insured Property is unfurnished and based on:
- the annual rental value for a year if You are the occupant; or
- the rent You would have received if You prove the occupant is a legal tenant (for example, by showing us a signed lease and any other evidence We need).

This cover is valid for the period reasonably required to make the Insured Property suitable to live in, but is limited to a maximum period of 12 months.
- Loss of rent will not be applicable to Unoccupied properties.

3.3 Fees
Following any insured loss or damage, We will pay up to 20% of the sum insured for fees You have to pay, with Our permission:
- for any architect, quantity surveyor or consulting engineer;
- to demolish the Insured Property, remove debris or erect hoarding during rebuilding operations; and
- to comply with any building regulation or other needs of a local or regional authority, if this is directly connected to the damage.

This is already included in the sum insured.

3.4 Fire brigade charges
We will cover the reasonable costs of fire fighting You have to pay following an insured event.

3.5 Safeguards or emergency repairs
Following any loss or damage We cover, You may make emergency repairs of up to R2 000 (without getting Our permission first) to limit further damage.

Despite this extension, You must still always take steps to protect Your buildings (refer to General condition 5).
2.5 Bursting or leaking of any water Apparatus or fixed oil-fired heating equipment, excluding:
- damage following from a burst, leaking or overflowing of the Water Apparatus unless it was because of a sudden malfunction, and
- solar heating pipes, unless damaged because of freezing.

If We accept a valid electric geyser claim, You may use the Settlement amount towards paying for a SWH system. However, You must pay any balance due to Us for the SWH system and its installation.

2.6 Theft or attempted theft, excluding loss or damage while the Insured Property is Vacant unless forcible and violent entry or exit is used by the perpetrators.

2.7 For Unoccupied Insured Properties there will be no cover, however for cover to continue during this period, You must at Your own cost, take one of the following precautionary measures:
- a 24-hour burglar alarm linked to an armed response, it must be operational; be activated whenever you leave the property; or
- a security guard on the premises for 24 hours a day.

If a claim arises while the property is Unoccupied with one or more of the above measures in place, an Excess of R5 000 will be applicable for every occurrence. There must be signs of forced or violent entry into or exit from the Insured Property.

Despite the above, if the Insured Property is Unoccupied or Vacant for six months or more there will be no cover for theft, attempted theft and Malicious damage.

2.8 Impact damage by:
- aircraft or other aerial devices or anything dropped from them;
- road vehicles;
- collapsing TV or radio aerials, masts or lightning conductors; and
- falling trees not intentionally felled.

Recovery from third parties by us is not obligatory and requires your full compliance with the claims procedure above.

2.9 Accidental breaking or collapse of aerial, masts or satellite dishes.

This excludes cover for electronic breakdown.

2.10 Accidental breaking of fixed glass, mirrors or sanitary ware (such as basins or toilets), excluding:
- mirror frames;
- chips, scratches or minor damage; and
- any loss or damage in a Vacant Insured Property.

2.11 Accidental Damage to water, sewerage, gas, electricity or phone connections You are responsible for between Your Insured Property and the public supply.

2.12 Subsidence or Landslip damage to the Insured Property excluding damage caused as a result of:
- any digging or excavation (other than mining activities) or removal or weakening of support;
- any alteration, addition or repair to the Insured Property, even if done before this Policy started;
- The compaction of made up ground or fill;
- any defective design, materials or workmanship;
- any changes in the volume or moisture of Active Soils;
- any cause that existed for over 12 months or before this Policy started;
- any similar cause that You already claimed for, unless You did what is needed to prevent future damage from that cause and maintained it;
- any foundation system, foundation, plinth wall, floor or flooring system below the level of the main living area level (for example, in any basement, entrance or garage below the main living ground floor area);
- any swimming pool, tennis court, patio, terrace, driveway, path, paving, surfacing system, concealed or exposed pipe (or other fluid conduit), boundary, garden, retaining wall, fence, post or gate;
- Settlement, shrinkage or expansion of the Insured Property because of active soil, and/or
- Consequential loss or damage of any kind whatsoever.

2.13 Leaking or bursting of pipes: Failure to pipes must have occurred suddenly and the failure must be able to be detected using conventional equipment and methods. Pipe failures that are due to rust, corrosion or by gradual deterioration or wear and tear will be repaired on the first occasion and the Policy will be endorsed against future pipe failures.

Costs incurred for replacement or repairs performed by a non-approved contractor will be reimbursed on Our rates. Pipes must be installed in accordance with the SANS 10252 as well as conform to local by-laws.

3.1 Building operations

The cover extends to building materials, fixtures and fittings while structural building work (including alterations or additions) is done at the Insured Property, as long as:
- No other insurance covers the loss or damage.
- You are legally responsible for the materials, fixtures and fittings for which You require cover.
- For storm, wind, hail, snow or flood events, refer to paragraph 2.2 above.
- Cover will apply only if such property is designed to withstand open-air elements.
- Theft in terms of insured event in paragraph 2.6 will apply only if fixtures and fittings have been fitted; otherwise theft cover is restricted to visible signs of forcible and violent entry or exit from the Insured Property.
- Protection of the Insured Property by anything other than a conventional roof is not covered.
- You pay the first R1 000 of any claim.

