

STANDARD BANK INSURE
PERSONAL INSURANCE POLICY



### Welcome to the Standard Insurance Limited family!

Your Standard Bank Insure Personal Insurance policy gives you peace of mind that comes from knowing you are covered, wherever you are. Whether at home, on the road or on holiday, when things go wrong, we've got your back.

This document, the accompanying policy schedule, and any recordings of voice calls between us and you all form part of our contract with you. Here we will take you through what you are covered against, what we do not cover, and what our mutual responsibilities are.

The policy is governed by South African law and is therefore only valid and enforceable within the borders of South Africa. If there is any conflict (difference) between the provisions of this document (the policy wording) and the provisions of the policy schedule, the provisions of the policy schedule will take preference.



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### 1. GENERAL SECTION



### 1.1 Introduction to your insurance policy contract

- 1.1.1 We agree to insure you for the events defined in the applicable sections of cover, subject to the terms and conditions of your policy (insurance contract) and the payment of a premium for your relevant policy.
- 1.1.2 The policy between you and us is contained in:
- this policy wording document and the policy schedule reflecting details of cover selected, insured property, insured values or amounts and applicable excesses;
- 1.1.2.2 any voice recording of calls with our sales and servicing departments;
- 1.1.2.3 any digital conversations with us though our approved digital channels;
- any subsequent changes to and endorsements on your policy and additional notes and comments noted in our systems of insurance records; and
- 1.1.2.5 your application for this policy.

### 1.2 General definitions that apply to all policy sections

These definitions apply to the entire policy (all sections). In addition, specific definitions are provided under each insurance cover section. In this policy wording and any related documents, the following words have the meanings ascribed to them:

TERM	DEFINITION
accidental damage	means damage not done on purpose; sudden and unexpected loss of or damage to property that is caused by an event that we cover or that we don't exclude.
beneficiary	means any person, stated in your policy, in respect of whom we must meet any insurance obligations under your policy.
claim	means any request for compensation (indemnity), whether or not any amounts have been established for the claim.
cover/Insured Event	means an unexpected or accidental event or occurrence for which we provide insurance as detailed under each section of cover.
credit agreement	means a valid credit agreement (such as a loan) between you and a financial institution.
days/day	means ordinary days, including weekends and public holidays.
date of loss	means the date on which the relevant damage, loss or liability occurs.
dual insurance	means there is more than one policy with different insurers, covering the same object or property and loss at the same time.

TERM	DEFINITION
due date	means the date on which your premium is due for payment or the date on which your cashback is due for payment or the yearly policy renewal date, depending on the context in which the term is used.
electrical breakdown	means the failure or breakdown of an electrical component or failure of the insulation of an electric wire.
electricity supplier	means any national, regional, municipal, local or private entity that governs, directs and/or has control over the provision of electricity and/or directly provides electricity.
excess	means the first amount that you must pay for each claim (also sometimes called a first amount payable) and that is shown in the policy schedule; the uninsured portion of your claim that you must pay for. When the amount of your claim is less than the excess, we will not make any payment towards such claim. Various types of excesses may apply, including basic, voluntary and additional excess. However, you can select the excess waiver option to remove any excess that may otherwise apply.
FAIS act	means the Financial Advisory and Intermediary Services Act 37 of 2002, as amended from time to time, as well as subordinate legislation.
family	means all relatives living in the same household including their domestic helpers.
fees	means the amount set out in the policy schedule or in any endorsement (change) to this policy for all benefits that are not part of the insured benefits/cover.
financial institution	means a registered financial institution (for example, a bank) with an interest in the insured property forming the subject matter of the credit agreement as noted in this policy.
grid failure	means an unintentional total or partial interruption, obstruction or suspension of electricity supply or an electricity outage, whether through an electricity cut, electricity failure, electricity blackout, electricity loss or an absolute blackout due to the collapse, fault, failure, neglect or damage of any electricity provider or electricity supplier; due to the inability of any electricity provider or electricity supplier to produce, connect, supply, transmit or distribute electricity to the insured or anyone else; or due to any other cause whatsoever (including any government action).
group	means the Standard Bank Group Limited and its subsidiaries and their subsidiaries.
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 sufficient.
limit of indemnity	means the maximum amount payable.
maintenance	means keeping the property free from defects and wear and tear and in an acceptable condition at all times.
malicious damage	means something done with the deliberate aim of causing damage.
mechanical breakdown	means the inability of a component to perform the function(s) for which it was designed, due solely to defects in materials or faulty workmanship.
mortgagee	means The Standard Bank of South Africa Limited or another financial institution, noted in the policy schedule as having 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.

TERM	DEFINITION
partner	means your husband, wife, legal partner or long-term romantic partner whom you have lived with permanently and continuously for at least six months. The partner must be listed in the policy schedule.
pensioner	means a person over 55 years old, whether gainfully employed or receiving a pension.
period of cover	means the period of cover in the policy schedule, or any renewal period we agree to, as long as we receive and accept your premium by the due date.
personal information	means information relating to an identifiable natural or juristic person, including 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.
policy	means this policy document, the policy schedule and all other documents, amendments and records containing the cover, terms, conditions, exclusions of your insurance cover, and details of insured property.
policyholder	means the person in whose name the policy is issued ("you" and "your" will have a similar meaning). The mortgagee may also be a policyholder while it has a mortgage bond over the insured property.
policy schedule	means the document that contains your details, items covered, the period of cover, the premium you must pay, any excesses that apply and any changes or endorsements.
power surge	means a sudden variation of voltage magnitude, or a power spike in any electrical system, that causes a variation in the household supply of electricity.
premium	means the cost or charge for your insurance shown in the policy schedule or in any endorsement (change) to your policy for insurance covers that you have selected
process	means any operation or activity, whether automated or not, relating to 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, and <b>processing</b> will have a similar meaning.
rejection	means we do not pay your claim or any part of your claim if it is an excluded event, if it is not an insured event or if it involves a violation of your policy terms and conditions.
renewal or anniversary date	means the anniversary of a period of 12 consecutive months as shown in the policy schedule.
renewal period	means a period of 12 consecutive months as shown in the policy schedule.
risk address	means the address where the insured property is located as shown in the policy schedule.
SANS	means the South African National Standards.
sea surge	means loss or damage caused by the sea, including high tide, spring tide, waves, tidal waves or sea-level rises as a result of a storm.

TERM	DEFINITION
sum insured	means the value or amount you have insured your property for as shown in the policy schedule.
theft	means dishonestly taking someone else's property with the intention of never giving it back to the owner.
total loss	means the item or property is destroyed completely or lost or stolen or uneconomical to repair.
unattended	<ul> <li>means that no-one, including you or a person you have authorised to look after the insured property:</li> <li>is physically present in the private residence or outbuildings or on the premises at the time of the event that leads to a claim;</li> <li>is close enough to the insured property to see it and therefore able to prevent any loss or damage.</li> </ul>
unoccupied	means that your private home has not had anyone living in it for a period of 60 consecutive days per calendar year.
vacant building	means that your insured building is not lived in and is not occupied all the time (day to day) by you or your legal tenant and nobody is looking after it.
we, us or our	means Standard Insurance Limited (registration number: 1993/007593/06), a registered non-life insurer and financial services provider.
you or your	means the policyholder whose name is on the policy schedule. This can include any company, close corporation or trust, or any of their directors, shareholders, trustees or beneficiaries, where applicable.

**Important:** Please also read the definitions in each applicable section of cover. Note that, if there is a conflict/difference between the definition contained under the "General Definitions" section and the definition under each section of cover, the definition under the applicable section of cover will apply and take preference.



# 1.3 GENERAL TERMS AND CONDITIONS THAT APPLY TO ALL POLICY SECTIONS



These terms and conditions apply to the entire policy (all sections). In addition, specific terms and conditions are provided under each section of insurance. Our liability (responsibility) depends on your following these policy terms and conditions. This means we will not have to pay your claim if you do not comply with the terms and conditions of your policy. Please read these terms carefully because you must always comply with them.

### 1.3.1 Conditions of your insurance cover

This policy does not cover you, and we are not liable under it, unless:

- in the case of a new policy, the first premium, or a pro rata part of the first premium, where applicable, is paid immediately or within 48 hours or, in the case of an existing policy, we receive the premium by the due date or within the 15-day grace period (see also "payment of premiums and period of grace for premium payment" below);
- 1.3.1.2 reasonable steps are taken by you or by any other person covered under the policy to prevent or limit or reduce any loss, damage, injury, death or liability, and to make any emergency repairs that could prevent further damage;
- 1.3.1.3 you follow the claims procedure in this policy; and
- 1.3.1.4 you comply with the terms and conditions of the policy or meet the requirements set by applicable legislation. (Note that breaching your policy's terms and conditions or applicable legislation will disqualify you from lodging a successful claim and may result in us claiming damages from you).

### 1.3.2 Payment of premiums and period of grace for premium payment

- 1.3.2.1 We can only provide you with cover as long as you pay your premium upfront. As stated in clause 1.3.1.1 above, the first premium (or a pro rata part of the first premium, where applicable) is payable immediately or within 48 hours in the instance of a new policy. Thereafter, you must pay your premium upfront by the due date (i.e. on or before the debit order date that you selected).
- 1.3.2.2 If your debit order fails and we do not receive your premium, you have a 15-day grace period, from the date on which your premium failed, in which you still have cover (except in the first month of cover, when your premium must be paid immediately). After that, you will have no cover unless we receive all your outstanding premiums on the next payment date. If you miss two consecutive payments, your cover will be cancelled from the date of your first missed payment.

### 1.3.2.3 Monthly payment by debit order

You must pay your premium by debit order every month on or by the date shown in your policy schedule. If we do not receive your premium by this date:

- 1.3.2.3.1 because you have instructed your paying agent not to honour the debit order (i.e. stopped the debit order), closed your account, changed it to a type that we cannot collect from or your account is frozen by yourbank, all cover under the policy will be regarded as ended on the last day of the month for which we have received your premium, and we will not present any debit orders again. In this instance the grace period referred to above will not be applicable;
- 1.3.2.3.2 because your debit order is not honoured because there were insufficient funds in your account or due to any error on our part, we will present your outstanding debit order again and collect it with your debit order for the following month. If we cannot collect the two premiums, your policy will be regarded as ended on the last day of the month for which we have received your premium.

1.3.3 Deliberate or fraudulent act

Should you or any party claiming any benefit under your policy use any fraudulent means in connection with any portion of the claim, including deliberate inflation of claims, we may reject the entire claim, at our discretion declare your policy unenforceable from the start, and recover any payments made in settlement of the fraudulent claim.

## 1.3.4 Disclosure of material changes to insured propertyYou must tell us within 30 days about:

- any change in circumstances that could affect the risk of loss, damage, injury or liability to your insured property;
- any additions or alterations (changes) to the building structure such as changes in construction, increased size and the insured value of your insured property;
- solar installations or other energy-efficient installations that constitute fixtures and fittings to your insured property;
- 1.3.4.4 storage of hazardous materials on your insured property, such as additional gas cylinders, petrol or diesel for your generators;
- 1.3.4.5 any change of use of your insured property (e.g. if the building is not used for domestic purposes anymore); and
- 1.3.4.6 any assets acquired or disposed of that may increase or reduce your insured values.

Failure to inform us about changes to the insured property may result in rejection of your claims.



### 1.3.5 Sanctions verification

- 1.3.5.1 In terms of the Protection of Constitutional Democracy Against Terrorist and Related Activities Act 33 of 2004, we are required to undertake sanctions screening of our clients at onboarding, and on an ongoing basis during the lifetime of the policy, as well as when a claim is paid out to the policyholder or nominated beneficiary. We will have the right to terminate our relationship with you or to refuse to authorise pay-out of the proceeds of your policy should we suspect or become aware that you are or that a beneficiary under the policy or any other party involved with the policy is a sanctioned person or entity, involved in terrorist activities, money laundering and/or any other activities that are subject to financial sanctions according to applicable laws or according to any sanctioning body recognised by us from time to time.
- 1.3.5.2 Should you and/or any beneficiary under this policy be found on the sanctions list, the pay-out will not be concluded. The surviving family will be required to obtain a letter of appointment from the magistrate's court for nomination of an alternative person to receive the funds. This may lead to a delay in the payment of the claim.

### 1.3.6 Payment of claims

In the event that we have to pay the claim benefit directly to you, we will only do so on condition that you accept and sign an agreement of loss, which we will prepare. The agreement of loss can be concluded telephonically on a recorded line.

### 1.3.7 Ways we may compensate you

We may choose at our discretion to repair, replace, reinstate and/or pay cash to compensate/indemnify you for your loss.

### 1.3.8 Our repairer or supplier or service provider

We may insist that any repair or replacement be done by a repairer or supplier approved or chosen by us. If you ask to use a service provider of your choice, we will not be responsible for any amount above the amount quoted by our service provider. This means you will be paid out according to our set rates.

### 1.3.9 Total loss

We have a right to decide whether the insured property should be regarded as uneconomical to repair or regarded as a total loss.

### 1.3.10 Salvage

If we pay you for a total loss or for property damaged beyond economic repair, we own the salvage (whatever we recover) and any money we get for the insured property.

### 1.3.11 Prescription (expiry of claims)

We are not liable for any claim under this policy after 12 months have passed from the date of loss, unless summons has been issued or a claim has been made under the following insurance cover sections: Section 2.4 (Motor Vehicle), Section 2.5 (Motorcycle), Section 2.6 (Caravan/Trailer) and/or Section 2.14 (Personal Liability).

### 1.3.12 Rejection (of claims) and disputes about this

1.3.12.1 If we reject your claim or do not agree with the value of your claim and you are unhappy with this, you may do one of the following within 90 days from receipt of your rejection letter:

1.3.12.1.1 you may ask our management to reconsider your claim;

- 1.3.12.1.2 you may write to the National Financial Services Ombud Scheme of SA (NFO) (details are provided in the policy schedule).
- 1.3.12.2 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.
- 1.3.12.3 You will lose your right to claim if you do not take legal action in time (within the six-month period mentioned above). This means we will not have to pay you anything, unless a competent court rules in your favour, condoning the late filing of your claim.

### 1.3.13 Subrogation (transfer of rights)

We may take over your rights with regard to any claim we cover. This means we may pursue, defend or settle related claims and use your name for this.

### 1.3.14 Jurisdiction

Your policy is subject to the laws of the Republic of South Africa and the jurisdiction of its courts. Legal action about this policy must be taken in South Africa.

### 1.3.15 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 about the dual insurance as soon as you become aware of it.

### 1.3.16 Cancellation and changes to the policy

- 1.3.16.1 We may cancel or change this policy on 31 days' written notice through your preferred means of communication or any applicable alternative.
- 1.3.16.2 You may cancel your policy immediately by email, through the Standard Bank App, on written notice or by calling our servicing contact centre (contact details are provided in your policy schedule).
- 1.3.16.3 If your insured property is mortgaged by The Standard Bank of South Africa Limited, your policy does not automatically lapse or terminate on full payment or settlement of your home loan, unless your home loan account is made dormant or is inactive. It is your duty to inform us of your intention to cancel your policy should you no longer require insurance protection for your property. Your policy must not be cancelled without the approval of a mortgagee. Where the interests of such a mortgagee are noted, you must send us your intention to cancel the policy in writing 30 days before the date on which you want the policy to be cancelled. You can only cancel the policy with the mortgagee's written permission.

### 1.3.17 Noting a financial institution's interests

If a credit agreement applies to any property that this policy covers, we will first pay any claim to the relevant financial institution to reduce any amount you owe under the credit agreement. We will then no longer be responsible for that part of the claim. We will pay any amount left over to you.

### **Personal information** 1.3.18 We may ask you to give your express consent for us to collect and process your personal 1.3.18.1 information so that we may: administer your policy; 1.3.18.1.1 provide you with any combination of services, analyses, advice or intermediary service linked to 1.3.18.1.2 your policy; monitor and analyse your conduct in respect of the policy for fraud prevention, compliance and 1.3.18.1.3 other risk-related purposes; 1.3.18.1.4 carry out statistical and other analysis in order to identify potential markets and trends; and develop new products and services. 1.3.18.1.5 You hereby give your express consent for us to: 1.3.18.2 process your personal information within the Group for the above purposes; 1.3.18.2.1 1.3.18.2.2 disclose your personal information to any person who provides services to us or acts as our agent or to whom we have transferred or propose 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, 1.3.18.2.3 where necessary. (We ask persons who provide services to us to agree to our privacy policies if they need access to any personal information in order to provide their services.) You acknowledge that: 1.3.18.3 we will at all times remain responsible for determining the purpose of and the means for processing 1.3.18.3.1 your personal information; we are required by various laws, including the FAIS Act, to collect some of your personal information; 1.3.18.3.2 without your personal information we may be unable to provide you with insurance cover and/or 1.3.18.3.3 any policy benefits; and you are providing us with your personal information voluntarily. 1.3.18.3.4 Payment of the excess 1.3.19 You will be responsible for paying any applicable excess to the service provider(s), provided by 1.3.19.1 us, before the start of any repairs when asked to do so by the service provider(s). In the event that any claim requires you to pay more than one excess, you will be responsible for 1.3.19.2

the payment of the applicable excesses to each service provider if more than one service provider is involved or for the accumulative amount if one service provider is involved. All

excesses must be paid before the start of the repairs.

1.3.19.3 If we pay your claim benefit directly to you, we will deduct the applicable excess in the amount shown in your policy schedule.

### 1.3.20 Interest on claim amounts

We do not pay interest on any claim amount or other payment we owe you under this policy, unless ordered to do so by a competent court.

### 1.3.21 Reinstatement of sum insured

The sum insured is not reduced by any claim we pay out. However, you may have to pay an extra premium based on the amount of the claim from the date of loss until the end of the period of cover.



### 1.3.22 Refund of premiums

Should we decide, in our sole discretion, to refund your premiums (or a relevant portion thereof) in respect of policy item/s that were incorrectly covered because you neglected to ask us to cancel the policy or to remove the relevant item/s, we will only refund a maximum of 36 months' premiums. We have the right to deduct, from the amount payable to you, an administration fee equal to 10% of such amount.

### 1.3.23 Recovery from third parties

We are not obligated to recover payments from third parties. If we proceed with a recovery against a third party, we will require your full assistance and you will have to comply with the claims procedure.

### 1.3.24 Intentional damage

We do not cover loss or damage caused on purpose by you or by any member of your household with or without your knowledge or consent.

### 1.3.25 **Period of this policy**

The period of this policy will be from the date on which we receive your first premium to the next debit order date that you have selected in your policy schedule. After that, the policy period will be from one debit order date to the next.

### 1.3.26 Notices

Notices from us to change policy conditions or terms will be deemed to have been received 31 days after they have been sent to you through your preferred means of communication or other appropriate means.

### 1.3.27 Limitations and amendments or endorsements

In respect of monthly and annual policies we reserve the right to apply restrictions to the cover and to make amendments to your policy, including premium adjustments, on 31 days' notice to you at your last known or nominated address.

# 1.4 GENERAL EXCLUSIONS THAT APPLY TO ALL POLICY SECTIONS



We do not cover any claim for loss, liability, damage, injury or death directly or indirectly caused by any of the events shown and explained in the table below:

WHAT WE DO NOT COVER	EXPLANATION OR EXAMPLE
Claims arising out of any contractual liability or agreement you made with any third party.	If you sign an agreement with a solar installer that you will be responsible for damage that the solar installer may cause to your roof during installation, we will not cover such damage.
Consequential or indirect loss or damage of any kind, unless specifically covered by your policy.	Consequential loss is any indirect loss that is caused by the insured event.  For example, should you be in a motor vehicle accident and after the repair of your vehicle you decide to sell or trade it in for another vehicle, we will not be responsible for any decrease in the value of the vehicle resulting from the accident.
Misrepresentation by you or anyone acting for you in applying for this policy or making any claim, including not giving relevant information and giving false, inaccurate or misleading information.	Should you or anyone acting on your behalf give falsified information in order to gain from your claims.
<b>Gradual deterioration</b> including <b>wear and tear</b> and the effects of rust, mildew, moth, rot, light or atmospheric conditions.	<b>Gradual deterioration</b> refers to slow processes that cause loss or damage over time, for example from wear and tear and the effects of rust, mildew, moth, rot, light or atmospheric conditions.
Mechanical or electrical breakdown, unless this policy specifically covers it.	A mechanical breakdown means that a part cannot perform as it should because materials or workmanship are defective.  An electrical breakdown refers to the failure of an electrical component or a failure of the insulation of an electrical wire.
Cleaning, repairing, renovating, maintenance or dyeing process.	If, during renovation or maintenance of the roof of an insured building, damage is caused to the roof, this will not be covered.
Damage caused by insects, vermin (such as rats) or your own pets.	If, for example, termites cause damage to your fittings, doors or household contents, we will not cover such damage.
Depreciation (a decrease in the value of your property).	Loss in the value of your property due to depreciation is not covered.  For example, if your house decreases in value because a neighbour blocked the view by adding a storey, or the value of your vehicle decreases because of an accident (or just because it is now a used vehicle).
Confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.	For example, a government, public or local authority may order the demolition of your property or confiscate your property if it is being used in criminal activity. We will not pay for the property lost or damaged under these circumstances.

WHAT WE DO NOT COVER	EXPLANATION OR EXAMPLE
Defective design, poor workmanship, material or construction defects.	If something breaks down or malfunctions because of improper design or defect, you will not be covered.  For example, if a boundary wall must be rebuilt because it was initially not built according to appropriate building standard, with the right amount of steel, concrete, bricks
Any causes related to electricity supply and/or grid failure (even if due to theft), including ripple-relay switching, loadshedding and any related maintenance.	Grid failure refers to an unintentional total or partial interruption, interference or suspension of electricity supply or an electricity outage, whether through an electricity cut, electricity failure, electricity blackout, electricity loss or an absolute blackout due to the collapse, fault, failure, neglect or damage or the inability of any electricity provider or electricity supplier to produce, connect, supply, transmit or distribute electricity to the insured or anyone else or for any other cause whatsoever (including government action).
Pre-existing damage or condition.	Pre-existing damage is any damage that existed before the insured event, or damage that existed before you took out this policy, for example if your roof was leaking or your vehicle's fender was damaged before it was insured with us.  A pre-existing condition can be damage to the insured property that was sustained before the property was insured with us (e.g. due to a prior accident).
<b>Intentional damage or malicious</b> damage by you and/or members of your household,	This is damage or loss that you, your partner, dependents, members of your household and/or domestic employees caused on purpose.
Any exchange, swap, cash or non-payment in respect of any cash sale, loan or credit agreement, including illegal activities in this regard, such as theft and fraud.	For example, if you sell your car and the buyer does not pay you and disappears with your car, or if you are the victim of identity theft and are defrauded.
Asbestos or any hazardous substance in any form or quantity, despite anything else in this policy that would otherwise apply. If your roof is made from any form of asbestos or asbestos material and your roof is damaged as a result of an insured peril, we will indemnify you by paying you cash for the damaged portion only. The use of asbestos is regulated by the Asbestos Regulations of 2001, which forms part of the Occupational Health and Safety Act 85 of 1993.	
Any nuclear or radioactive material, 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	
This exclusion applies despite any other cause or event that also contributes to the loss.	
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.	
Items insured for more than their value in your policy schedule.	Any single item insured for more than the limit stated in your schedule.

### WHAT WE DO NOT COVER

### **EXPLANATION OR EXAMPLE**

### Public disorder, war or terrorism, including any:

- civil disorder, riot or labour disturbance (such as a strike or a lock-out);
- civil war, invasion, enemy act, hostilities or similar activities, whether war is formally declared or not;
- military coup, siege, rebellion, revolution or martial law; and
- any act intended to:
- overthrow, influence or protest against any state, government, tribal or other authority by threats, force, terrorism or violence; or
- cause loss, damage, injury or public fear to promote any personal, political, religious, social or economic aim or change.

This exclusion applies despite anything else in this policy (including any specific term), and even if any other cause or event also contributes to the loss or damage, including:

- any act causing or aimed at causing any situation or event similar to public disorder, war or terrorism (as described above); or
- any attempt by any lawful authority to control, prevent or deal with any act, situation or event similar to public disorder, war or terrorism.

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

Pairs, sets and sentimental value.

- We will only pay for the item that is lost, even if it forms part of a pair or set.
- We only pay the actual value of the item that was lost, and we cannot cover a proportion of the total value of any pair, set, or collection it forms part of.
- We will not compensate you for sentimental or special value.

Claims under multiple sections of your policy.

If you are covered against the same item under more than one section of your policy, you can only claim for it under one section. For instance, you cannot claim for rent under both the building and the contents sections, and you cannot claim for an item both as a specified item under one section and as an unspecified item under the Personal Valuables Insurance section.



For example, if a political demonstration or labour-related strike turns violent and people involved in the demonstration or strike start burning houses or cars and your house or car is damaged, we will not cover the damage. It is covered by SASRIA (SOC) Limited and we encourage you to buy this cover through us.

### 1.5 YOUR RESPONSIBILITIES



This part describes your responsibilities. Please read it carefully and contact us if there is anything that is unclear. It is very important that you fulfil your responsibilities. If you don't, we may not be able to pay out your claim.

### 1.5.1 Have a proper valuation of your property done

Even though the bank evaluates your property, the purpose of the evaluation is to ensure that your property is sufficient security for your bond. The valuation does not guarantee that your property is free of defects or built according to building regulations.

### 1.5.2 Make sure you have enough cover

You must tell us how much cover you want for your property. The amount must cover the cost of replacing or rebuilding your property with new materials at current prices, and it must cover professional fees and demolition costs. If your property's replacement cost (at the time of the loss) is more than the amount of cover you have, you are regarded as your own insurer for the difference. This means you are responsible for paying a proportionate share of the loss.

**Example:** If you are insured for R500 000 and the replacement cost of your property is R1 million, it means you are 50% underinsured. If you suffer damage of R20 000, we will only pay R10 000 (50%) of your claim.



### 1.5.3 Tell us as soon as you become aware of dual insurance

Dual insurance means having more than one policy with different insurers covering the same property at the same time. In the case of dual insurance, we are only responsible for our proportionate share. Since we will pay a proportionate share of the claims 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 that period.

### 1.5.4 Pay your premiums on time

We can only provide you with cover if you pay your premium. You are entitled to a 15-day grace period in which to pay your outstanding premium (except in the first month of cover, when your premium must be paid immediately). If you do not pay your premium, we will collect double your premium on your next debit order. Should we fail to collect the double premiums, we will cancel your policy from the date on which you first missed your premium (i.e. the first missed/failed debit order).

### 1.5.5 Pay the applicable excess

1.5.5.1 An insurance excess is the amount you pay out of your own pocket when you claim. Your policy schedule contains all the different excesses that apply to your policy. There may also be more specific excess requirements under each section.

1.5.5.2 There are different types of excess payments. The most common types are basic and additional excess (which are both mandatory amount set by the insurer) and voluntary excess (an amount you can opt to pay at the time of a claim). Special excesses may also be applied to your policy depending on your risk profile. If you are a pensioner, you do not have to pay a basic excess or a windscreen excess, although you may still be required to pay any additional or special excesses that apply.

### 1.5.6 Do not prejudice yourself

You must get our permission before you make any statements, admit fault or liability, or make any promises or payments. Remember, if someone institutes an action against you, this does not mean that you are necessarily liable, even if you did cause the loss or damage (for example, if you were not negligent, then you would not be liable). If you prejudice your case, we may cancel your policy and recover any amounts we have already paid to you.

### 1.5.7 Cooperate with us

- 1.5.7.1 We may take over your rights to a claim (transfer of rights). That means we may pursue, defend or settle the claim in your name.
- 1.5.7.2 You must help us recover losses from, or prosecute, any person responsible for loss or damage to your insured property. This may include identifying stolen property.

### 1.5.8 Keep your information up-to-date

- 1.5.8.1 All the information you give us during the application process and when you claim must be accurate and truthful. You must ensure that all the information that affects our assessment of your risk is up-to-date at all times.
- 1.5.8.2 The information in your policy schedule is particularly important. If any of it changes, you must **let us know within 30 days** of the changes so that we can recalculate your premium. In particular, you must let us know if you are going to do any structural work or make any alterations to any insured property on this policy, or to any insured property you rent or own where we cover the household contents or the structure.
- 1.5.8.3 If you do not provide us with accurate information or if you do not let us know when your information changes, you may not be covered. Tell us if you change the contact number or email or postal address where you want us to send communications to you.

### 1.5.9 Take steps to prevent loss or damage

- 1.5.9.1 You must ensure that any security measures you told us about, for instance the security alarm system in your home, or the tracking device in your car, or the fire-extinguishing system on your watercraft, are in working condition, serviced, and tested regularly, and that your alarms are always activated when your car or home is unattended.
- 1.5.9.2 You must also let us know if there is a change to any of the safety and security measures that you told us about. This includes having burglar bars or security doors in your home, having an immobiliser or other security devices in your car, and having a fire-extinguishing system on your watercraft.
- 1.5.9.3 You must take reasonable steps to prevent or limit loss, damage, injury, death, or liability. If something has gone wrong, you must make emergency repairs to prevent further damage. If you do not, you might not be covered against the loss you could have prevented.

1.5.9.4 If you've had a claim for a cause or damage similar to what you have already been compensated for, you will have cover if you did what was needed to prevent future damage from that cause and did the necessary maintenance.

### 1.5.10 Let us know if you want to cancel this policy

You may cancel this policy at any time. If you have a Standard Bank bond, remember to get the bank's confirmation before you cancel this policy.

### 1.5.11 Cooling-off period from the start of your policy

You have a right to cancel the policy (or the right to cancel any changes you have requested to the policy) within 31 days after receiving your policy schedule and terms and conditions. The policy is considered to have been received 10 days after the date on which the policy was issued ("start date"). We will refund all the premiums you have paid within the cooling-off period, provided that no benefit was paid and that no claim made or event insured against has occurred under the policy.

The cooling-off period applies only from the start date of your policy. It does not apply after 31 days of the start of your policy.

### 1.5.12 Give us accurate information when you claim

Our aim is to provide you with the best possible cover and to settle your claims as quickly as we can. Unfortunately, there are people who try to take fraudulent advantage of their policy. We cannot take responsibility for any claim that is fraudulent or dishonest. Fraud includes:



1.5.12.1 using any dishonest method to get a benefit;



1.5.12.2 causing an accident on purpose; and



1.5.12.3 submitting a claim where you know that someone involved in the claim is being dishonest, or giving someone permission to be dishonest when you submit a claim.

### 1.5.13 Maintain your property

It is your responsibility to keep your insured property in good condition. We do not cover maintenance costs or damage caused by negligence or where maintenance was not done according to the manufacturer's requirements.

### 1.5.14 Ceding your policy

You are not permitted to cede (give away) or transfer your rights under this policy to another person or intermediary service provider linked to your policy.

### 2. YOUR INSURANCE COVER SECTIONS

### 2.1 Buildings Insurance



This section of your policy covers you for damage caused to your private residence (i.e. the physical structure and its permanent fixtures and fittings) by incidents that are sudden and unforeseen such as storms, floods, fires, and theft. We call these incidents insured events. Under this section of your policy, you are covered against damage to your insured property as defined below.

Please note that buildings insurance does not cover the contents of your home, such as your furniture, electronic appliances, televisions or any other things inside your home.