3.2 Rent

If an Insured Property becomes unfit for living because of an insured event, We will pay You up to 20% of the sum insured. We calculate the monthly payment as if the Insured Property is unfurnished and based on:
- the annual rental value for a year if You are the occupant; or
- the rent You would have received if You prove the occupant is a legal tenant (for example, by showing us a signed lease and any other evidence We need).

This cover is valid for the period reasonably required to make the Insured Property suitable to live in, but is limited to a maximum period of 12 months.

Loss of rent will not be applicable to Unoccupied properties.

3.3 Fees

Following any insured loss or damage, We will pay up to 20% of the sum insured for fees You have to pay, with Our permission:
- for any architect, quantity surveyor or consulting engineer;
- to demolish the Insured Property, remove debris or erect hoarding during rebuilding operations; and
- to comply with any building regulation or other needs of a local or regional authority, if this is directly connected to the damage.

This is already included in the sum insured.

3.4 Fire brigade charges

We will cover the reasonable costs of fire fighting You have to pay following an insured event.

3.5 Safeguards or emergency repairs

Following any loss or damage We cover, You may make emergency repairs of up to R2 000 (without getting Our permission first) to limit further damage.

Despite this extension, You must still always take steps to protect Your buildings (refer to General condition 5).
We may cover You for emergency repairs of more than R2 000, but only if We have given permission for this.

3.6 Security guards
We cover up to R2 500 of the cost of a security guard for each claim that follows an insured loss or damage. (Please note that this is not a daily rate)

3.7 Automatic increase in sum insured
We will automatically increase the sum insured on your Insured Property each year on the anniversary of the Policy start date. We will base the increase on Our calculation of building cost inflation.

Despite this automatic increase, You must still always make sure that your sum insured is adequate (refer to the definition of sum insured).

3.8 Tenants
An act or omission (failure) of your tenant does not affect cover if You tell us as soon as You know about it.

3.9 Electronic equipment
If You cannot get any standard manufactured part in South Africa needed to repair damaged electronic equipment:

- We will pay You the cost of that part when the damage was caused; and
- You do not have to pay any Excess.

3.10 Removal of trees
We will pay up to R2 000 to remove any tree that has fallen on and damaged the Insured Property. This excludes trees cut down on purpose.

3.11 Water pumping machinery
We will pay up to R2 500 to repair or replace any fixed water filtering apparatus or pumping machinery in domestic use that is accidentally destroyed or damaged. We do not cover wear and tear or automatic pool cleaners.

Section B – Property owner’s liability

1. Cover for your public liability (legal responsibilities to other people)
We cover You for up to R10 million for any accident or series of accidents following from one event that happens at the Insured Property during a period in which this Policy is in force.

No admission, offer, promise or payment in relation to a claim under this section may be made or given by You or on Your behalf without the written consent of Standard Insurance Limited.

You will take all reasonable steps to ensure that You comply with this term and co-operate with Us in the defence and Settlement of any claim under this section and in the exercise of any subrogation rights.

Payments under this section will be payable in the Republic of South Africa in the currency of the Republic of South Africa.

This cover only applies if You become legally responsible as owner of the Insured Property to pay compensation for accidental:

- death, bodily injury or illness to any other person; or
- damage to the property of any other person.

2. Additional protection
We will also pay any costs and expenses You owe a claimant or incurred by You, if We gave written permission for these.

3. Public liability exclusions
(circumstances We do not cover)
The cover under this public liability section excludes any legal responsibility following from:

- Accidental death, bodily injury or illness to:
  - a member of Your Family;
  - a Family member of Your shareholder, director, member, trustee or beneficiary, where You (the Policyholder) are a company, trust or other legal entity; or
  - a person You are legally responsible for, such as Your employee (during the course and scope of their employment).

3.2 Loss of or damage to property that
You or Your Family member owns or is looking after (in your custody or control);

3.3 A debt or other liability You agreed to but would not have existed without the agreement;

3.4 Occupation or use of the Insured Property (including land) for business or other non-residential use;

3.5 Ownership of any property not covered under this Policy;

3.6 Any animal, directly or indirectly;

3.7 The ownership, possession or use of any vehicle with an engine (except one used for gardening), or any trailer or caravan;

3.8 The ownership or operation of any lift, or

3.9 Losses not directly connected with the Insured Property.

Policy exclusions
This Policy does not cover any claims for loss, damage, death, injury or liability that follows directly or indirectly from any of the following events:

1. Unrest
1.1 Civil or public disorder, riot or labour disturbance (such as a strike or lock-out);

1.2 War, civil war, invasion, enemy act, hostilities or similar activities, whether formally declared or not;

1.3 Mutiny, military coup, siege, rebellion, revolution or martial law;

1.4 Act intended to overthrow, influence or protest against any state, government or other authority by force, fear, terrorism or violence;

1.5 Any act intended to cause loss, damage or public fear to promote any political, social or economic aim or change;

1.6 Any attempt at an act or event referred to
We may cover You for emergency repairs of more than R2 000, but only if We have given permission for this.