### 2.1.1 Definitions applicable to this section

We have defined words with specific meanings in each section. In this section, the following words have the meanings indicated beneath the headings:

TERM	DEFINITION
collapsible soil	means soil with a high void ratio and a low density that, when subjected to a combination of direct actions and an increase in soil moisture content, experiences sudden or rapid settlement (ref. SANS 10400-H:2012 Edition 3, subclause 3.7).
compressible soil	means soil that, when subjected to direct actions, undergoes a gradual settlement as volume changes occur (ref. SANS 10400-H:2012 Edition 3, subclause 3.11).
defective design or construction	means design or construction that has been undertaken incorrectly and does not comply with the National Building Regulations and Building Standards Act 103 of 1977 ("National Building Regulations").
expansive soil	means fine-graded soil, the clay mineralogy of which is such that it changes in volume to varying degrees in response to changes in moisture content, i.e. the soil increases in volume (heaves or swells) on wetting up and decreases in volume (shrinks) on drying out (ref. SANS 10400-H:2012 Edition 3, subclause 3.15).
heat pump	means domestic air source water-heating heat pump system.
insured property	<ul> <li>means the physical structure of your private residence and domestic outbuildings at the risk address shown in your policy schedule, including:</li> <li>buildings and outbuildings;</li> <li>permanent fixtures and fittings (such as built-in cupboards, wall-to-wall and other fitted carpets, bathroom and kitchen fittings);</li> <li>permanent improvements;</li> <li>security systems, gate motors, intercom systems;</li> <li>tennis and squash courts, stables and dog kennels for personal use;</li> <li>lapas;</li> <li>swimming pools and koi ponds, as well as pool pumps and pool filtration machinery;</li> <li>saunas, spa baths;</li> <li>domestic water tanks;</li> <li>borehole pumping machinery supplying domestic water but excluding the drilling of any borehole after an insured event;</li> </ul>

TERM	DEFINITION
	<ul> <li>permanently installed solar heating systems, and solar geysers that are permanently fixed to a part of the building;</li> <li>permanently installed solar system (solar panels, inverters and batteries) provided we are informed about the details and cost of installation, including details relating to brand, size and number of solar panels, inverters and batteries, all of which must be permanently fixed to a part of the building or form an installation structure that is permanently fixed to the building;</li> <li>heat pumps and geysers;</li> <li>fixed generators;</li> <li>fixed and permanent aerials and satellite dishes, masts and lightning conductors;</li> <li>sheds or wendy houses on a fixed foundation;</li> <li>paved and surfaced areas of brick, concrete, tar or stone;</li> <li>boundary and other walls, gates, posts and fences (NOT hedges);</li> <li>retaining walls (but only if designed and built to structural engineering specifications with extra underpinning of foundations to prevent damage, and according to approved structural engineer's specifications or sound building practices prevailing at the time of construction); and</li> <li>water, sewerage, gas, electricity and telecommunication connections, for which you are legally responsible, between the buildings and the public supply or mains.</li> </ul>
national building regulations (NBR)	means a set of legal requirements and standards that govern the design, construction, and maintenance of buildings. These regulations are established under the National Building Regulations and Building Standards Act (Act No. 103 of 1977)
pipe	means the pressurised 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 but excluding irrigation pipes.
SANS (South African National Standards)	means formal, published documents that define specifications, guidelines, or characteristics to ensure that products, services, and systems are safe, reliable, and of good quality
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. Differential settlement is the uneven or unequal settling or sinking of the foundation of a home or other building.
solar system	means a system for generating electricity using the sun's energy. It has solar panels, inverters, solar batteries and related parts for complete and compliant installations.
solar water heating (Swh) system	means a system for heating water using the sun's energy. It has a solar tank (geyser), a solar collector (flat plate or evacuator tube) and related parts such as insulated pipes, fittings, valves, anode, vacuum breakers, thermostat and timer.
standard construction	means the building walls are constructed of brick, stone, or concrete and the roof is made of either slate, tile, concrete, asbestos or zinc.
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 policy schedule. The replacement value includes the cost of rebuilding all buildings with new materials at today's prices. It excludes additional expenses as detailed under "Cover for additional expenses".
water equipment and water apparatus	means any of the following, permanently fixed to a building:  • reservoir;  • water tank;  • geyser or solar water heater system;  • fixed to a building:  • fixed fish tank;  • toilet cistern; and  • fixed water purifier.

### 2.1.2 Insured property excludes the following:



- walls, driveways or structures made from gravel and/or natural or compressed earth;
- retaining walls, unless constructed according to approved structural engineer's specifications or sound and approved building practices;
- hedges, plants, trees, shrubs, grass or ground;
- dams and dam walls;
- piers, jetties, bridges, ditches and culverts;
- sheds or wendy houses not fixed to a screed concrete floor or foundation:
- vinyl/plastic pools or pools constructed above ground level, pool cleaning equipment (excluding pool pumps and pool filtration machinery) and automatic cleaners (such as Kreepy Kraulys), safety nets or covers for pools, and any other related pool equipment; and
- stables and dog kennels for commercial use.

The structure must be built according to prevailing National Building Regulations and comply with appropriate SANS regulations.

### 2.1.3 Cover (shown in the policy schedule as included) for loss or damage caused by insured events

We provide cover for loss of or damage to the insured property at the risk address stated in the policy schedule and caused by any of the insured events, shown in the table below, that you have selected in the policy schedule. The table describes the insured events for which we provide cover and an explanation of what we do not cover. The insured events that you have selected for your property, the limits of cover and applicable excesses are shown in the policy schedule.

### WHAT WE DO NOT COVER WHAT WE COVER Other general and specific exclusions in this Buildings Insurance section apply to all these options. We do NOT cover: Fire, lightning and explosion You must not tamper with or clean up the scene without · damage due to scorching, melting or warping; or any event that is specifically excluded as indicated under receiving consent from us first as this may prejudice our "Additional specific exclusions that apply to all investigation. buildings insurance" below. For veld fires, cover will only apply after seven days from the For example, if your iron falls on your carpet and scorches effective date of the policy or an endorsement relating to fire it, we will not cover the damage to your carpet as there was cover. no fire.

### WHAT WE DO NOT COVER

Other general and specific exclusions in this Buildings Insurance section apply to all these options.

#### **Extreme weather conditions:**

- Storm
- Wind
- Hail
- Snow
- Flooding caused by weather (including sea surge).

Sea surge means loss or damage caused by the sea, including high tide, spring tide, waves, tidal waves or a sea level rise resulting from a storm.

### We do NOT cover:

- flooding due to a rise in underground water levels or the pressure this may cause;
- flooding caused by taps that have been left open, for example, if the water is cut off by the municipality for whatever reason, you leave your tap open and the water is turned on, causing your house to be flooded;
- damage to any building that is not completely roofed even during temporary renovations;
- defective design or construction, wear and tear or gradual deterioration, as the main or most likely cause, for example if defective design or construction, wear and tear, lack of maintenance or gradual deterioration contributed to the damage; and/or
- any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all buildings insurance" below.

According to the National Building Regulations, a properly designed and constructed roof must be durable and not allow the penetration of rainwater or any other surface water to its interior.

### earthquake

### We do NOT cover:

- damage caused by earthquakes arising from mining activities; or
- damage caused by any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all buildings insurance" below.

**Theft or attempted theft** accompanied by visible signs that the perpetrators used forcible and violent means to enter or exit the insured property (including robbery by force or threat of force) and that results in damage to the building or loss of or damage to permanent fixtures and fittings to the building.

For unoccupied, insured properties, we will cover you for six months only, provided you take one of the following precautionary measures at your own cost:

- a 24-hour burglar alarm linked to armed response, provided it is operational and 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, shown in your policy schedule, will be applicable to each and every claim. There must be visible signs of forced or violent entry into or exit from the insured property for the claim to be successful.

### We do NOT cover:

- theft or attempted theft not accompanied by signs of forcible and violent means to enter or exit your property and /or building;
- theft or attempted theft, if the insured property is unoccupied or vacant for six months or more; and/or
- any event that is specifically excluded as indicated under
   "Additional specific exclusions that apply to all homeowner's/buildings insurance" below.

### Malicious damage (wilful and wanton acts) caused by any person

For unoccupied insured properties, we will cover you for six months only, provided you take one of the following precautionary measures at your own cost:

- a 24-hour burglar alarm linked to armed response, provided it is operational and 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, shown in your policy schedule, will be applicable to each and every claim.

### We do NOT cover:

- intentional or malicious damage caused by you;
- damage caused by members of your household/family, your tenants or any person visiting or occupying your property with your consent;
- any malicious damage, if the insured property is unoccupied or vacant for more than six months; or
- damage caused by any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all buildings insurance" below.

### WHAT WE DO NOT COVER

Other general and specific exclusions in this Buildings Insurance section apply to all these options.

### Bursting or leaking geysers and the resultant damage

Bursting, leaking or overflowing electric geysers, solar geysers, heat pumps, water tanks, cisterns or heating installations forming a permanent part of the buildings or damage to such installations.

Electric geysers must meet the **SANS** 10254 requirements.

A solar geyser must be installed in accordance with **SANS** 10106 and the manufacturer's specifications and meet the requirements of **SANS** 1307.

If we accept a valid electric geyser claim, you may use the payout to pay for a SWH system and its installation. However, you must pay any remaining balance.

#### We do NOT cover:

- damage due to bursting, leaking or overflowing of the water apparatus unless it occurred because of a sudden malfunction;
- solar heating pipes, unless damaged because of freezing; or
- damage caused by any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all buildings insurance" below.

### Bursting or leaking pipes and the resultant damage.

We cover the repair of the pipes, the detection of leaks, work done to expose the pipes, and repairing the pipe.

Damage to pipes must have occurred suddenly and must be detectable by means of conventional equipment and methods.

Pipe damage that is due to rust, corrosion, gradual deterioration or wear and tear will be repaired on the first occasion and the policy will be endorsed against future pipe damage. Costs incurred for replacement or repairs performed by a non-approved contractor will be reimbursed at our rates. Pipes must be installed in accordance with the SANS 10252 and must conform to local by-laws.

### Repairs to pipes

The repair of pipes includes the cost of detecting leaks, exposing of the pipe for repair and repairing a single leak. We do not cover the replacement or repair of multiple unrelated pipes. Leaks are repaired by means of coupling, the replacement of a short section with a similar pipe, and, in cases where repair is not possible, clamping or rerouting to by-pass the leak in the most cost-effective way.

The limit shown in the policy schedule will apply to the repair/replacement of the damaged pipe and leak detection.

Only two incidents are covered within a 12-month period (i.e. 12 months up to the anniversary date of your policy).

There is no limit for patch-up work and resultant damages.

### Repair costs are categorised as follows:

- Repairs to concealed pipes, such as underground pipes, pipes inside the walls or pipes under the concrete.
- Repairs to unconcealed pipes, that is, pipes that don't require any form of dismantling to be exposed.

#### We do NOT cover:

- sewerage and waste pipes;
- more than two incidents within a 12-month period;
- future pipe failures where the initial claim for pipe failure was due to rust, corrosion, gradual deterioration or wear and tear.;
- pipes not installed in accordance with the SANS 10252 and not conforming to local by-laws;
- damage caused by an event that is specifically excluded as indicated under "Additional specific exclusions that apply to all buildings insurance" below.

### Impact damage to insured property 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 by yourself or any other person, such as your neighbour.

For example: A car driving into your boundary wall or a tree accidentally falling onto your home.

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

### We do NOT cover:

- impact damage caused by trees intentionally cut down; or
- damage caused by any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all buildings insurance" below.

### **Accidental breaking of fixed glass, mirrors or sanitaryware** (such as basins or toilets).

### WHAT WE DO NOT COVER

Other general and specific exclusions in this Buildings Insurance section apply to all these options.

### We do NOT cover:

- chips and scratches on glass, mirrors, and sanitaryware;
- · mirror frames; or
- any loss or damage in a vacant/unoccupied insured property; or
- damage caused by any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all buildings insurance" below.

Accidental damage to water, sewerage, gas, electricity or phone connections you are responsible for between your insured property and the public supply.

We do NOT cover damage caused by any event that is specifically excluded as clarified under "Additional specific exclusions that apply to all buildings insurance" below.

#### Wild baboons and wild monkeys

We cover damage caused by wild baboons and wild monkeys.

Wild baboons and wild monkeys are baboons and monkeys that roam freely in their natural environment and are not kept as pets or farm animals or are not confined in any way.

Our compensation is limited to the amount shown in the policy schedule.

### We do NOT cover:

- damage or loss caused by domestic animals (such as dogs, cats and hamsters, feral cats and stray dogs); and/or
- damage caused by any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all/ buildings insurance" below.

### **Power surge**

We cover loss of or damage to your buildings caused by power surges, but limited to two occurrences per annum and the amount shown in the policy schedule for any one claim.

### We do NOT cover:

- any causes related to the electricity supply and/or grid failure; and/or
- damage caused by any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all buildings insurance" below.

### Subsidence and landslip damage to the insured property

If we require it, you must prove that the loss or damage you are claiming for was caused by subsidence.

### We do NOT cover damage:

- to 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;
- caused or made worse by defective design, insufficient compacting of filling, poor construction or the removal or weakening of support in the insured property;
- caused or made worse by any digging or excavation (other than mining activities) within or near the insured property;
- caused or made worse by building or other construction work at the risk address (i.e. any alteration, addition or repairs to the insured property), even if done before the policy started;
- caused or made worse by any defective design, materials or workmanship;
- caused or made worse by the contraction or expansion of soil due to its moisture or water content, as experienced in clay and similar soil types such as collapsible, expansive and/or compressible soils;
- caused or made worse by normal settlement, shrinkage or expansion of the insured property;
- due to any cause that existed for over 12 months before the date of the claim or before the policy started;
- due to any cause similar to one that you've already claimed for, unless you did what is needed to prevent future damage from that cause and maintained it;
- due to consequential loss or damage of any kind whatsoever; and/or
- caused in any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all buildings insurance" below.



### 2.1.4 Cover (included according to the policy schedule) for additional expenses due to an insured event

- 2.1.4.1 We provide cover for additional expenses if loss of or damage to the insured property at the risk address stated in the policy schedule is caused by any of the insured events you have selected in the policy schedule. The table below explains what we cover and what we do not cover.
- 2.1.4.2 We will cover the expenses shown on condition that there is a valid claim that we have accepted under the insured events you have selected in the policy schedule.

# WHAT WE COVER We cover you for the following expenses resulting from an insured event: We do not cover against loss or damage caused by:

### **Rent/Alternative accommodation**

- If your insured property is damaged by any of the insured events you are covered for and is unfit to live in, we will pay for reasonable rental cost for property of similar size and in a similar location to the limit shown in your policy schedule.
- If your insured property is unfit to live in and is rented out at the date of loss, we will cover the lost rental income (if there is a valid lease agreement and a tenant in the property) if you prove that the occupant is a legal tenant (for example, by showing us a signed lease and any other evidence we many need). We will pay for the lost rental income to the limit shown in your policy schedule.

### We do NOT cover:

- any claim for alternative accommodation if damage is caused by an insured event for which you are not covered;
- any claim for alternative accommodation if there is no valid claim accepted by us for an insured event that has rendered your home uninhabitable; or
- loss of rent for unoccupied properties.

### Professional/Building fees

We will pay up to the total amount shown in your policy schedule for the following costs resulting from damage to your insured property due to an insured event for which you are covered and for which we have accepted a valid claim. This benefit is additional to the rebuilding/replacement cost of the insured property. We will pay for the following:

- architect, quantity surveyor or consulting engineer fees;
- the cost of demolishing the damaged insured property, removing debris or putting up and removing temporary structures during rebuilding operations;
- costs to comply with any building regulation;
- the costs of a local or regional authority, if these are directly connected to the damage;
- any applicable municipal fees.

We do NOT cover any claim for building fees if there is no valid claim accepted by us for an insured event that has caused damage to the insured property.

### WHAT WE DO NOT COVER

### **Building operations**

We cover loss of or damage to building materials, fixtures and fittings caused by an insured event that you have selected above, while structural building work (including alterations and additions) is being done at the insured property, as long as:

- no other insurance covers the loss or damage; and
- you are legally responsible for the materials, fixtures and fittings for which you require cover.

Protection of the insured property by anything other than a conventional roof is not covered, and for storm, wind, hail, snow or flood events, we will not cover damage to building materials from unroofed and partially unroofed structures, unless such building material is designed to be in the open.

In the case of theft, cover will apply only if fixtures and fittings are present. Otherwise, theft cover is restricted to visible signs of forcible and violent entry into or exit from the insured property.

You must pay the excess shown in the policy schedule for each and every claim.

We do NOT provide cover if:

- damage is caused by an event for which you are not covered;
- · damage results from:
- a rise in underground water levels or the pressure this may cause; or
- rain that is not a storm or does not cause flooding;
- the water is cut off by the municipality for whatever reason, you leave your tap open and the water is turned on, causing damage to building materials and fixtures and fittings.

### **Security guards**

We will pay for the cost of hiring security guards to protect the insured property after loss or damage suffered due to an insured event for which you are covered and for which we have accepted a valid claim, to the limit stated in the policy schedule. We do NOT cover any claim for the cost of hiring security guards if there is no valid claim accepted by us for an insured event that has caused damage to the insured property.

### Safeguards or emergency repairs

Following an insured event for which you are covered, you may make emergency repairs (without our permission) to limit further damage. We will reimburse you for the emergency repairs, to the limit shown in your policy schedule.

We do NOT cover any costs incurred for emergency repairs if there is no valid claim accepted by us for an insured event that has caused damage to the insured property.

### Locks and keys

We will pay for the cost of replacing lost or damaged locks and keys to your insured property following a break-in or an attempted break-in, to the amount stated in your policy schedule.

We do NOT cover loss of or damage to key and locks for any property that is not insured with us.

### Loss of water following burst or leaking pipes

We will pay for the additional cost incurred for loss of water through a leaking or burst pipe, provided a claim for a burst pipe has been accepted by us under any of the insured events you have selected above.

The additional cost will be the amount by which your municipal water account exceeds the average of your previous three months' cost, subject to the limit stated in your policy schedule.

We do NOT cover loss of water where the loss is due to:

- leaking taps, geysers, toilet systems and swimming pools;
- the topping up of a swimming pool as a result of a leaking inlet or outlet pipe or the filling of a swimming pool after repairs have been undertaken following an insured event; or
- the fact that the insured property was left unoccupied, vacant or abandoned for more than 60 consecutive days.

You are also not covered if your consumption reading is not at least 50% more than the average of the previous six readings.

### WHAT WE DO NOT COVER

#### Removal of fallen trees

We will pay for the cost of removing fallen trees growing in your property if removal is necessary because of an event for which you are covered.

#### We do NOT cover:

- any claim for removal of trees if there is no valid claim accepted by us for an insured event that has caused damage to your insured property; and
- the cost of cutting down and/or removing trees on purpose.

### Damage to gardens and fixed garden features and fittings

(such as a fountain), to the limit shown in your policy schedule.

We will pay for damage to trees, shrubs, lawns, plants, fixed garden features and fittings following an insured event for which you are covered, subject to the limit stated in your policy schedule.

We do NOT cover any claim for damage to a garden or garden features/fittings where there is no valid claim accepted by us for an insured event that has caused damage to your insured property.

### **Firefighting charges**

We will cover the reasonable costs of firefighting you have to pay following an insured event.

### Accidental damage to water pumping machinery

We will pay up to the amount shown in your policy schedule 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:

- loss or damage directly or indirectly caused by wear and tear or depreciation;
- loss or damage to automatic pool cleaners;
- loss or damage for which a supplier, contractor or repairer is responsible either in law or under contract;
- · consequential loss;
- loss of or damage to exchangeable parts that by their use and/or nature suffer from a high rate of wear and tear and depreciation;
- loss or damage caused by the action of light or atmospheric conditions; or
- loss or damage due to any gradually operating cause.

### 2.15 Additional specific terms and conditions that apply to buildings insurance

### 2.1.5.1 Indemnity

We may replace, reinstate, repair or pay fair compensation for any property damaged by an insured event, and we may do any combination of these using any supplier of our choice. We may pay the value of the insured property when it is destroyed by an insured event, but we will not pay more

than the sum insured for any item in the policy schedule. 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 cost includes the cost of demolition and professional fees.

### 2.1.5.2 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.

### 2.1.5.3 Solar water heating (SWH) systems

- 2.1.5.3.1 We cover the full replacement cost (including installation) of an existing solar water heating system that meets the standards below. If solar water heating equipment does not meet these standards, we will only cover replacement costs to the limit shown in the policy schedule.
- 2.1.5.3.2 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, provided the following standards are adhered to.

The plumber and the electrician who issued Certificate of Compliance must be certified and accredited and they must have installed the entire solar water heating system.

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

# 2.1.5.3.4 All parts must comply with the requirements of the following SANS for solar water heating systems:

- (a) SANS 1307:2009 Dealing with domestic solar water heaters.
- (b) SANS 10101 Edition three ISBN 0-626-17636-0 Dealing with the installation, maintenance, repair and replacement of domestic solar water heating systems..
- (c) SANS 10252 Part 1 Dealing with water supply installations and drainage for buildings.



- (d) SANS 10254 Dealing with the installation, maintenance, replacement and repair of fixed electric storage water heating systems.
- (e) SANS 10400 Dealing with the application of the National Building Regulations.

### 2.1.5.4 **Heat pumps**

Following the leaking, bursting or 2.1.5.4.1 overflowing of a fitted heat pump as a result of an insured event, provided that it did not occur within the manufacturer's warranty period and that a Plumbing Industry Registration Board (PIRB) Certificate of Compliance had been issued for the installation of the heat pump, we will pay for its repair or replacement. The cost for 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 151 compliance, where applicable, and inspected the salvage.

- 2.1.5.4.2 The heat pump installation must be of a split type installed in compliance with the requirements of SANS 151 (which governs the installation of fixed electric water storage apparatus) and the heat pump connections to the geyser must not compromise on the integrity or the warranty of the geyser.
- 2.1.5.4.3 Integrated heat pumps are not covered. A heat pump includes a compressor, a fan, an electronic control device, an evaporator and a circulating pump and must be installed in accordance with SANS 151. It does not include the diffuser, the twin-port drain-cock, the combination safety valve, the strainer or the isolating valves.

### 2.1.5.5 Generators

- 2.1.5.5.1 We cover generators installed as permanent fixtures, provided that the installation is fully compliant as evidenced by the provision of a Certificate of Compliance. The generator must be used for domestic purposes only as we do not cover usage for business purposes. The generator must be in a secure place and not left unprotected outside.
- 2.1.5.5.2 You may also keep the following fuel at your home:
  - · diesel (up to 210 litres); and
  - petrol (up to 40 litres).
- 2.1.5.5.3 With regard to generators, we do not cover:
  - mechanical or electrical breakdown:
  - wear and tear:
  - goods under guarantee;
  - · claims because of spilled fuel; or
  - damage caused by malfunctioning or defective installation of the generator.

For example, if a malfunctioning or poorly installed generator causes a fire that burns down the house, this damage will not be covered.

### 2.1.5.6 Solar system installation

2.1.5.6.1 We cover your entire solar heating system (solar panels, inverters and batteries) once the components are installed as permanent fixtures to the building. Cover includes solar panels permanently mounted onto other

fixed and permanent structures built on a fixed foundation of screed or concrete within the boundary walls of your property. The solar system must be used for domestic purposes only and is covered against insured events specified for the building as clarified under the insured events listed above. Your solar system is insured only when you have informed us of your solar system installation and we have received the details concerning brand of all material components, size and number of solar panels, inverters, batteries and cost of installation. You must also provide us with the relevant Certificate of Compliance.

2.1.5.6.2 We strongly recommend that you employ the services of a structural engineer to evaluate the structural soundness of the solar system, considering that the weight of too many solar panels can have an undesired impact on a roof that is not designed to carry such weight. We do not cover any damage to your solar system or your property that is due to structural deficiency in the installation.

### 2.1.5.7 If your property is unoccupied

- 2.1.5.7.1 Leaving your property unoccupied increases the risk that something could go wrong whether it's a burst geyser that goes unnoticed for weeks, or a break-in that leaves your property exposed. If your insured property is unoccupied for up to 60 days, you are covered for 100% of the amount in your policy schedule.
- 2.1.5.7.2 If your insured property is unoccupied for more than 60 days:
  - You are covered for 30% of the amount you are insured for, and you must pay the excess shown in your policy schedule.
  - In the case of theft:
  - (a) there must be physical signs of forced or violent entry into or exit from the insured property; and
  - (b) you must have a burglar alarm linked to armed response, and it must be activated when nobody is home, or if you do not have a working alarm you must have a security guard on duty at the property 24 hours a day.

### 2.1.5.8 If you have a thatched roof

- 2.1.5.8.1 If you have a thatched roof that is not specified in your policy schedule, please contact us immediately to ensure that you remain adequately covered. Your claim may be rejected if you have not specified a thatched roof.
- 2.1.5.8.2 The whole 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 building or the size of the thatch outbuilding or structure is more than 20% of the total area of the main building.
- 2.1.5.8.3 If you have a thatched structure:
  - it must be approved by or have a permit from the local authority;
  - it must have at least one portable, properly maintained fire extinguisher;
  - it must be treated accordingly and you must have lightning conductors appropriately installed, and
  - there must be no dry bush or other vegetation within five metres of the structure.

### 2.1.5.9 If you have gas bottles

Any gas installations and equipment in or outside your home must comply with the gas regulations under the latest amendment of the Occupational Health and Safety Act 85 of 1993.

### 2.1.5.10 If you store flammable liquids

You can only store up to 50 litres of flammable liquids, such as fuel, at your insured property.

### 2.1.5.11 If you have tenants they must comply with this policy

Tenants must comply with the terms and condition of this policy. For example, the tenant must also prevent further loss or damage if something goes wrong. If the tenant intentionally causes loss or damage (e.g. malicious damage or theft), you will not be covered.

### 2.1.5.12 Capital additions

The sum insured will be deemed to have been increased by up to 15% for additions, alterations and improvements to the

buildings if you notify us of these within 60 days of completion.

### 2.1.5.13 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). It is your responsibility to provide us with the correct amount you want to insure your property for. It is important that the amount you give us is sufficient to cover the replacement value of the property in the event of a total loss.

### 2.1.5.14 **Tenants**

No act or omission (failure) of your tenant will affect your cover if you tell us about it as soon as it comes to your attention.

### 2.1.5.15 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 as it was valued on the date when the damage was caused, and you do not have to pay any excess.

### 2.1.5.16 Time limit to do repairs or replace property

If we accept a claim and approve repair work or a replacement, you must repair or replace the property within six months, or else your claim is regarded as expired. We are only liable for the agreed cost of repairs at the time when we approved them and will not pay for any increase in costs.

### 2.1.5.17 Unavailable or unobtainable fixtures, fittings or materials

If any component or matching material that is needed to repair damage is unobtainable in the Republic of South Africa as a standard, manufactured and readily available component:

2.1.5.17.1 we will pay only for the actual replacement cost of the component or material that is damaged and not for the replacement cost to match

all the material or components. For example, if only a part of a fitted carpet, a laminated floor or wall or floor tiles is damaged, we will pay only for the replacement cost of the actual damaged part and not for the replacement of the entire carpet, floor or wall or all the floor tiles;

2.1.5.17.2 we may, at our discretion, agree to waive the requirement of payment of the applicable first amount payable/excess.

### 2.1.5.18 Payment to the mortgagee

If we make payment under your policy, we may, at our option, firstly make such payment to the mortgagee to reduce the amount owing to the mortgagee. Any remaining amount will be payable to you.

### 2.1.5.19 Use of your property

Your property is insured for residential purposes only. It is essential that you inform us if your insured property is used for any business or commercial purposes, for example to serve as a restaurant, an office or a furniture or engineering workshop or if the insured property is let or sublet to multiple tenants.

You may prejudice your claim if you do not adhere to this condition.

### 2.1.5.20 Valuation

Although your property may have been assessed by your bank as part of your home loan application, the purpose of that assessment was to establish that your property offered sufficient security to the bank. The assessment does not guarantee that your property is free of any defects or that the structure is built according to building regulations or that the suminsured is adequate. It is your responsibility to ensure that your property is built according to building regulations (it is recommended that you appoint a private assessor, at your own cost, to assist you with this). If your property is not built according to building regulations, your claims may be rejected. You must also ensure that the sum insured is accurate and adequate to cover the replacement cost of your insured property.



### 2.1.5.21 Unoccupied, vacant and abandoned buildings

You must advise us of all instances where your property is unoccupied for a period greater than 60 consecutive days or if it is vacant or abandoned. If you don't, we may reject your claim, apply additional conditions to your policy and/or pay out less than you claimed.

### 2.1.5.22 **Preventing loss**

2.1.5.22.1 You must take reasonable steps to prevent or reduce any loss, damage, accident, injury or liability (legal responsibility) and to prevent events that could give rise to a claim. You must also maintain your insured property. Please refer to the handy hints set out below, as they will be used for the purpose of assessing whether your insured property is properly maintained and whether the damage being claimed for is the result of an insured event or poor maintenance. If the damage is determined to be the result of poor maintenance, the claim may be rejected.

- 2.1.5.22.2 Where your insured property is legally let to tenants, it is your responsibility to ensure that they do not cause damage to the insured property and that the property is adequately maintained.
- 2.1.5.22.3 Examples of your maintenance responsibilities are the following:
  - regularly inspecting your building and making any repairs needed to prevent a loss or damage to the insured property;
  - regular waterproofing, sealing and maintenance of your roof to ensure that it can withstand the ingress of water from rain: and
  - ensuring that any tree that presents a danger to the property is safely removed.
- 2.1.5.22.4 Insurance does not cover the cost of maintenance or loss caused by or made worse by lack of maintenance.

### 2.1.6 Additional specific exclusions that apply to buildings insurance

### 2.1.6.1 Construction type

We do not cover:

- 2.1.6.1.1 loss or damage to any insured property if the construction of the insured property is not of standard construction unless the substandard construction is specified in the policy schedule and you have paid any additional premium required and have met any requirements in respect of such insured property;
- 2.1.6.1.2 loss or damage to underground pipes, tennis courts, driveways, patios, steps, boundary walls or swimming pools caused by roots and weeds.
- 2.1.6.1.3 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:

### 2.1.6.2 Matching materials

We do not cover any additional cost arising because parts or matching materials are not available. Specifically:

- 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 item and not for the replacement cost to match all the parts or materials;
- 2.1.6.2.2 If only one 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, floors or tiles.

### 2.1.6.3 Maintenance-related damage

This means any damage that existed before the insured event (old damages) and any damage that existed before you took out this policy.

### 2.1.6.4 Solar water heating (SWH) systems

We will not pay compensation for SWH systems that do not comply with the additional terms and conditions for SWH systems set out 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 ran 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;

### 2.1.6.5 Your geyser

It is your responsibility to comply with the manufacturer's requirements in respect of proper geyser installation and maintenance for warranty purposes.



### 2.1.6.6 Handy hints and general information about your insured property

### 2.1.6.6.1 Maintaining your home

You must keep your home in good condition. We do not cover maintenance costs, for example for:

- waterproofing, cutting back of vegetation and providing drainage;
- clearing leaves, vegetation and other debris from gutters, flashings and valleys;
- bandage or membrane flashings, which must be painted regularly, preferably every year;
- cutting back creepers and other vegetation regularly to prevent blockage of gutters and valleys;

### 2.1.6.6.2 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.

### 2.1.6.6.3 Thatched roofs

If you have a thatched roof, ensure that it is appropriately treated. Also install appropriate lightning conductors if your property is an area that is prone to lightning.

### 2.1.6.6.4 Property Inspections

You can make use of LookSee's property inspection services if you would like to have your property inspected. This service is available at your own cost and will provide you with details on the state of your property as well as the insurance replacement value if you request it. You must share the report with us for underwriting purposes.

### 2.1.6.6.5 **Building plans and applicable Certificates** of Compliance (CoCs)

You should ensure that you have a copy of your approved building plans and all applicable CoCs, e.g., plumbing and electrical. We may ask for these in the event of a claim.

### 2.2 HOUSEHOLD CONTENTS INSURANCE



This section of your policy covers your household contents and personal effects against loss and sudden and unforeseen damage or destruction. It does not cover property specifically insured in another section of the policy or under another policy.

### 2.2.1 Definitions applicable to this section

We have defined words with specific meanings in each section. In this section, the following words have the meanings indicated beneath the headings:

TERM	DEFINITION
private residence	This means the private house, townhouse or flat and its domestic outbuildings at the risk address indicated on your policy schedule, while permanently occupied by you or your legal tenant. It must be built of brick, stone or concrete with a slate, tile, concrete, fibre cement or metal roof, unless the policy schedule specifically says otherwise.
household contents	Means the property belonging to you, your partner or spouse, or dependants for whom you are responsible. It includes:  • household contents; • personal property; • any administrative business items and equipment in your home that you own or are responsible for in your private capacity; • fixtures and fittings that belong to the tenant, not to you, the owner of the private residence; or • property for guests and domestic helper (but limited to the amount shown in the policy schedule for any one claim).

### 2.2.2 Cover (included according to the policy schedule) for loss or damage caused by insured events

We provide cover for loss of or damage to household contents belonging to you and held inside your private residence at the risk address stated in the policy schedule, where the loss or damage is caused by any of the insured events, described below, that you have specified in the policy schedule. The limits of cover and applicable excesses in respect of the insured events that you have specified are shown in the policy schedule. Here is a list of insured events that you are covered against, and an explanation of what we do not cover:

WHAT WE COVER	WHAT WE DO NOT COVER Other general and specific exclusions in this Household Contents Insurance section apply to all these options.
Fire, lightning and explosion  You must not tamper with or clean up the scene without prior consent from us as this may prejudice our investigation.	We do NOT cover damage due to scorching, melting or warping. For example, if your iron falls on your carpet and scorches it, we will not cover the damage to it as there was no fire.

### WHAT WE DO NOT COVER

Other general and specific exclusions in this Household Contents Insurance section apply to all these options.

#### extreme weather conditions:

- Storm
- Wind
- Water
- Hail
- Snow
- Flooding caused by weather (including sea surge).

### We do NOT cover:

- flooding due to a rise in underground water levels or the pressure this may cause;
- flooding caused by taps that have been left open. For example, if the water is cut off by the municipality for whatever reason and you then leave your tap open, the water is turned on and this causes your house to be flooded;
- rain that is not a storm or does not cause flooding;
- damage to any property in the open (without cover), unless it is designed to exist or operate in the open, for example furniture in the garden;
- any event that is specifically excluded as indicated under
   "Additional specific exclusions that apply to all household contents insurance" below.

#### earthquake

### We do NOT cover:

- damage caused by earthquakes arising from mining activities; or
- any event that is specifically excluded as indicated under
   "Additional specific exclusions that apply to all household contents insurance" below.

### theft, collision or overturning of conveying vehicle

We cover loss of or damage to your household contents while you are permanently relocating to a different risk address, or during transport to or from any registered furniture storage facility. Our cover is limited to loss or damage caused by theft, collision or overturning of the furniture removal vehicle, but only if the move or transport is undertaken by a professional furniture removal contractor.