3.6 Security guards
We cover up to R2 500 of the cost of a security guard for each claim that follows an insured loss or damage. (Please note that this is not a daily rate)

3.7 Automatic increase in sum insured
We will automatically increase the sum insured on your Insured Property each year on the anniversary of the Policy start date. We will base the increase on Our calculation of building cost inflation.

Despite this automatic increase, You must still always make sure that your sum insured is adequate (refer to the definition of sum insured).

3.8 Tenants
An act or omission (failure) of your tenant does not affect cover if You tell us as soon as You know about it.

3.9 Electronic equipment
If You cannot get any standard manufactured part in South Africa needed to repair damaged electronic equipment:
• We will pay You the cost of that part when the damage was caused; and
• You do not have to pay any Excess.

We do not cover wear and tear or automatic pool cleaners.

3.10 Removal of trees
We will pay up to R2 000 to remove any tree that has fallen on and damaged the Insured Property. This excludes trees cut down on purpose.

3.11 Water pumping machinery
We will pay up to R2 500 to repair or replace any fixed water filtering apparatus or pumping machinery in domestic use that is accidentally destroyed or damaged. We do not cover wear and tear or automatic pool cleaners.

Section B – Property owner’s liability

1. Cover for your public liability (legal responsibilities to other people)
We cover You for up to R10 million for any accident or series of accidents following from one event that happens at the Insured Property during a period in which this Policy is in force.

No admission, offer, promise or payment in relation to a claim under this section may be made or given by You or on Your behalf without the written consent of Standard Insurance Limited.

You will take all reasonable steps to ensure that You comply with this term and co-operate with Us in the defence and Settlement of any claim under this section and in the exercise of any subrogation rights.

Payments under this section will be payable in the Republic of South Africa in the currency of the Republic of South Africa.

This cover only applies if You become legally responsible as owner of the Insured Property to pay compensation for accidental:
• death,
• bodily injury or illness to any other person; or
• damage to the property of any other person.

2. Additional protection
We will also pay any costs and expenses You owe a claimant or incurred by You, if We gave written permission for these.

3. Public liability exclusions
(circumstances We do not cover)

The cover under this public liability section excludes any legal responsibility following from:

1. Accidental death, bodily injury or illness to:
• a member of Your Family,
• a Family member of Your shareholder, director, member, trustee or beneficiary, where You (the Policyholder) are a company, trust or other legal entity, or
• a person You are legally responsible for, such as Your employee (during the course and scope of their employment).

3.2 Loss of or damage to property that You or Your Family member owns or is looking after (in your custody or control),
3.3 A debt or other liability You agreed to but would not have existed without the agreement,
3.4 Occupation or use of the Insured Property (including land) for business or other non-residential use,
3.5 Ownership of any property not covered under this Policy,
3.6 Any animal, directly or indirectly,
3.7 The ownership, possession or use of any vehicle with an engine (except one used for gardening), or any trailer or caravan,
3.8 The ownership or operation of any lift, or
3.9 Losses not directly connected with the Insured Property.

Policy exclusions

This Policy does not cover any claims for loss, damage, death, injury or liability that follows directly or indirectly from any of the following events:

1. Unrest
1.1 Civil or public disorder, riot or labour disturbance (such as a strike or lock-out);
1.2 War, civil war, invasion, enemy act, hostilities or similar activities, whether formally declared or not,
1.3 Mutiny, military coup, siege, rebellion, revolution or martial law,
1.4 Act intended to overthrow, influence or protest against any state, government or other authority by force, fear, terrorism or violence,
1.5 Any act intended to cause loss, damage or public fear to promote any political, social or economic aim or change,
1.6 Any attempt at an act or event referred to...
above in this clause, or any similar act or event; or
1.7 Any act or attempt by any lawful authority to control, prevent or deal with any act, situation or event referred to above.

If We think We are not responsible for compensating any loss because of unrest mentioned in these exclusions, You must prove that the loss is unrelated to it.

2. War damage compensation
Any event for which there is a fund under the War Damage Insurance and Compensation Act of 1976 or any similar law in South Africa.

3. Terrorism
Any act of terrorism, despite any other cause or event that also contributes to the loss or damage. Any attempt at an act or event referred to above in this clause, or any similar act or event; or Any act or attempt by any lawful authority to control, prevent or deal with any act, situation or event referred to above.

Terrorism includes the use or threat of violence or force (whether deadly or not) by any person or people for political, religious, personal or ideological reasons working alone or for any organisation, government or other body.

It also includes any act aimed at influencing any government or creating fear in any section of the public.

If We think We are not responsible for compensating any loss because of terrorism, You must prove that the loss is unrelated to it.

4. Nuclear causes
Any nuclear material or radioactivity, including any nuclear fuel, waste, weapon or process. For example, ionising radiation, nuclear fusion or self-sustaining fission.

This exclusion applies despite any other cause or event that also contributes to the loss.

5. Consequential loss
Consequential or indirect loss or damage of any kind.

6. Matching materials
We do not cover any additional cost because matching materials are not available.
• If any part or matching material that is needed to repair damage is not available in South Africa as a standard, manufactured and readily available item, We will pay cash for the replacement cost of the damaged part or item and not for the replacement cost to match all the material or items.
• If only a fitted carpet, floor or wall tile is damaged, We will pay only for the replacement cost of the damaged part or item and not for the replacement of all the fitted carpets or tiles.