### We do NOT cover:

- any damage to breakable articles such as glass and china unless the items:
- were packed by the contractor; and
- are not otherwise insured;
- any event that is specifically excluded as indicated under
- "Additional specific exclusions that apply to all household contents insurance" below.

### malicious damage (deliberate, wilful and wanton acts) by any person

### We do NOT cover:

- intentional or malicious damage by you;
- damage caused by members of your household/family, your tenants or any person visiting or occupying your property with your consent;
- damage to household contents belonging to you and held at your private residence if the residence has been unoccupied or unattended or vacant for more than 60 days in a row; and
- any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

### bursting, leaking, or overflowing of water equipment or oil-fired heating equipment

### We do NOT cover:

- flooding caused by taps that have been left open. For example, suppose the water is cut off by the municipality for whatever reason. If you then leave your tap open and the water is turned on, causing your house to be flooded, there is no cover for such damage:
- any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

**Theft or attempted theft** (accompanied by visible signs of forcible and violent entry into or exit from, including armed robbery or threat of force or violence) from:

- (i) your home, but limited to the amount shown in the policy schedule for any one claim;
- (ii) any building you temporarily live in or occupy for not more than 90 days within any 12-month period, but limited to the amount shown in the policy schedule for any one claim;
- (iii) any building in which you are employed, but limited to the amount shown in the policy schedule for any one claim;
- (iv) any furniture storage or bank safe deposit that you use, but limited to the amount shown in the policy schedule for any one claim; or
- (v) any other building that you use, but limited to the amount shown in the policy schedule for any one claim.

#### Theft of:

- (i) laundry, garden or pool furniture or implements from the grounds of your home, but limited to the amount shown in the policy schedule for any one claim;
- (ii) the contents of your home while you are relocating permanently with the help of a professional removal company;
- (iii) household contents while these are being transported to or from a furniture storage area by professional movers, or to or from a bank safe deposit; or
- (iv) household contents while these are in transit after being bought.

If your home is unoccupied for more than 30 days but no more than 60 days in a row, your cover is limited to 30% of the amount you are insured for, subject to any excess in your policy schedule. Your unoccupied property will only be covered:

- (i) if the theft or attempted theft is accompanied by visible signs of forcible and violent entry or exit; and
- (ii) if the burglar alarm is linked to armed response and it is activated while nobody is home, or if you have a security guard on duty at the house 24 hours a day because you do not have a working alarm.

We also cover you for theft when there are no visible signs of forcible and violent entry or exit:

- while your property is in transit after being bought from the point of purchase to your home, but limited to the amount shown in your policy schedule; or
- (ii) if your laundry, garden or pool furniture or implements are stolen from your home, but limited to the amount shown in your policy schedule.

## WHAT WE DO NOT COVER

Other general and specific exclusions in this Household Contents Insurance section apply to all these options.

#### We do NOT cover:

- theft or attempted theft not accompanied by visible signs of forcible and violent entry, unless explicitly stated otherwise under some benefits of cover;
- theft from your home:
- if the security measures that you told us about when you applied or security measures at any subsequent change of address are in not in place, if the security alarm system installed at your private residence is not in working condition and not serviced and tested regularly, and is not activated at all times when your private residence is unattended;
- after it has been unoccupied or unattended or vacant for more than 60 days in a row; or
- while a tenant occupies any part of it, unless there are visible signs of forcible and violent entry or exit; malicious damage to any insured property caused by attempted theft. or
- any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

## WHAT WE DO NOT COVER

Other general and specific exclusions in this Household Contents Insurance section apply to all these options.

#### Impact damage to household contents 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 by yourself or any other person, such as your neighbour.

For example: A car driving into your home or a tree accidentally falling onto your home and damaging household contents.

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

#### We do NOT cover:

- impact damage caused by trees intentionally cut down; or
- any event that is specifically excluded as indicated under
   "Additional specific exclusions that apply to all household contents insurance" below.

#### **Accidental damage**

We cover accidental physical loss of or damage to your household contents while these are in your private residence.

Cover includes accidental damage to television sets, video recorders, DVD players, decoders, TV aerial and satellite dishes.

Our compensation is limited to the amount shown in your policy schedule.

#### We do NOT cover:

- depreciation;
- gradually operating causes such as wear and tear, rust, mildew, corrosion or decay;
- · loss or damage:
- caused by household pests (such as rodents, ants and moths);
- caused by cleaning, repairs or restoration in any manner or by any method:
- of or to any tools, gardening implements or garden furniture;
- of or to automatic swimming pool cleaning equipment;
- of or to any portable computer equipment or cellular devices;
- of or to any contents of refrigerators or freezers covered under "Contents of refrigerators or freezers" below;
- covered by any manufacturer's guarantee, purchase agreement or service contract;
- caused by mechanical, electrical or electronic breakdown (unless cover is specifically included in this policy);
- cracking or scratching of glass, glassware or any similar breakable article (but jewellery and cameras are covered);
- chipping or denting of furniture or domestic appliances;
- the cost of reproduction or repair of data of any kind; or
- any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

#### Wild baboons and wild monkeys

We cover damage to your household contents caused by wild baboons and monkeys, which we define as baboons and monkeys that roam freely in their natural environment and are not confined in any way.

#### We do NOT cover:

- damage or loss caused by domestic animals (such as dogs, cats and hamsters, feral cats and stray dogs);
- any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

#### Power surge

We cover loss of or damage to your buildings caused by power surges.

#### We do not cover:

- any causes related to the electricity supply and /or grid failure;
- any event that is specifically excluded as indicated under
   "Additional specific exclusions that apply to all household contents insurance" below.

#### **Subsidence and landslip**

We cover loss of or damage to your contents caused by subsidence or landslip or both.

If we require it, you must prove that the loss or damage you are claiming for was caused by subsidence.

## WHAT WE DO NOT COVER

Other general and specific exclusions in this Household Contents Insurance section apply to all these options.

#### We do NOT cover damage:

- caused or made worse by defective design, insufficient compacting of filling, poor construction, or the removal or weakening of support in the insured property;
- caused or made worse by any digging or excavation (other than mining activities) within or near the insured property;
- caused or made worse by building or other construction work at the risk address (i.e. any alteration, addition or repairs to the insured property), even if done before this policy started:
- caused or made worse by any defective design, materials or workmanship;
- caused or made worse by the contraction or expansion of soil due to its moisture or water content, as experienced in clay and similar soil types such as collapsible, expansive and/or compressible soils;
- caused or made worse by normal settlement, shrinkage or expansion of the insured property;
- due to any cause that existed for over 12 months before the date of the claim or before this policy started;
- due to any cause similar to one that you've already claimed for, unless you did what is needed to prevent future damage from that cause and maintained it:
- due to consequential loss or damage of any kind whatsoever; and/or
- any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

## Mechanical, electrical or electronic breakdown

We cover loss or damage to your household contents while these are in your private residential structures or on your premises where the loss or damage is caused by accidental mechanical, electrical or electronic breakdown. Compensation is limited to the amount shown in your policy schedule.

#### We do NOT cover:

- depreciation;
- gradually operating causes such as wear and tear, rust, mildew, corrosion or decay;
- · loss or damage:
  - caused by household pests (such as rodents, ants and moths);
  - caused by cleaning, repairs or restoration in any manner or by any method;
  - of or to any tools, gardening implements or garden furniture;
- of or to automatic swimming pool cleaning equipment;
- of or to any portable computer equipment or cellular devices;
- of or to any contents of refrigerators or freezers covered under "Contents of refrigerators or freezers";
- covered by any manufacturer's guarantee, purchase agreement or service contract;
- cracking or scratching of glass, glassware or any similar breakable article (but jewellery, cameras, televisions and computer screens are covered);
- chipping or denting of furniture or domestic appliances;
- the cost of reproduction or repair of data of any kind; or
- any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

## WHAT WE DO NOT COVER

Other general and specific exclusions in this Household Contents Insurance section apply to all these options.

#### Contents in a fridge or freezer

We will cover the contents of your spoiled fridge or freezer up to the limit shown in your policy schedule should a power failure occur or if your fridge or freezer is accidentally damaged or breaks down, provided you are covered under the "Mechanical, electrical or electronic breakdown" benefit as indicated above.

We will cover you against the damage caused by a planned power outage or loadshedding done by a power supply authority if the outage lasts longer than 24 hours. Compensation is limited to the amount shown in your policy schedule.

We do NOT cover damage caused by:

- · depreciation;
- gradually operating causes such as wear and tear, rust, mildew, corrosion or decay;
- · loss or damage:
  - caused by household pests (such as rodents, ants and moths);
- caused by cleaning, repairs or restoration in any manner or by any method;
- grid failure (but damage due to power surges is covered);
- any planned outage or loadshedding done by a power supply authority and lasting less than 24 hours;
- damage to the fridge or freezer caused by spoiled contents in it; or
- any event that is specifically excluded as indicated under
   "Additional specific exclusions that apply to all household contents insurance" below.

#### Mirrors and certain glass items

We cover accidental breakage of any mirrors or glass sheets in or on furniture while these are inside your private residence.

#### We do NOT cover:

- · mirrors and glass items that are insured elsewhere;
- loss of or damage to glass forming part of domestic appliances (other than stoves and ovens), computers or televisions; and
- any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

#### Transportation of groceries and household goods

We cover loss of or damage to groceries and household goods while you are transporting these from the place of purchase to your private residence.

Our cover will only be valid within the first 24 hours after your purchase. Compensation is limited to the amount shown in your policy schedule.

We do NOT cover any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

#### Valuable articles

We will only compensate you for loss of or damage to valuable articles up to a percentage of your contents insured amount in your policy schedule. Compensation is limited to the amount shown in your policy schedule. This limit forms part of your "contents insured amount".

We do NOT cover any event that is specifically excluded as clarified under "Additional specific exclusions that apply to all household contents insurance" below.

### **Domestic employees' property**

We cover loss of or damage to your domestic employees' personal property where the loss or damage is caused by an insured event while their personal property is inside your private residence or outbuildings, as long as the personal property is not insured under any other policy. Compensation is limited to the amount shown in your policy schedule.

#### We do NOT cover:

- damage to domestic employees' personal property if it is insured under any other policy; and
- any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

#### All-risks cover:

We cover you against accidental loss or destruction of or damage to household contents belonging to you and kept in your private residence or temporarily kept outside of your private residence due to events not specifically excluded under this cover or under additional exclusions applicable to household contents. For instance, your clothing, baggage and personal effects that you normally wear or carry when you are moving or travelling worldwide will be covered.

Worldwide cover is only for clothing, baggage, personal effects that you normally wear or carry, and your sporting equipment (if with you), for up to 90 days in any 12-month period.

## WHAT WE DO NOT COVER

Other general and specific exclusions in this Household Contents Insurance section apply to all these options.

We do NOT cover any loss or destruction of or damage to:

- any property caused by or resulting from wear and tear, rust, mildew, moth, vermin, insects, any process of dyeing, cleaning or renovations, the gradual action of light or atmospheric conditions, any other gradually operating cause, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- furniture or domestic appliance by scratching, denting or chipping;
- any sports equipment while it is being used, except bowls, golf clubs or fishing rods and reels;
- any motor vehicles, aircraft, other aerial devices, watercraft, caravans and trailers, including all accessories, equipment, tools or spares parts on, in or attached to any of them (excluding surfboards and paddle skis);
- any insured property while it is in the care of removal contractors, unless the loss, destruction or damage is due to fire, lightning, explosions, theft or an accident involving the removal vehicle while relocating within South Africa;
- any musical instruments through scratching or breaking of or damage to strings or reeds, or splitting of skins;
- contact lenses through scratching, by hot water, or while you are swimming or involved in contact sport;
- · any property due to guns bursting or exploding;
- insured property in an unattended locked motor vehicle, unless:
  - entry to the motor vehicle is accompanied by visible, forcible and violent entry; and
  - the item is hidden in a locked boot or compartment of the motor vehicle; or
  - the property is not hidden in a locked boot or compartment and entry to the motor vehicle is accompanied by visible, forcible and violent entry, in which case you will be responsible for payment of the additional excess as indicated in the policy schedule;
- insured property sent under a bill of lading or waybill;
- stamps in any stamp collection:
  - if less than one whole page of the collection is lost, destroyed or damaged; and
  - up to the limit stated in the policy schedule or two thirds of the value of one stamp, block or cover (according to any current, recognised catalogue), whichever is lower;
- · coins in coin collections:
  - if they are not current coins; and
  - up to the limit stated in the policy schedule for any one coin; and
- insured property caused by any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

We do NOT cover any amount in excess of the limit stated in the policy for accidental damage to any single insured item, excluding furniture, pictures, loose carpets, domestic appliances, garden equipment, pianos, organs, television, radio equipment and business equipment; bicycles if they are left unattended in a public place and are not locked to an immovable object, and only up to the amount stated in the policy schedule for any one bicycle and we do not cover any damage to any bicycle tyres.

#### WHAT WE DO NOT COVER

Other general and specific exclusions in this Household Contents Insurance section apply to all these options.

#### **Guests' property**

We cover loss of or damage to your guests' personal property where the loss or damage is caused by an insured event while their personal property is inside your private residence, as long as the property is not insured under any other policy. Compensation is limited to the amount shown in your policy schedule.

#### We do NOT cover:

- damage to guests' personal property if it is insured under any other policy; and
- any event that is specifically excluded as indicated under
   "Additional specific exclusions that apply to all household contents insurance" below.

#### **Personal documents**

We will cover you up to the amount shown in your policy schedule for any one claim for loss or damage to your personal documents because of an insured event, but:

- we only pay for the value of the materials and the cost of work to reinstate or copy them; and
- we do not pay for the value of the documents to you.

We do not cover any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

#### Veterinary expenses for your pets

If your pet is accidentally injured on a public road, we will pay up to the amount shown in the policy schedule.

We do NOT cover any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all household contents insurance" below.

## 2.2.3 Cover (included according to the policy schedule) for additional expenses due to an insured

- We provide cover for additional expenses if loss of or damage to the household contents inside your private residence at the risk address stated in the policy schedule is caused by any of the insured events you have selected in the policy schedule. The table below explains what we cover and what we do not cover.
- 2.2.3.2 We will cover the expenses shown on condition that there is a valid claim that we have accepted under the insured events you have selected as shown from the policy schedule.

WHAT WE COVER	WHAT WE DO NOT COVER
We cover you for the following expenses resulting from loss or damage incurred in an insured event:	We don't cover against loss or damage caused by:
Security guards  We will pay for the cost of hiring security guards to protect the insured property after loss or damage suffered due to an insured event for which you are covered and for which we have accepted a valid claim, up to the limit stated in the policy schedule.  If this benefit is covered under the homeowner's/buildings section for the same insured event, we will compensate you under one of the relevant sections only, as long as it is not covered under any other policy.	We do NOT cover any claim for the cost of hiring security guards if there is no valid claim accepted by us for an insured event that has caused damage to your household contents.

## WHAT WE DO NOT COVER

#### **Rent/Alternative accommodation**

- If your home is damaged by any of the insured events you are covered for and is unfit to live in, we will pay reasonable rental costs for equivalent property of similar size and location to the limit shown in your policy schedule.
- If your property is unfit to live in and is rented out at the date of loss, we will cover the lost rental income (provided you have a valid lease agreement and there is a tenant on the property).
- if you prove the occupant is a legal tenant (for example, by showing us a signed lease and any other evidence we may need). We will pay for the lost rental income up to the limit stated in your policy schedule.

If this benefit is covered under the homeowner's/buildings section for the same insured event, we will compensate you under one of the relevant sections only, as long as it is not covered under any other policy.

#### We do NOT cover:

- any claim for alternative accommodation if damage is caused by an event for which you are not covered;
- any claim for alternative accommodation if there is no valid claim accepted by us for an event that has rendered your home uninhabitable; or
- · loss of rent for unoccupied properties.

#### Locks and keys

We will pay for the cost of replacing lost or damaged locks and keys to your insured property following a break-in or an attempted break-in, up to the amount stated in the policy schedule

If this benefit is covered under the homeowner's/buildings section for the same insured event, we will compensate you under one of the relevant sections only, as long as it is not covered under any other policy.

We do NOT cover the cost of replacing lost or damaged keys and locks for any private residence other than the one shown on the policy schedule.

#### Firefighting charges

We will cover the reasonable costs charged by any authorised body for extinguishing a fire to prevent or reduce loss of or damage to your household contents.

If this benefit is covered under the homeowner's/buildings section for the same insured event, we will compensate you under one of the relevant sections only, as long as it is not covered under any other policy. We do NOT cover any claim for firefighting charges if there is no valid claim accepted by us for an insured event that has caused damage to your household contents.

#### **Debris removal**

We will cover the necessary and reasonable cost of removing your damaged contents from your premises after loss or damage caused by an insured event.

We do NOT cover any claim for debris removal if there is no valid claim accepted by us for an insured event that has caused damage to your household contents.