Waive the applicable Excess.

7. Wear and tear
Wear and tear or a cause that acts slowly, for example age, rust and damp. It also includes insects or vermin (such as rats).

8. Defects
Defects in design, materials or construction.

9. Pre-existing damage
Any damage that existed before the insured event (old damages) and any damages that existed before You took out this Policy.

10. Power surges
Any causes related to the electricity supply, including power surges (even if caused by theft), ripple relay switching, load shedding and any related Maintenance.

11. Exclusions for solar water heating (SWH) systems
We will not pay compensation for SWH systems that do not meet the standards under General term 15 above if:
• The terms of the manufacturer’s warranty or Maintenance agreement are not followed;
• You cannot give us records of Maintenance or services at the time of the loss or damage;
• The SWH system was not installed or repaired:
  - by an accredited person;
  - according to SANS 10106, SANS10254 and SANS 10142; or
  - according to the supplier’s installation and Maintenance instructions.
• The element has burnt out because the cylinder runs dry;
• The system is not designed to withstand the local weather conditions or water quality;
• The SWH system faces the wrong direction or is at the wrong angle;
• An object is thrown, dropped or placed against the SWH system causing movement or failure;
• The collector glass chips or cracks unless this was because of an insured event.

12. Intentional damage
We do not cover loss or damage You cause on purpose, or that any member of Your household causes on purpose with Your knowledge and consent.

13. Construction type
The following is not covered:
• Loss or damage to any Insured Property if the construction of the Insured Property is not of Standard Construction unless specified in the Certificate of Insurance and You have paid any additional premium required and have met any requirements in respect of such Insured Property.
• Loss or damage to underground pipes, tennis courts, driveways, patios, steps, boundary walls or swimming pools caused by roots and weeds.
• Loss or damage if the Insured Property does not comply with the National Building Regulations or similar legislation applying at the time of its construction.

Section C – Home Assistance Emergency Service

1. Emergency household assistance
Our Home Assistance Service offers certain benefits to help with the following household emergencies at the Insured Property, if You first get Our permission:
• Burst, leaking or overflowing geysers, or broken geyser valves or other geyser parts;
• Accidental breakage of fixed glass or mirrors;
• Being locked out of any part of Your home;
• Flooding because of burst, leaking or overflowing water, drain or sewerage pipes or toilets, if water must be removed or extracted;
• No electricity supply to the home because of any electrical short, earth leakage or supply breakdown;
• Electrical fault or no electricity supply to a water pump because of any electrical short, earth leakage or supply breakdown;
• Pests causing damage to the Insured Property;
• Danger to people in Your home because of an event that caused structural damage to the Insured Property;
• Danger to Your Insured Property or Your neighbour’s home because of any tree in Your garden; and
• An event that causes problems to any stove, washing machine, dishwashing machine, tumble dryer, fridge freezer or microwave oven.
above in this clause, or any similar act or event; or
1.7 Any act or attempt by any lawful authority to control, prevent or deal with any act, situation or event referred to above.
If We think We are not responsible for compensating any loss because of unrest mentioned in these exclusions, You must prove that the loss is unrelated to it.

2. War damage compensation
Any event for which there is a fund under the War Damage Insurance and Compensation Act of 1976 or any similar law in South Africa.

3. Terrorism
Any act of terrorism, despite any other cause or event that also contributes to the loss or damage. Any attempt at an act or event referred to above in this clause, or any similar act or event; or Any act or attempt by any lawful authority to control, prevent or deal with any act, situation or event referred to above.
Terrorism includes the use or threat of violence or force (whether deadly or not) by any person or people for political, religious, personal or ideological reasons working alone or for any organisation, government or other body.
It also includes any act aimed at influencing any government or creating fear in any section of the public.
If We think We are not responsible for compensating any loss because of terrorism, You must prove that the loss is unrelated to it.

4. Nuclear causes
Any nuclear material or radioactivity, including any nuclear fuel, waste, weapon or process. For example, ionising radiation, nuclear fusion or self-sustaining fission.
This exclusion applies despite any other cause or event that also contributes to the loss.

5. Consequential loss
Consequential or indirect loss or damage of any kind.

6. Matching materials
We do not cover any additional cost because matching materials are not available.
- If any part or matching material that is needed to repair damage is not available in South Africa as a standard, manufactured and readily available item, We will pay cash for the replacement cost of the damaged part or item and not for the replacement cost to match all the material or items.
- If only a fitted carpet, floor or wall tile is damaged, We will pay only for the replacement cost of the damaged part or item and not for the replacement of all the fitted carpets or tiles.
Waive the applicable Excess.

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Wear and tear or a cause that acts slowly, for example age, rust and damp. It also includes insects or vermin (such as rats).

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We will not pay compensation for SWH systems that do not meet the standards under General term 15 above if:
- The terms of the manufacturer’s warranty or Maintenance agreement are not followed;
- You cannot give us records of Maintenance or services at the time of the loss or damage;
- The SWH system was not installed or repaired:
  - by an accredited person;
  - according to SANS 10106, SANS10254 and SANS 10142; or
- The SWH system faces the wrong direction or is at the wrong angle;
- An object is thrown, dropped or placed against the SWH system causing movement or failure;
- The collector glass chips or cracks unless this was because of an insured event.

12. Intentional damage
We do not cover loss or damage You cause on purpose, or that any member of Your household causes on purpose with Your knowledge and consent.

13. Construction type
The following is not covered:
- Loss or damage to any Insured Property if the construction of the Insured Property is not of Standard Construction unless specified in the Certificate of Insurance and You have paid any additional premium required and have met any requirements in respect of such Insured Property;
- Loss or damage to underground pipes, tennis courts, driveways, patios, steps, boundary walls or swimming pools caused by roots and weeds;
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Section C – Home Assistance Emergency Service

1. Emergency household assistance
Our Home Assistance Service offers certain benefits to help with the following household emergencies at the Insured Property, if You first get Our permission:
- Burst, leaking or overflowing geysers, or broken geyser valves or other geyser parts;
- Accidental breakage of fixed glass or mirrors;
- Being locked out of any part of Your home;
- Flooding because of burst, leaking or overflowing water, drain or sewerage pipes or toilets, if water must be removed or extracted;
- No electricity supply to the home because of any electrical short, earth leakage or supply breakdown;
- Electrical fault or no electricity supply to a water pump because of any electrical short, earth leakage or supply breakdown;
- Pests causing damage to the Insured Property;
- Danger to people in Your home because of an event that caused structural damage to the Insured Property;
- Danger to Your Insured Property or Your neighbour’s home because of any tree in Your garden; and
- An event that causes problems to any stove, washing machine, dishwashing machine, tumble dryer, fridge freezer or microwave oven.
## Household emergency exclusions

We do not pay household emergency benefits for any of the following events, circumstances, services, items, damages or causes:

1. If covered by this Policy;
2. If You used your own service provider without getting Our permission first;
3. Needing follow-up treatment;
4. Because of negligence, or Maintenance not being done regularly or properly (according to the manufacturer’s instructions);
5. Wear and tear (excluding geysers);
6. Following repair or replacement work You did;
7. Because You did not pay for any electricity, water, municipal or other services;
8. Appliances or geysers affected by power surges, ripple relay switching, load shedding or related Maintenance;
9. Flooding because of any collapsed drain, septic tank or gutter, or blockage by cement or roots;
10. Electrical and other connections and installations that are routine or not related to the emergency event;
11. Pest control services for treating:
   - Ants and bed bugs
   - temporary or garden structures (such as wooden sheds);
12. Services to get compliance certificates;
13. Water or any other leak detection services;
14. Services to equipment or installations still under guarantee;
15. Replacing isolator switches or non-return valves on unbalanced water systems; or
16. Because You did not make sure that, your geyser is installed and maintained according to the law.

### Note:

The current compulsory legal standard for geysers under the Water Services Act of 1997 is SANS 10254-2004. Please ask your qualified plumber or geyser supplier for more information.

## Definitions (that apply to Home Assistance Emergency Services)

### Geyser

Means a domestic water heater, including control valves, stop cock (if properly installed), drain cock, safety valve, vacuum breakers, elements, thermostats, drip tray, feeder tank valves and all inlet pipes and fittings.

This excludes isolator switches, no-return valves, cold, hot water supply pipes, and fittings on unbalanced water systems (where a water mixer is installed without pressure release valves or non-return valves to prevent geyser bursts or leaks).

### Tutor and career counselling services

Gives Your children access to:

- qualified tutors or teachers to help them with their main school subjects. It includes support with projects or homework from Sunday to Thursday between 6 pm and 9 pm, excluding public and national school holidays;
- the career counselling service helps by exploring the “World of Work and Study” and gives information about the job market. The service includes a personal career assessment, a career exploration exercise, a job-fit questionnaire and help preparing a professional CV; and
- it is available from Monday to Friday during office hours.

### Legal services

Legal benefits include:

- Legal advice by phone about court cases and legal procedures.
- Information by phone about your legal rights and how to enforce them.
- Help and advice about bail.
- Drawing up standard wills.
- Help and documents for “self-help services”, such as small claims court matters, unopposed divorces and registering private companies or close corporations.
- Access to a panel of specialist legal advisers such as advocates, attorneys, legal academics and various consultants. If We refer You to the panel for help, You will have to pay the panel’s fees at special rates that We negotiate for You.
- Blank standard contracts and documents.
Home Emergency Assistance Services benefit table:

<table>
<thead>
<tr>
<th>Home assistance:</th>
<th>Benefit limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will provide the following services and benefits to help deal with a home emergency at the Insured Property</td>
<td></td>
</tr>
<tr>
<td>Core Home Care Services</td>
<td></td>
</tr>
<tr>
<td>Locksmiths</td>
<td>Call-out and one hour’s labour</td>
</tr>
<tr>
<td>Electricians</td>
<td>Call-out and one hour’s labour</td>
</tr>
<tr>
<td>Plumbers</td>
<td>Call-out and one hour’s labour</td>
</tr>
<tr>
<td>Builders of tree fellers</td>
<td>Call-out and one hour’s labour</td>
</tr>
<tr>
<td>Glaziers (who replace glass)</td>
<td>Call-out and one hour’s labour</td>
</tr>
<tr>
<td>Pest control services</td>
<td>Call-out and one hour’s labour</td>
</tr>
<tr>
<td>Pool care specialists (to fix the electrical supply to pumps only)</td>
<td>Call-out and one hour’s labour</td>
</tr>
<tr>
<td>White appliance repair:</td>
<td></td>
</tr>
<tr>
<td>Stoves, washing machines, dishwashing machines, fridges, freezers, tumble driers, and microwave ovens</td>
<td>Call-out and one hour’s labour (Maximum two events a year)</td>
</tr>
<tr>
<td>Geyser Maintenance</td>
<td></td>
</tr>
<tr>
<td>- Geyser repairs, including the replacement of any geyser parts as defined:</td>
<td></td>
</tr>
<tr>
<td>1. SANS 10254-2004</td>
<td></td>
</tr>
<tr>
<td>2. A Geyser Installation Inspection Checklist will be done for each emergency call-out and given to You as required by the Water Services Act. You must make sure your geyser complies with the Act.</td>
<td></td>
</tr>
</tbody>
</table>

Limits apply to all benefits

Household emergency exclusions

We do not pay household emergency benefits for any of the following events, circumstances, services, items, damages or causes:

1. If covered by this Policy;
2. If You used your own service provider without getting Our permission first;
3. Needing follow-up treatment;
4. Because of negligence, or Maintenance not being done regularly or properly (according to the manufacturer’s instructions);
5. Wear and tear (excluding geyser);
6. Following repair or replacement work You did;
7. Because You did not pay for any electricity, water, municipal or other services;
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- it is available from Monday to Friday during office hours.

Legal services

Legal benefits include:

- Legal advice by phone about court cases and legal procedures.
- Information by phone about your legal rights and how to enforce them.
- Help and advice about bail.
- Drawing up standard wills.
- Help and documents for “self-help services”, such as small claims court matters, unopposed divorces and registering private companies or close corporations.
- Access to a panel of specialist legal advisers such as advocates, attorneys, legal academics and various consultants. If We refer You to the panel for help, You will have to pay the panel’s fees at special rates that We negotiate for You.
- Blank standard contracts and documents.
We give legal advice over the phone on the following areas of law:
- Contracts, business law, insurance and pension funds, property, consumer issues and wills.
- Employment law, domestic workers, criminal law, neighbour disputes, delict (injuries and damages), lawyers, legal procedures and constitutional issues.
- Municipal, government and licensing issues such as rates, water, electricity, liquor licenses and gun licenses.

Exclusions for legal benefits:
We do not advise You about tax issues or offer debt counselling or debt review.

Child helpline services
- We advise children and teenagers on issues such as school and learning problems, skin disorders, relationship problems, abuse and pregnancy.
- We even advise about serious problems such as suicidal feelings.

Elderly care services
We offer guidance and advice on where to get information about domestic nursing care services, elderly care centres or support equipment.

Entertainment services
We give You access to:
- reviews of the best monthly movies (romantic, thriller, and adventure) including a short description of the movie, actors and age restrictions;
- reviews of the top 10 music CDs each month and a few clips from each that You can listen to; and
- 24-hour technical support by phone for adding computer hardware or software, setting up internet access, setting problems, operating system enquiries, office packages, games and anti-virus programs.

Referral and reminder services
- We help You find services for Your home, such as gardening, landscaping, cleaning, pool care, painting, home security, guarding, pet care, interior decorating and DIY information.
- We also send You sms reminders for regular tasks or payments You register with Us.

How to claim
Phone 0860 123 445 to report a claim and get a claim form.
You must send the following documents:
1. Claim form.
2. Medical reports for injury.
3. Certified death certificate for death.
5. Copy of the employment contract or affidavit that proves You employed the insured person at the time of the claim.
You must send all documents, including invoices for any medical treatment, to: Izinga Access (Pty) Ltd, PO Box 10592, Fourways East, 2055. Or You can deliver the documents to: Izinga Access (Pty) Ltd, 51 Burger Street, Krugersdorp, 1739.

Benefits
<table>
<thead>
<tr>
<th>Accidents resulting in:</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
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<td>1. Death</td>
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</tr>
<tr>
<td>2. Permanent disability</td>
<td>The percentage of R15 000 according to the table of permanent disablement.</td>
</tr>
<tr>
<td>3. Medical expenses</td>
<td>R100 for each full 24-hour day spent in hospital, up to 130 days in a year. R2 000 for out-of-hospital medical expenses. You must pay the first R100 of each claim (the Excess).</td>
</tr>
<tr>
<td>4. Emergency medical</td>
<td>All reasonable ambulance costs (up to R500) to transport the injured domestic employee to the closest hospital or emergency medical facility after an accident.</td>
</tr>
</tbody>
</table>

Section D – Domestic Employees Compensation Plan

Introduction
Insurer
Means Us, as the insurer under this Domestic Employees Compensation Plan, which Izinga Access (Pty) Limited (Registration number 14/005987/07) manages for Us.