## 2.2.4 Additional specific terms and conditions that apply to household insurance

#### 2.2.4.1 Valuation certificate

We require you to give us a valuation certificate (dated before an event that leads to a claim) for each of your valuable articles with a value of the amount shown in your policy schedule. If you do not comply with this requirement, we will limit your compensation for each valuable article to the amount shown in your policy schedule.

## 2.2.4.2 Insured amount and basis of indemnity

- 2.2.4.2.1 We may replace or repair your household contents if they are damaged by an insured event, and we may do any combination of these using any supplier of our choice.
- 2.2.4.2.2 The insured amount for your household contents, as shown in your policy schedule, must throughout the term of this policy represent the current replacement value of similar new property, and the basis of indemnity for the loss of or damage to the insured property, or any part of it, will be the current replacement value of similar new property, limited to the insured amount shown in your policy schedule.



2.2.4.2.3 For a single claim or series of claims arising from a single event, the compensation is limited to either:



- (a) the insured amount shown in your policy schedule; or
- (b) the limit shown next to the specific cover in your policy schedule.
- 2.2.4.2.4 If, according to our calculations, the amount needed at the time of any loss or damage to replace all your insured contents with similar new property is more than the insured amount, we will apply average to the claim.

#### 2.2.4.3 Average explained

- 2.2.4.3.1 If, according to our calculations, the amount needed at the time of any loss or damage to replace all your insured household contents with similar new property is more than the insured amount, we will not pay you the full amount of the loss or damage. You will be your own insurer for the difference between the insured amount and the amount needed to replace all the insured contents. Therefore, you will be responsible for a proportional share of the loss or damage.
- 2.2.4.3.2 Let us assume you insured your household contents for **R500 000**, but the actual replacement value of your household contents is **R1 000 000**. This means you are only insured for half of the replacement value (i.e. 50%). You must cover the other half. For example, if you suffer damage to the value of **R100 000**, we will only pay half of this amount, which is **R50 000**. This will be calculated as follows:



Insured for -R500000



**Claim** – R100 000



Replacement value - R1 000 000



**Calculation** –R100 000 x (R500 000 /R1000000)=R50000

In other words, you are underinsured by R50 000.

- If you have more than one building or structure defined in your policy schedule, we will use the 2.2.4.3.3 combined insured amounts of all the buildings and structures on your insured premises to calculate the application of average, if any.
- You must regularly review the replacement value of your insured contents, especially after new 2.2.4.3.4 acquisitions.

#### **Household contents** 2.2.4.4

We cover loss of or damage to household contents belonging to you where the loss or damage is caused by an insured event while the insured contents are inside your private residence or any additional residential structure shown in your policy schedule.

#### Household contents away from your home 2.2.4.5

We also cover loss of or damage to your household contents where the loss or damage is caused 2.2.4.5.1 by an insured event while the insured contents are:



inside a building where you 2.2.4.5.1.1 live temporarily;



2.2.4.5.1.4 inside the building of a business for the purpose of being made up, altered, renovated, repaired,

cleaned or dyed (but theft and attempted theft are not covered);



temporarily inside the residential 2.2.4.5.1.2 section of any occupied private home:



2.2.4.5.1.3 deposited for safe keeping at any hotel, guest house, club, bank, safe deposit or registered furniture storehouse;

2.2.4.5.1.5 inside the building of any office, business or trade where you are employed (but cover for theft and attempted theft is limited to the amounts shown in your policy schedule).

2.2.4.5.2 We also cover your household contents against fire, explosion and lightning while they are temporarily kept in places other than those mentioned above.

#### 2.2.4.6 Automatic increase in sum insured

We may automatically increase the sum insured on the anniversary date of your policy in line with inflation, but you must always make sure that the sum insured is equal to the actual full replacement value of your household contents.

## 2.2.5 Additional specific exclusions that apply to household contents insurance

#### We do not cover:

2.2.5.1 loss of or damage to:



- (a) more than one collection of coins or stamps;
- (b) motor vehicles, aircraft (excluding model aircraft and drones), other aerial devices, watercraft (excluding surfboards, kite boards, paddle skis, kayaks, canoes, surf skis, windsurf boards, sailboards and model boats), caravans and trailers (including all accessories, equipment, tools or spare parts on, in or attached to any such caravans or trailers);
- 2.2.5.2 injury to any animal (except your pet if it is involved in an accident on a public road);



2.2.5.3 the value of any precious metals, stones, jewellery, watches and furs that is more than:



- (a) one-third of the total sum insured for household contents;
- (b) R20 000 if these items are not locked in a proper safe permanently attached to a concrete or brick wall or floor when not worn or used; or
- (c) R2 000 for any item without a valuation certificate, provided that youcan provide proof of ownership for every such item;
- 2.2.5.4 property specifically insured under another policy or section of this policy;





- 2.2.5.5 more than R5 000 in any 12-month period for any administrative business items and equipment in your home that you own or are responsible for;
- 2.2.5.6 more than the value of any single item as a proportion of the total value of any pair, set or collection it forms part of (which means we disregard any special value of any item associated with its being part of that pair, set or collection);





- 2.2.5.7 loss, damage or breakage covered by a manufacturer's purchase agreement, guarantee or service contract;
- theft or attempted theft while your private residence is lent, let or sublet to a tenant, and the tenant or the tenant's family or anyone else who is connected to the tenant or the tenant's family is directly or indirectly responsible for such loss or damage;



- 2.2.5.9 loss or damage relating to any exchange, cash or credit sale agreement, including theft through fraud;
- 2.2.5.10 money, securities for money, deeds, bonds, bills of exchange, promissory notes, negotiable and other documents, stamps, manuscripts, rare books, medals and coins;





2.1.5.11 property that is more specifically insured, in this or any other policy, other than for any amount more than the specified insured amount;

2.1.5.12 property that is obtained or held for the purposes of being disposed in a business transaction; and





2.1.5.13 the cost of reproduction or repair of data of any kind.



## 2.3 PERSONAL VALUABLES INSURANCE



This section of your policy covers you against accidental loss or damage to your personal valuables described in your policy schedule caused by any accident or misfortune not otherwise excluded.

## 2.3.1 Cover for loss or damage caused by insured events

We provide cover for loss of or damage to your personal valuables while in your possession anywhere in the world as described in the following table. We may choose to pay for, repair, or replace your lost or damaged insured personal valuables. The amount that we pay is the amount that it would cost to replace that item, up to the amount shown in your policy schedule.

#### **WHAT WE COVER**

### Loss of or damage to an unspecified personal valuable

**Unspecified personal valuable** means any of the following items belonging to you:

- clothing and/or personal effects normally worn or designed to be carried on or by a person; and
- personal equipment normally worn or used by a person participating as an amateur in sport.

If any of the above items is specified in your policy schedule, we will pay for it under specified property. We will not pay for those items under unspecified property

#### WHAT WE DO NOT COVER

Other general and specific exclusions in this Personal Valuables Insurance section apply to all these options.

Unspecified insured property DOES NOT include motor vehicles, motor vehicle sound equipment, firearms, contact lenses, cellular telephones, iPads, electronic tablets, electronic devices, palmtops, laptops, notebooks, computing equipment and accessories, sports equipment used for participating as a professional in a professional sport, portable playstation portable electronic gaming equipment, satellite navigation system receivers and accessories, stamp and coin collections, money and documents, pedal cycles, keys, access cards, remote control units, surfboards, hang gliders, trailers, caravans, air and watercraft (other than surfboards and paddle skis), gardening equipment controlled by a driver, all tools, spare parts and accessories on or attached to such parts, wheelchairs, or clothing stolen from a washing line at your premises.

We also do not cover any loss of or damage to any unspecified insured property due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to Personal Valuables Insurance".

#### Loss of or damage to a specified personal valuable

**Specified personal valuable** means any personal items, belonging to you, that are individually specified and described in the policy schedule. These items include firearms, any electronic devices, cell phones, electronic tablets, computing equipment and accessories, cameras, portable gaming equipment, satellite navigation equipment, motor vehicle sound equipment, jewellery and furs, contact lenses, sunglasses, prescription glasses, hearing aids keys, remotes, bicycles, wheelchairs, surfboards and paddle skis, personal tools and amateur sports equipment.

You are NOT covered for any event that is specifically excluded as indicated under "Additional specific exclusions that apply to Personal Valuables Insurance" below.

#### WHAT WE DO NOT COVER

Other general and specific exclusions in this Personal Valuables Insurance section apply to all these options.

#### Loss of or damage to contents of a caravan

**Contents of a caravan** means household contents, including personal effects and camping equipment, that belong to you, that you are responsible and that are in the caravan or in an attached side tent

#### You are NOT covered for:

- theft of insured property that is in the caravan while it is unattended or not occupied, unless there is visible evidence of forcible and violent entry;
- more than the amount specified in the policy schedule;
- the permanent fittings of the caravan;
- stamp and coin collections, motor vehicle sound equipment, firearms, contact lenses, cellular telephones, iPads, electronic tablets, electronic devices, palmtops, laptops, notebooks, computing equipment and accessories, sports equipment used for participating as a professional in a professional sport, portable playstation, portable electronic gaming equipment, satellite navigation system receivers and accessories, stamp and coin collections, money and documents, pedal cycles, keys, access cards, remote control units, surfboards, hang gliders, air and water craft (other than surfboards and paddle skis, tools, spare parts and accessories on or attached to such parts), wheelchairs, money, documents, jewellery, furs or any article more specifically insured;
- loss of or damage to contents left in the open where the loss or damage is caused by theft, storm, wind, water, hail or snow; and
- loss or damage due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to Personal Valuables Insurance" below.

#### Loss or damage to personal computers

We cover you against:

- physical loss of or damage to personal computers specified in the policy schedule unless the cause is specifically excluded; and
- all reasonable costs of recovering or recompiling any information (such as data or programs) that is accidentally deleted or erased, including the cost of copying or reproducing sounds, images, data or other information on any magnetic, optical, analogue, digital or other storage media (e.g. computer hard drives, flash drives, CDs, DVDs, tape, vinyl records or film). The cover is limited to the amount shown in your policy schedule.

We do not cover and are not responsible for:

- loss or damage provided for under any maintenance and/or lease arrangement;
- · loss or damage caused:
  - by vermin, moths or gradually operating causes;
  - during any process of cleaning or upgrading;
  - by confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
  - by wear and tear, development of poor contacts, scratching of painted or polished surfaces;
- parts having a short life, such as cathode ray tubes, bulbs, fuses
  or sacrificial buffer circuits (but if such parts are damaged as a
  result of damage to other parts, we will indemnify you for the
  residual value of these parts);
- loss of use or other consequential loss, damage or liability of any nature whatsoever;
- any costs incurred to recover or recompile any information:
  - if the information is accidentally erased through any program error, virus or wrong entry;
  - if the information is accidentally cancelled or corrupted; or
  - where the costs exceed the amount shown in the policy schedule for any claim or number of claims because of any single event; and
- loss or damage due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to Personal valuables Insurance" below.

#### WHAT WE DO NOT COVER

Other general and specific exclusions in this Personal Valuables Insurance section apply to all these options.

## Loss of or damage to household contents or groceries in transit

We will indemnify you for loss of or damage to household contents and groceries in your custody following a collision or overturning of the conveying motor vehicle while it is in transit to or from any place of purchase, repair or renovation. We will also indemnify you for loss as a result of theft, accompanied by visible forcible and violent entry, of such goods while it is contained in a locked boot or concealed in a compartment forming part of a locked motor vehicle, subject to the limits shown in the policy schedule.

You are NOT cover for damage due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to Personal Valuables Insurance" below.

#### Theft from unattended vehicle

You are covered against theft from an unattended, locked motor vehicle if:

- the insured property was hidden from view in a locked compartment that forms part of the vehicle (such as the boot); and
- there are visible signs of forcible and violent entry or exit.
   If the insured property was not concealed in a locked compartment, you will be responsible for the additional excess indicated in your policy schedule.

We do not cover and are not responsible for any event that is specifically excluded as indicated under "Additional specific exclusions that apply to Personal Valuables Insurance" below.

## 2.3.2 Specific conditions that apply to this Personal Valuables Insurance section

- 2.3.2.1 If a stamp collection is specifically described in the policy schedule, we only cover:
  - (a) the collection if at least one whole page of the collection is lost or damaged; and
  - (b) any single stamp up to the amount shown in the policy schedule or two-thirds of its value according to any current recognised catalogue, whichever is lower.
- 2.3.2.2 If a coin collection is specifically described in the policy schedule, we do not cover:
  - (a) current coins; or
  - (b) more than the amount shown in the policy schedule for any single coin.
- 2.3.2.3 If cover for any item in the policy schedule is described as 'bank vault', this section only covers you while the item is in safe deposit or vault in a bank.
- 2.3.2.4 In the event of a claim for theft of motor vehicle sound equipment, proof of the make and model of the motor vehicle sound equipment and of purchase and ownership must be given to us so that we can evaluate your claim.
- 2.3.2.5 If bicycles are insured under specified insured property, damage to tyres is excluded and, if bicycles are left in a public place and not in use, they must be locked to an immovable object.
- 2.3.2.6 If contact lenses are specified as covered in your policy schedule, we will not cover the cost of any professional consultation relating to eyes, eyesight or spectacles (e.g. optometrist or ophthalmic consultation fees) or loss of or damage due to scratching or exposure to hot water or while you are swimming or doing any contact sport.

## 2.3.3 Additional specific exclusions that apply to specified and unspecified insured property

We do not cover:

- 2.3.3.1 unspecified insured property:
- 2.3.3.1.1 for more than the amount shown in the policy schedule or 15% of the sum insured, whichever is the greatest, for any single item (other than clothing); or
- 2.3.3.1.2 that is specifically covered under another section or policy;
- 2.3.3.2 loss of unspecified insured property, or loss of specified insured property taken from unattended motor vehicles unless there is visible evidence of forcible and violent entry into the motor vehicle and the insured property is concealed in a locked compartment forming part of a locked motor vehicle. Where the insured property is not concealed in a locked boot or compartment and there is evidence of violent and forcible entry to the motor vehicle, you will enjoy cover, but you will be responsible for the additional excess as indicated in the policy schedule;
- 2.3.3.3 damage caused by electrical or mechanical breakdowns or power surges;
- 2.3.3.4 more than the value of any single item relative to the total value of any pair, set or collection it forms part of (which means we disregard the special value of any item associated with its being part of that pair, set or collection);
- 2.3.3.5 the cost of copying or reproducing sounds, images, data or other information on any magnetic, optical, analogue, digital or other storage media (for example, computer hard drives, flash drives, CDs, DVDs, tape, vinyl records or film);
- 2.3.3.6 the cost of any professional consultation relating to eyes, eyesight or spectacles (for example, optometrist or ophthalmic consultation fees);
- contact lenses, under specified insured property, for loss or damage due to scratching or exposure to hot water or while you are swimming or doing any contact sport; or
- any loss or damage caused by or resulting from wear and tear, mechanical or electrical breakdown, power surges, rust, mildew, moth, vermin, insects, any process of dyeing, cleaning or renovation, the gradual action of light or atmospheric conditions, any other gradually operating cause, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

## 2.3.4 Automatic increase for inflation

- 2.3.4.1 We may increase the amount for which your unspecified insured property is insured (remember that your specified insured property is insured for a specific amount). This adjustment will be done on the anniversary date of this policy, based on changes in the value of your belongings over time, taking inflation into account.
- 2.3.4.2 In the case of specified insured property, you are obligated to ensure that the items are regularly evaluated and that the sum insured is updated accordingly.

## 2.4 MOTOR VEHICLE INSURANCE



This section covers your motor vehicle against accidental loss or damage as a result of theft, accidents, fire and other kinds of damage (such as malicious damage, flood or hail) depending on the cover options that you have selected in your policy schedule.

## 2.4.1 Definitions applicable to this section

We have defined words with specific meanings in each section. In this section:

TERM	DEFINITION
accident	means an unfortunate incident that happens unexpectedly and unintentionally, resulting in damage to a vehicle. This may involve a collision with other vehicles, objects or animals.
motor vehicle	means the vehicle or motor vehicle specified in the policy schedule, which may be any motor vehicle, sports utility vehicle (SUV), minibus or light delivery vehicle (LDV) up to a gross mass of 3500 kg, but excluding any:  • taxi;  • rebuilt motor vehicle;  • motor vehicle modified for commercial purposes, for example tow trucks and emergency and armed reaction motor vehicles; or  • bakkie or LDV (light delivery vehicle) used to carry loads or goods for any business or trade purposes.
regular driver	<ul> <li>means the person who drives the motor vehicle most often during the period of cover. This is not an open-driver policy and therefore you must tell us:</li> <li>if two or more people drive the motor vehicle regularly, so that the premium can be correctly calculated;</li> <li>immediately (or within 14 days from inception of the policy) if the regular driver is replaced by a driver other than the person noted on the policy as the regular driver.</li> </ul>
tracking device	means a proactive or reactive or early-warning device as indicated on the policy schedule.