Policyholder
Means You, as the employer of a domestic employee (the insured person) under a written or verbal employment contract.

Duration of cover
We cover Your domestic employee while You are their employer, as long as the premium is paid.

Exclusions for domestic employees
We do not cover:
- injury or death because of deliberate self-injury; or
- the insured’s spouse or partner, children or other dependants.

End of cover
Cover ends when:
- the employment contract ends for any reason; or
- the Policy premiums are not paid.

Insured persons
Means domestic employees such as housemaids, gardeners, chauffeurs or child-minders.

The employment contract can be written or verbal, for full-time, part-time or casual work.

Insured risk
We cover the domestic employee's accidental injury or death following from their employment, while on duty or at the Risk Address.
We cover the employee’s death or permanent disability within 24 months because of an injury that had a direct, violent, accidental, external and visible cause while on duty at the Risk Address.

General terms
1. Claims procedure and requirements
1.1 If You know about an event that will probably lead to a claim, You must tell us within 30 days.
1.2 You must give Us details of the event in writing and any other information, proof or sworn statements We need, as soon as possible.
- If We reject Your claim or do not agree with the value of Your claim and You are unhappy with this, You may do the following within 90 days from receipt of Your rejection letter:
  - Ask Our management to reconsider Your claim;
  Or
  - Write to The Ombudsman for Short-Term Insurance, PO Box 32334, Braamfontein, 2017.
If You remain unhappy after We have reconsidered Your claim, You may take legal action against Us but it must be within six months from the end of the 90 days mentioned above.
You will lose Your legal rights to claim if You do not take legal action in time. This means We will not have to pay You anything.

2. Cancellation
The terms for cancelling the main Policy apply to this section.

3. Jurisdiction
The South African courts have to decide any matter about this Policy.

4. Exclusions for Domestic Employees Compensation Plan
We will not be responsible for:
4.1 any claim that is fraudulent (dishonest) in any way;
4.2 loss, damage or bodily injury You cause on purpose with the permission of the insured person; or
4.3 consequential or indirect loss or damage, unless We specifically cover it in a different clause.

Phone 0860 123 445 for any of these services, 24-hours a day, seven days a week, 365 days a year.
We give legal advice over the phone on the following areas of law:
- Contracts, business law, insurance and pension funds, property, consumer issues and wills.
- Employment law, domestic workers, criminal law, neighbour disputes, delict (injuries and damages), lawyers, legal procedures and constitutional issues.
- Municipal, government and licensing issues such as rates, water, electricity, liquor licenses and gun licenses.

Exclusions for legal benefits:
We do not advise You about tax issues or offer debt counselling or debt review.

Child helpline services
- We advise children and teenagers on issues such as school and learning problems, skin disorders, relationship problems, abuse and pregnancy.
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Referral and reminder services
- We help You find services for Your home, such as gardening, landscaping, cleaning, pool care, painting, home security, guarding, pet care, interior decorating and DIY information.
- We also send You sms reminders for regular tasks or payments You register with Us.

Section D – Domestic Employees Compensation Plan

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Insurer
Means Us, as the insurer under this Domestic Employees Compensation Plan, which Izinga Access (Pty) Limited (Registration number 94/005987/07) manages for Us.

Policyholder
Means You, as the employer of a domestic employee (the insured person) under a written or verbal employment contract.

Duration of cover
We cover Your domestic employee while You are their employer, as long as the premium is paid.

Exclusions for domestic employees
We do not cover:
- injury or death because of deliberate self-injury; or
- the insured’s spouse or partner, children or other dependants.

End of cover
Cover ends when:
- the employment contract ends for any reason; or
- the Policy premiums are not paid.

Insured persons
Means domestic employees such as housemaids, gardeners, chauffeurs or child-minders.

The employment contract can be written or verbal, for full-time, part-time or casual work.

Insured risk
We cover the domestic employee’s accidental injury or death following from their employment, while on duty or at the Risk Address.
We cover the employee’s death or permanent disability within 24 months because of an injury that had a direct, violent, accidental, external and visible cause while on duty at the Risk Address.

General terms
1. Claims procedure and requirements
1.1 If You know about an event that will probably lead to a claim, You must tell us within 30 days.
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- If We reject Your claim or do not agree with the value of Your claim and You are unhappy with this, You may do the following within 90 days from receipt of Your rejection letter:
  • Ask Our management to reconsider Your claim;
  Or
  • Write to The Ombudsman for Short-Term Insurance, PO Box 32334, Braamfontein, 2017.

If You remain unhappy after We have reconsidered Your claim, You may take legal action against Us but it must be within six months from the end of the 90 days mentioned above.
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The terms for cancelling the main Policy apply to this section.

3. Jurisdiction
The South African courts have to decide any matter about this Policy.

4. Exclusions for Domestic Employees Compensation Plan
We will not be responsible for:
4.1 any claim that is fraudulent (dishonest) in any way;
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Accidents resulting in: | Benefit       |
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How to claim
Phone 0860 123 445 to report a claim and get a claim form.
You must send the following documents:
1. Claim form.
2. Medical reports for injury.
3. Certified death certificate for death.
5. Copy of the employment contract or affidavit that proves You employed the insured person at the time of the claim.