## 2.4.2 Cover options for your vehicles (as selected in the policy schedule)

We provide cover for accidental loss of or damage to your insured motor vehicle (including its factory-fitted accessories, spare parts, and factory-fitted sound and GPS systems), and damage to property belonging to other people, or injury to other people (we call them third parties) caused by your insured motor vehicle, depending on the cover option that you have selected for each motor vehicle. The cover option(s) that you have chosen, the limits of cover and applicable excesses are shown in the policy schedule. Here is a description of the cover options (what is covered and what is not):

## Cover option description (what is covered)

#### What we do not cover

Other terms, conditions, provisions and exclusions in this Motor Vehicle Insurance section apply to all these options.

## **Option 1:** Comprehensive

- We cover any loss of or damage to your motor vehicle (including its standard factory-fitted accessories, spare parts, and factory-fitted sound system) unless we specifically exclude the cause. For example, we will cover loss or damage to your insured motor vehicle caused by an accident, theft, a hijacking, fire or any other cause such as malicious damage and weather-related damage.
- We also cover claims from third parties for damage to property belonging to them or for injury to such third parties where the damage or injury is caused by your insured motor vehicle (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).
- In addition, the specific terms and conditions clarified below will apply (i.e. "Specific terms and conditions that apply to third-party liability cover under cover options 1 to 4" and "Specific terms and conditions that apply to all motor vehicle cover options").

We do NOT cover and are not responsible for:

- · any death of or bodily injury to:
- any member of your household or any person whom you employ;
- any person in or on a caravan or trailer attached to your motor vehicle(s);
- any passenger who pays a fare or is travelling in your motor vehicle while it is used as a taxi; or
- any person in or on or climbing onto or off any open-backed vehicle (for example, a bakkie) belonging to you;
- •loss of or damage to any property:
- owned by you or any household member or under your/their responsibility;
- carried in or on a caravan or trailer; or
- •loss of or damage to any property due to any indirect or consequential loss.

We do NOT cover damage due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all motor vehicle cover options".

#### Option2:

Third-party liability, fire and theft

You are covered against:

- loss of or damage to your insured motor vehicle caused by fire, a hijacking or theft; or
- claims from third parties for damage to property belonging to them or for injury to such third parties where the damage or injury is caused by your insured

motor vehicle (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).

In addition, the specific terms and conditions indicated below will apply (i.e. "Specific terms and conditions that apply to third-party liability cover under cover options 1 to 4" and "Specific terms and conditions that apply to all motor vehicle cover options").

You are NOT covered against loss of or damage to your motor vehicle(s) from any cause other than fire, a hijacking or theft.

You are also NOT covered for:

- towing, storage or delivery except if damage to the vehicle is caused by fire, attempted theft or an attempted hijacking;
- windscreen damage;
- sound systems and sound equipment;
- · tracking devices; or
- keys, locks and remotes.

We do NOT cover and are not responsible for:

- any death of or bodily injury to:
  - any member of your household or any person whom you employ;
  - any person in or on a caravan or trailer attached to your motor vehicle(s);
  - any passenger who pays a fare or is travelling in your motor vehicle while it is used as a taxi; or
  - any person in or on or climbing onto or off any open-backed vehicle (for example, a bakkie) belonging to you;
- loss or damage to any property:
  - owned by you or any household member or under your/their responsibility;
  - carried in or on a caravan or trailer; or
- loss or damage that is due to any indirect or consequential loss.

We also do NOT cover loss or damage that is due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all motor vehicle cover options".

## Cover option description (what is covered)

#### What we do not cover

Other terms, conditions, provisions and exclusions in this Motor Vehicle Insurance section apply to all these options.

#### Option 3:

Third-party liability only

You are only covered against claims from third parties for damage to property belonging to them or for injury to such third parties where the damage or injury is caused by your insured motor vehicle (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).

In addition, the specific terms and conditions indicated below will apply (i.e. "Additional specific terms and conditions that apply to third-party liability cover under cover options 1 to 4" and "Additional specific terms and conditions that apply to all motor vehicle cover options").

You are NOT covered:

- for loss of or damage to your vehicle caused by an accident, theft, a hijacking, fire or any other cause such as malicious damage and weather-related damage;
- if you are driving someone else's vehicle;
- for towing, storage, delivery, windscreen damage, trauma counselling, medical expenses, sound equipment, tracking devices, keys, locks, remotes and so on

We do NOT cover and are not responsible for:

- any death of or bodily injury to:
- any member of your household or any person whom you employ;
- any person in or on a caravan or trailer attached to your motor vehicle(s);
- any passenger who pays a fare or is travelling in your motor vehicle while it is used as a taxi; or
- any person in or on or climbing onto or off any open-backed vehicle (for example, a bakkie) belonging to you;
- loss or damage to any property:
- owned by you or any household member or under your/their responsibility;
- carried in or on a caravan or trailer; or
- loss or damage that is due to any indirect or consequential loss.

We also do NOT cover loss or damage that is due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all motor vehicle cover options".

## Option 4:

Accident and third-party liability

You are covered against loss of or damage to your insured motor vehicle caused by an accident.

We also cover claims from third parties for damage to property belonging to them or for injury to such third parties where the damage or injury is caused by your insured motor vehicle (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).

In addition, the specific terms and conditions clarified below will apply (i.e. "Additional specific terms and conditions that apply to all motor vehicle cover options").

 You are NOT covered against any loss or damage to your motor vehicle(s) from any cause other than an accident as defined above.

We do NOT cover and are not responsible for:

- any death of or bodily injury to:
  - any member of your household or any person whom you employ;
  - any person in or on a caravan or trailer attached to your motor vehicle(s);
  - any passenger who pays a fare or is travelling in your motor vehicle while it is used as a taxi;
     or
  - any person in or on or climbing onto or off any open-backed vehicle (for example, a bakkie) belonging to you;
- · loss of or damage to any property:
- owned by you or any household member or under your/their responsibility;
- carried in or on a caravan or trailer; or
- loss or damage that is due to any indirect or consequential loss.
- We also do NOT cover damage that is due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all motor vehicle cover options".

## 2.4.3 Cover for additional expenses due to an insured event covered in the Motor Vehicle Insurance section above (where included in the policy schedule)

We provide cover for additional expenses if loss of or damage to your insured motor vehicle, as specified in the policy schedule, is caused by any of the insured events you have selected in the policy schedule. The table below explains what we cover and what we do not cover. We will cover the expenses shown on condition that there is a valid claim that we have accepted under the insured events you have selected from the policy schedule, which also shows the limits and excesses payable.

#### **Cover option**

#### **Cover option description**

#### What we do not cover

Other general and specific exclusions in this the Motor Vehicle Insurance section apply to all these options.

#### Car hire option (30, 45, 60 or 90 days)

Where the motor vehicle is stolen, hijacked or damaged in an accident and cannot be driven and we accept liability for the loss, we will provide you with a hired motor vehicle within a class category of your choice for a maximum period of 30, 45, 60 or 90 days, depending on what is indicated on the policy schedule, from the date on which you submit your claim.

You will be subject to the terms and conditions of the specific rental or hire agreement you signed at the time you took delivery of the hired motor vehicle and one of the conditions is that you must have a valid credit card available.

The car hire option will cease:

- the day you regain possession of the motor vehicle after repairs;
- the day we discharge our liability for the total loss of the motor vehicle; or
- 30, 45, 60 or 90 days (depending on the cover selected and reflected in the policy schedule) after the commencement of the hire period.

whichever occurs first.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- · comprehensive cover;
- Third-party liability and fire and theft cover, provided the motor vehicle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking; or
- · accident and third-party liability cover.
- We do NOT cover any other charges (such as fuel and traffic fines) or costs that are charged over and above the actual car hire and insurance charge.
- We do NOT cover the cost of car hire beyond 30, 45 60, or 90 days (depending on the cover that you selected and that is reflected in the policy schedule) after the commencement of the hire period.
- You are NOT covered if your motor vehicle is insured for third-party liability only.

#### **Towing and storage fees**

We will pay a reasonable cost for towing your motor vehicle to the nearest repairer, as well as reasonable storage fees.

Please phone the Roadside Assistance line using the details provided in your policy if your motor vehicle cannot be driven due to an accident.

It is important that you call Roadside Assistance to avoid paying unnecessary extra costs yourself. This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- Third-party liability and fire and theft cover, provided the vehicle is damaged by fire or damaged during a theft or hijacking attempt;
- accident and third-party liability cover.

- if your motor vehicle is insured for third-party liability only;
- for claims by third parties where you caused damage to their vehicle;
- if you do not use our Road Assistance service provider;
- if your motor vehicle is not damaged in an accident (that is, if your vehicle breaks down due to mechanical or electrical fault); or
- for any amount in excess of the values shown in the policy schedule.

## **Cover option description**

#### What we do not cover

Other general and specific exclusions in this the Motor Vehicle Insurance section apply to all these options.

#### Cost of motor vehicle delivery after repairs

We pay the reasonable cost of delivering the motor vehicle to your address in South Africa after repairs that we authorised.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- Third-party liability and fire and theft cover, provided the motor vehicle is damaged by fire or damaged during a theft or hijacking attempt;
- accident and third-party liability cover.

You are NOT covered:

- if repairs to your motor vehicle were not authorised by us; or
- for any amount in excess of the values shown in the policy schedule.

#### Windscreen and window glass repairs

We pay the cost of:

- repairing and filling of windscreen cracks or chips; or
- replacing the windscreen or other permanent window glass,

less any excess that applies according to your policy schedule.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover:
- accident and third-party liability cover.

#### You are NOT covered:

- if your motor vehicle is insured under third-party-liability, fire and theft cover; or Third-party liability only cover;
- if your motor vehicle is not inspected within seven days from the start date of this policy or the date on which you added the motor vehicle to your existing policy; or
- for any amount in excess of the values shown in the policy schedule.

## **Sound equipment**

We will pay:

- the replacement value you specify for non-factory-fitted sound equipment, or your actual loss up to the amount shown in your policy schedule; or
- your actual loss up to the amount shown in your policy schedule for theft of compact discs (CDs) or audiotapes, if visible forcible and violent entry was used to gain entry into the motor vehicle. No excess applies to this cover.

You must prove make, model, purchase and ownership if you claim for non-factory-fitted sound equipment.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover; or
- accident and third-party liability cover.

#### You are NOT covered:

- if your motor vehicle is insured under third-party-liability, fire and theft cover or Third-party liability only cover; or
- for any amount in excess of the values shown in the policy schedule.

## Extras fitted to the motor vehicle (non-standard or aftermarket accessories)

We will cover non-standard accessories listed in the policy schedule if a separate premium is paid for them. Non-standard accessories include towbars, canopies, mag wheels and non-standard electronic devices (such as GPS devices and cell phone kits and portable DVD players). Accessories and spare parts need to be fitted to the motor vehicle at the time of loss.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- · comprehensive cover; and
- accident and third-party liability cover.

- if your vehicle is insured under third-party-liability, fire and theft cover or Third-party liability only cover; or
- for any amount in excess of the values shown in the policy schedule

## **Cover option description**

#### What we do not cover

Other general and specific exclusions in this the Motor Vehicle Insurance section apply to all these options.

#### Keys, locks and remotes

We pay reasonable costs incurred because of lost or damaged motor vehicle keys, locks or remotes, up to the amount show in your policy schedule for any one claim.

We cover loss of or damage to keys (as well as related locks that have to be replaced due to the loss or damage), locks, access cards and remote-control units used in connection with your motor vehicle. If necessary, we also cover the reprogramming of any coded security system of your motor vehicle. Compensation includes the reasonable costs you incur for calling out a locksmith due to an emergency caused by such loss or damage. Claims under this cover will not affect your no-claim bonus.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under a comprehensive cover policy.

You are NOT covered:

- if your vehicle is insured under third-party-liability, fire and theft cover; Third-party liability only cover or accident and third-party liability cover; or
- for any amount in excess of the values shown in the policy schedule.

#### **Tracking device**

If your motor vehicle is fitted with a tracking device (which must be in a working condition at all times), is stolen and not recovered or is damaged and we deem the motor vehicle to be uneconomical to repair, we will pay up to the amount shown in your policy schedule towards the actual cost of installing a tracking system in your new motor vehicle, as long as we approve this first.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover; or
- third-party-liability, fire and theft cover.

You are NOT covered:

- if your motor vehicle is insured under Third-party liability only cover, accident and third-party liability cover; or
- for any amount in excess of the values shown in the policy schedule.

#### Trauma and counselling:

We will pay costs for you and members of your household for trauma counselling following a traumatic experience arising from any direct involvement in an accident, theft or hijacking or attempted theft that resulted in the loss of or damage to any insured motor vehicle.

This cover is subject to the following conditions:

- the trauma treatment must be given by a registered professional counsellor;
- · you must pay for the costs; and
- it must not be possible to recover the expenses from any other insurance or facility.

Compensation is limited to the amount shown in your policy schedule.

Claims under this cover will not affect your no-claim bonus.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- $\bullet$  third-party-liability, fire and theft cover; or
- · accident and third-party liability cover.

You are NOT covered if your motor vehicle is insured for third-party liability only.

## **Cover option description**

#### What we do not cover

Other general and specific exclusions in this the Motor Vehicle Insurance section apply to all these options.

#### Take-me-home service:

If your motor vehicle cannot be driven due to an accident, or if it is stolen or hijacked and you and any member of your household who are with you, need to get home or to your place of temporary residence (e.g. a hotel or a relative's home), we will pay for the reasonable cost of transfer from the accident scene or the place where the theft or hijacking occurred to your home or temporary residence. This is limited to a radius of 100km from the place where the insured event occurred.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the vehicle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking;
- · accident and third-party liability cover.

You are NOT covered

- if your motor vehicle is insured for third-party liability only; or
- if the insured motor vehicle is in a drivable condition after the accident or attempted theft or hijacking and can be safely driven home.

#### **Emergency accommodation**

We will cover emergency accommodation for you and your passengers for up to two nights if you cannot complete your journey because your motor vehicle is lost or damaged.

This cover will not apply if you claim for tow-in costs and safeguarding after mechanical breakdown of your vehicle. This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- · comprehensive cover;
- third-party-liability, fire and theft cover, provided the vehicle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking; or
- · accident and third-party liability cover.

You are NOT covered:

- if your motor vehicle is insured for third-party liability only; or
- for any amount in excess of the values shown in the policy schedule.

#### **Emergency costs**

- We cover costs you must pay to any public authority for emergency services after the loss of or damage to your motor vehicle.
- Compensation is limited to the amount shown in your policy schedule.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the vehicle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking;
- accident and third-party liability cover.

You are NOT covered:

- if your motor vehicle is insured for third-party liability only; or
- for any amount in excess of the values shown in the policy schedule.

## Emergency expenses of passengers (family and non-family)

We will cover emergency expenses of passengers (family or non-family members) after they sustained bodily injury while travelling in your motor vehicle when it was involved in an accident or a hijacking incident.

This cover is subject to the following conditions:

- at the time of the injury, your passengers must be seated in your motor vehicle's permanently enclosed passenger-carrying compartment;
- you must have incurred and paid for the emergency expenses; and
- there must be no compensation payable from another insurance policy or facility.

Compensation is limited to the amount shown in your policy schedule.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover; or
- · accident and third-party liability cover.

- if your motor vehicle is insured under third-party-liability, fire and theft cover or Third-party liability cover only; or
- for any amount in excess of the values shown in the policy schedule.

## **Cover option description**

#### What we do not cover

Other general and specific exclusions in this the Motor Vehicle Insurance section apply to all these options.

#### Repatriation costs

- We cover the reasonable cost of returning your motor vehicle to the Republic of South Africa after a valid accident claim under this policy.
- Compensation is limited to the amount shown in your policy schedule.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the vehicle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking;
- accident and third-party liability cover.

You are NOT covered:

- if your motor vehicle is insured for Third-party liability cover only; or
- for any amount in excess of the values shown in the policy schedule.

#### Wreckage removal

We will cover the reasonable cost of cleaning up and removing the debris and wreckage of your motor vehicle if you have a valid claim for an insured event relating to your motor vehicle.

This benefit applies if your motor vehicle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the vehicle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking; or
- accident and third-party liability cover.

You are NOT covered:

- if your motor vehicle is insured for Third-party liability cover only; or
- for any amount in excess of the values shown in the policy schedule.