You must send all documents, including invoices for any medical treatment, to: Izinga Access (Pty) Ltd, PO Box 10592, Fourways East, 2055. Or You can deliver the documents to: Izinga Access (Pty) Ltd, 51 Burger Street, Krugersdorp, 1739.
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<td>Loss of leg at hip</td>
<td>70%</td>
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<tr>
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Total permanent loss of the use of a limb because of an insured event will be treated as the loss of the limb.

We may only pay 90% of the percentage in the table for an injury to the left arm or hand of a right-handed insured person, and the other way round.

If there are two or more injuries, we may increase the total of the percentages up to 100% of the highest benefit of R15 000, but not more.

The Domestic Employer Legal Helpline and cover includes:

1. Legal help by phoning 0860 123 445 for:
   1.1 Legal advice by phone about employment and labour law during office hours.
   1.2 A free 30-minute meeting at the office of an attorney who we appoint, anywhere in South Africa.
   1.3 Legal help with negotiations and resolving disputes.
   1.4 Professional help at the Commission for Conciliation, Mediation and Arbitration (CCMA) when allowed.

1.5 Legal help in the Labour Court.
1.6 Advice about employment contracts to ensure they comply with the Basic Conditions of Employment Act No 75 of 1997, as amended.

2. Settlement cover

2.1 Cover
We will cover you for up to R10 000 if you become legally responsible to compensate any former domestic employee under any award or settlement made by the CCMA, following from one dispute or event during the period this policy is in force.

2.2 Terms
- If you know about an event that will probably lead to a claim, you must notify us within 30 days by:
  - phoning 0860 123 445 or
  - writing to PO Box 10592, Fourways East, 2055.
- If we reject your claim or do not agree with the value of your claim and you are unhappy with this, you may do the following within 90 days from receipt of your rejection letter:
  - Ask our management to reconsider your claim, or
  - Write to the Ombudsman for Short-Term Insurance, PO Box 32334, Braamfontein, 2017.
- If you remain unhappy after we have reconsidered your claim, you may take legal action within 90 days of our final decision.
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Section E – Handy hints and general information

Maintaining your home
You must keep your home in good condition. We do not cover maintenance costs, such as:
- Waterproofing, cutting back vegetation and providing drainage.
- Clearing leaves, vegetation and other debris from gutters, flashings and valleys.
- Bandage or membrane flashings should be painted regularly, preferably every year.
- Cutting back creepers and other vegetation regularly to prevent gutters and valleys from blocking.

Maintaining your roof and walls
- Flat roofs are generally more likely to leak.
- Slate roofs need inspection and maintenance every year.
- Thatched roofs generally need to be restored every five years.
- The screws on inverted box rib (IBR) and other iron roofs loosen over time and need to be sealed or replaced every few years.
- The plastic underlay of most tiled roofs becomes brittle and leaks with age.
- If you have a problem with damp, fix it immediately or the bricks will get weaker and may collapse.
- Clear the seepage holes in any boundary walls to allow water to escape.
- Tree roots can cause walls nearby to crack, tilt or collapse.

The assessor (also known as a loss adjuster)
The assessor’s job is to help you submit your claim, and sometimes also to appoint and check on repairers. They should also check that the sum insured is high enough. Independent assessors must be neutral in terms of their code of conduct when doing their job.

Thatched roofs
If you have a thatched roof, check your policy schedule to make sure that this is written down. If not, contact us immediately and we will correct

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Thatched roofs generally need to be restored every five years.

If You have a problem with damp, fix it immediately or the bricks will get weaker and may collapse.

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Thatched roofs
If You have a thatched roof, check Your Policy schedule to make sure that this is written down. If not, contact Us immediately and We will correct
You will have to pay a higher premium because the risk for thatch is higher.

If Your schedule does not show the right type of roof, We may reject Your claim

The whole Insured Property will be rated as a thatch risk if any thatched outbuilding or structure (such as a lapa) is less than five metres from the main Insured Property and more than 20% of its total area.

Any thatched structure more than five metres from the main Insured Property must be rated and insured as a separate thatched structure, however big it is.

Any thatched structure must be approved by or have a permit from the local authority.

Any thatched structure bigger than 20 square metres in surface area must have:

- at least one portable fire extinguisher; and
- no dry bush or other vegetation within five metres.

Gas bottles

Gas bottles must be kept in a well-ventilated cage. A total of 100kg gas is allowed on the property, including:

- 19kg inside your home; and
- 81kg spare gas outside your home.

The gas bottles must not be closer than two metres to any:

- Plugs
- Open windows
- Drains

The municipal Fire and Safety Department sets these limits.
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**Contact details**

Standard Insurance Limited
If You have a claim, You do not have to fill in any claim forms. Please call Our claims department.

- New Claims: 0860 123 444
- Claims servicing: 0860 123 112
- Policy Servicing and Administration Area: 0860 121 141

Izinga Access (Pty) Ltd
Home Assistance Services and Domestic employees Compensation Plan (24 hours): 0860 123 445

insurance@fraudline.co.za
Return to the beginning