## 2.4.4 Indemnity options for your insured motor vehicles (as selected in the policy schedule)

- 2.4.4.1 If your insured motor vehicle is damaged and repairable, we will always try to put you in the same position you were in before the loss or damage happened. If the damaged motor vehicle is no longer under manufacturer's warranty, we may decide whether new, used or alternative spare parts should be used to repair the motor vehicle, as long as safety is not affected. If a spare part is not available, we only pay you the price of that part in the most recent catalogue or price list that applies at the date of loss.
- 2.4.4.2 If your insured motor vehicle is stolen or hijacked and is not recovered or if it is damaged and we deem it uneconomical to repair, we will indemnify you in accordance with the option you have chosen from the list below and as indicated in your policy schedule.

**Important note:** If your insured motor vehicle is not listed in the TransUnion/Mead and McGrowther Auto Dealer's Guide, we will ask you to obtain the value (according to the option you chose) from three independent motor vehicle industry sources we choose.

Indemnity option	Indemnity option description	Cover option applicable
<b>Option 1:</b> Retail value	If your insured motor vehicle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay you the <b>retail value</b> of the motor vehicle according to:	The retail value option is available if your motor vehicle is insured under any of the following cover options:
	<ul> <li>the latest TransUnion/Mead and McGrowther Auto Dealer's Guide as adjusted by its Kilometre and Condition Chart at the date of loss and includes the value of its factory-fitted accessories and spare parts; or</li> </ul>	<ul> <li>Option 1 (Comprehensive cover);</li> <li>Option 2 (Third-party-liability, fire and theft cover);</li> </ul>
	<ul> <li>the latest Auto Dealer's Guide for Motor Vehicles (Cars) Over 10 years Old or the Commercial Motor Vehicle Dealer's Guide, where these apply and includes the value of its factory-fitted accessories and spare parts.</li> </ul>	Option 4 (Accident and third-party liability cover).
	We will deduct any excesses payable as indicated on the policy schedule.	

Indemnity option	Indemnity option description	Cover option applicable
Option 2: Market value	If your insured motor vehicle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay you the average of the motor vehicle's:  • recommended retail value and its trade value (also known as market value) according to the latest TransUnion/Mead and McGrowther Auto Dealer's Guide at the date of loss as adjusted by the Kilometre and Condition Chart, and includes the value of its factory-fitted accessories and spare parts; or  • recommended retail value and its trade value according to thelatest TransUnion/Mead and McGrowther Auto Dealer's Guide for Motor Vehicles (Cars) Over 10 years Old or the Commercial Motor Vehicle Dealer's Guide, on the same basis, where these apply; and includes the value of its factory-fitted accessories and spare parts.  We will deduct any excesses payable as indicated on the policy schedule.	The market value option is available if your motor vehicle is insured under any of the following cover options:  Option 1 (Comprehensive cover);  Option 2 (Third-party-liability, fire and theft cover);  Option 4 (Accident and third-party liability cover).
Option 3: Extended new-for-old replacement	If your insured motor vehicle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will replace your motor vehicle or pay the current purchase price of a new motor vehicle where the motor vehicle is within 24 months of its first date of registration. You can only have this option if your motor vehicle was purchased brand-new and you are the first owner.  We will deduct any excesses payable as indicated in the policy schedule.  After the initial 24-month period, the cover on your motor vehicle will automatically change to "Better-motor-vehicle replacement" cover described below.	The extended new-for-old replacement option is available if your motor vehicle is insured under any of the following cover options:  • Option 1 (Comprehensive cover);  • Option 2 (Third-party-liability, fire and theft cover);  • Option 4 (Accident and third-party liability cover).
Option 4: Purchase price replacement	If your insured motor vehicle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay you the price you paid for the motor vehicle as stated on the original purchase invoice, including VAT but excluding costs, fees or other charges for any insurance, warranty, protection, fuel, delivery or finance charges and any refundable amounts.  This cover is applicable within the first 24 months of the purchase date indicated on the original purchase invoice. You must provide us with the original purchase invoice supplied by the dealer you purchased the motor vehicle from. You can only have this option if you purchased your motor vehicle from a registered dealer.  We will deduct any excesses payable as indicated in the policy schedule.  After the initial 24-month period, the cover on your motor vehicle will automatically change to "Better-motor-vehicle replacement" cover as described below.	The "Purchase price replacement" option is available if your vehicle is insured under any of the following cover options:  • Option 1 (Comprehensive cover);  • Option 2 (Third-party-liability, fire and theft cover);  • Option 4 (Accident and third-party liability cover).

Indemnity option	Indemnity option description	Cover option applicable
Option 5: Better-motor-vehicle replacement	If your insured motor vehicle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay you a value equivalent to the <b>retail value</b> of a motor vehicle that is <b>one year newer than your current motor vehicle</b> , based on the same class and model-type motor vehicle that you had.  Please note: If a model one year newer than your current motor vehicle was not manufactured, we will pay you the retail value of your current motor vehicle's model and year.	The "better-motor-vehicle replacement" option is available if your motor vehicle is insured under any of the following cover options:  • Option 1 (Comprehensive cover);  • Option 2 (Third-party-liability, fire and theft cover);  • Option 4 (Accident and Third-party liability cover).
<b>Option 6:</b> Agreed/ Nominated value	If your insured motor vehicle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay you a value equivalent to the <b>agreed or nominated</b> value of your motor vehicle based on a valuation given by a suitable source.	The agreed- or nominated-value option is available if your motor vehicle is insured under any of the following cover options:  • Option 1 (Comprehensive cover);
		<ul> <li>Option 2 (Third-party-liability, fire and theft cover);</li> <li>Option 4 (Accident and third-party liability cover).</li> </ul>

- 2.4.5 Additional specific terms and conditions that apply to Third-party liability cover under cover options 1 to 4 of this Motor Vehicle Insurance section.
- 2.4.5.1 We cover you for an amount you are legally liable for to any other person because of any event or accident that involves your insured motor vehicle, up to the limits of liability stated in the policy schedule in respect of:
- 2.4.5.1.1 the accidental death of or bodily injury to any person;
- 2.4.5.1.2 accidental damage to property; or
- 2.4.5.1.3 legal costs and expenses (provided you first obtained our written permission to incur these).
- 2.4.5.2 You have the same cover for third-party liability subject to the exclusions and conditions of this policy and up to the limits of our liability while driving someone else's motor vehicle, as long as it is not:
- 2.4.5.2.1 a rented motor vehicle;
- 2.4.5.2.2 a motor vehicle owned by you or a member of your household; and

- 2.4.5.2.3 covered by another insurance policy.
- 2.4.5.3 This extension does not cover you for any physical injury to yourself or damage to the motor vehicle you drive or the loss of or damage to property in that motor vehicle.
- 2.4.6 Additional specific terms and conditions that apply to all motor vehicle cover options

## 2.4.6.1 Class of use

Your insured motor vehicle must always be used according to the class of use stated on the policy schedule, otherwise we may reject your claim.

## 2.4.6.2 Roadworthiness of your motor vehicle

Your insured motor vehicle must always be in a roadworthy condition in accordance with the National Road Traffic Act 93 of 1996 or related regulations and any amendment or replacement or similar law in any country where this policy applies. Your claim may be rejected if your motor vehicle is not roadworthy.

## 2.4.6.3 Inspection of your motor vehicle within seven days from policy inception

- 2.4.6.3.1 Your motor vehicle must be inspected within seven days from the start date of this policy or the date on which you added the motor vehicle to your existing policy. We will prescribe the way in which the inspection must be done, and the inspection is different from one aimed at establishing whether the motor vehicle is roadworthy. It must determine whether there is pre-existing damage, which you are not covered against.
- 2.4.6.3.2 You will have motor vehicle insurance cover during this seven-day period, except for damage to your windscreen or windows, which will only be covered once the inspection is completed. If the motor vehicle is stolen or hijacked within the seven-day period, but before you have had it inspected, you will have to pay an additional excess as shown in your policy schedule. If the motor vehicle is not inspected within the seven-day period, we may reject any theft or hijacking claims.

## 2.4.6.4 Tracking device to be fitted onto your motor vehicle

If we require your motor vehicle to be fitted with a tracking device, you must ensure that the tracking device is in a working condition, that it is tested regularly and that your account with the tracking service provider is up-to-date.

## 2.4.6.5 Where you are covered

You are covered while in South Africa, Lesotho, Botswana, the Kingdom of Eswatini, Namibia, Mozambique, Malawi, Angola, Kenya, Tanzania, Burundi, Rwanda, Uganda, the Democratic Republic of Congo (DRC), Zimbabwe and Zambia, but the motor vehicle can only be registered and repaired in South Africa. If it is damaged outside of South Africa, we will pay up to the limit of the repatriation cost benefit to bring it back to South Africa, and if it costs more than that, you will be responsible for the difference.

## 2.4.6.6 Using our Roadside Assistance to tow your motor vehicle

2.4.6.6.1 If your insured motor vehicle is involved in an accident and you do not use our Roadside Assistance service provider, you will be liable for the full towing costs. If your insured motor vehicle is towed by someone else, you must tell us where it is within 48 hours.

2.4.6.6.2 It is very important that you call the Roadside
Assistance line shown in the policy schedule
if you have had a motor vehicle accident and
your motor vehicle is not drivable. The Roadside
Assistance consultant will authorise and
arrange the towing of your motor vehicle.

**Important:** You will be responsible for the towing and storage if you do not comply with this.

## 2.4.6.7 Providing accurate information about who the regular driver is

- 2.4.6.7.1 The premium calculation is based on the details and risk profile of the actual regular driver. We may reject any claim if the actual regular driver is not named in the policy schedule, or if their details are incorrect.
- 2.4.6.7.2 A 'regular driver' is the person who drives the insured motor vehicle most often during the period of cover, and who must follow all the policy terms to be covered. This is not an open-driver policy, which means that you must tell us if the regular driver has been replaced so we can re-evaluate the risk and, if necessary, adjust your premium. If there has been a change in regular driver, you must notify us within 14 days of the change. We may reject any claim if the regular driver is not listed or if their details are incorrect.

### 2.4.6.8 Leaving the scene of an accident

The driver of a motor vehicle on a public road must, when such motor vehicle is involved in or contributes to any accident in which any other person is killed or injured or suffers damage in respect of any property or animal:

- 2.4.6.8.1 immediately stop the motor vehicle;
- 2.4.6.8.2 ascertain the nature and extent of any injury sustained by any person involved;
- 2.4.6.8.3 render such assistance to any injured person as he or she may be capable of rendering;
- 2.4.6.8.4 ascertain the nature and extent of any damage sustained; and
- 2.4.6.8.5 give his or her name and address, the name and address of the owner of the motor vehicle driven by him or her and the registration or similar mark of the motor vehicle if required to do so by any person having reasonable grounds for requesting this information.

**Important:** You are not covered if the person who drove your vehicle leaves the accident scene unlawfully.

#### 2.4.6.9 Betterment

You must pay us any 'betterment' (increase in value or improvement in the condition of your motor vehicle because of repairs or replacement of parts).

## 2.4.6.10 No-claim bonus for motor vehicle (claim-free years)

Our no-claim bonus rewards you for remaining claim-free by adjusting your premium. When you take out a policy, we calculate your no-claim claim bonus level.

If you do not claim, we increase your no-claim bonus level when your policy is renewed. If you claim, we will reduce your no-claim bonus level, which may result in a premium increase. Premium adjustments are calculated according to our scale, and we will let you know in writing before we adjust your premium.

#### 2.4.6.11 Class of use defined

## 2.4.6.11.1 Class 1 - Social only

Social, domestic and pleasure purposes only. This excludes journeys between your home and your permanent place of work and any business travel.

#### 2.4.6.11.2 Class 2 - Social and to and from work

Social, domestic and pleasure purposes including journeys between your home and your permanent place of work. This excludes any business travel or where your permanent work address is at a different site during any month of insurance.

## 2.4.6.11.3 Class 3 - Professional

Social, domestic and pleasure purposes including journeys between your home and your permanent place of work, as well as professional business purposes, but the term "professional business

purposes" is limited to instances where we deem your occupation to require occasional, infrequent and incidental use of the motor vehicle for business purposes. If your business or occupation requires you to use your motor vehicle regularly (more than 10 times a month), it will not be covered under the professional class of use, but the motor vehicle should rather be insured under the business class for you to enjoy cover.

#### 2.4.6.11.4 Class 4 - Business

Social, domestic and pleasure purposes including journeys between your home and your permanent place of work. Cover is also provided where your occupation requires regular and frequent use of the motor vehicle and the motor vehicle forms an essential part of your work.

## 2.4.7 Additional specific exclusions that apply to all motor vehicle cover options

## We do not cover any accident, injury, loss, damage or liability:

- 2.4.7.1 if the motor vehicle is used for the following purposes:
- 2.4.7.1.1 to earn money, for example as a taxi carrying paying passengers, in a lift club for profit, as a hire/d car, or for giving driving lessons;
- 2.4.7.1.2 for racing, rallies, speed or other contests or competitions;
- 2.4.7.1.3 in connection with the business of buying and selling motor vehicles, unless it is being serviced or repaired;
- 2.4.7.1.4 in a modified form for business or trade, for example any tow truck or armed-response or emergency vehicle; or
- 2.4.7.1.5 in the case of a bakkie or light delivery vehicle, to carry loads or goods for business and/or trade purpose;
- 2.4.7.2 for tyre damage due to braking, punctures, cuts or bursts; with regard to springs or shock absorbers because of any uneven surface, for example potholes;
- 2.4.7.3 with regard to any property in or on the motor vehicle (except accessories included in the sum insured or listed in the policy schedule);
- 2.4.7.4 should you, or any other person with your permission, drive the motor vehicle while:
- 2.4.7.4.1 not fully licensed to drive the motor vehicle,
- 2.4.7.4.2 under the influence of liquor or drugs, or having a level of alcohol in your/their blood or breath that is over the legal limit;
- 2.4.7.5 to any fare-paying passenger, member of your household or employee in the course and scope of their work with you;
- 2.4.7.6 to any person in or on or climbing onto or off the back of any open-backed vehicle (such as a bakkie);

- 2.4.7.7 covered under the Road Accident Fund Act 93 of 1996 or related regulations and any amendment or replacement or similar law in any country where this policy applies; or
- 2.4.7.8 because of any mechanical, electrical or electronic breakdown, breakage or failure, including any damage or loss it causes to any part.

# 2.4.8 Driving with no licence, under the influence, or with an endorsed or invalid licence

- 2.4.8.1 We do not cover any accident, injury, loss, damage or liability that occurs while your vehicle is being driven by the regular driver, or while your vehicle is being driven by any person who has the general consent of the regular driver to drive your motor vehicle, and the driver:
- 2.4.8.1.1 drives while under the influence of alcohol or drugs, or while the percentage of alcohol in the driver's blood exceeds the legal limit, or when the driver fails a breathalyser test; or
- is, at the time of driving the motor vehicle, the holder of a learner's licence who is not accompanied by, and under the direct personal supervision of a person who is in possession of a licence, other than a learner's or similar licence, authorising him or her to drive that class of motor vehicle; or
- 2.4.8.1.3 is, at the time of driving the motor vehicle, the holder of a learner's licence and driving the motor vehicle while carrying persons for reward; or
- 2.4.8.1.4 is not licensed to drive, has an invalid licence, has an endorsed licence, whether the endorsement is displayed on the licence or ison record with the authorities for negligent, reckless, or drunken driving, or for driving while the percentage of alcohol in that person's blood exceeds the legal limit.

## 2.5 MOTORCYCLE INSURANCE



Your motorcycle is covered against accidental loss or against malicious damage or damage resulting from theft, accidents, fire, flood and so forth, depending on the cover options that you have chosen in your policy schedule.

## 2.5.1 Definitions applicable to this section

## We have defined words with specific meanings in each section. In this section:

TERM	DEFINITION	
accident	means an unfortunate incident, such as a collision with other vehicles or with objects or animals, that happens unexpectedly and unintentionally, resulting in damage to a motorcycle.	
motorcycle	means a motorcycle (with or without a sidecar) as specified in the policy schedule.	
regular driver	means the person who drives the motorcycle most often during the period of cover This is not an open-driver policy and therefore you must tell us:  • if two or more people drive the motorcycle regularly, so that the premium can be correctly calculated; or	
	<ul> <li>immediately (or within 14 days from inception of the policy) if the regular driver is replaced by a driver other than the person noted on the policy as the regular driver.</li> </ul>	
tracking device	means a proactive or reactive or early-warning device as indicated on the policy schedule. The tracking device must be in a working condition all the time.	

## 2.5.2 Cover options for your motorcycle (selected in the policy schedule)

We provide cover for accidental loss of or damage to your insured motorcycle(s), including factory-fitted accessories, and damage to property belonging to or injury to third parties where the damage or injury is caused by your insured motorcycle(s). Cover will depend on the cover option that you have selected for each motorcycle. The cover option(s) that you have chosen, the limits of cover and applicable excesses are shown in the policy schedule. Here is a description of the cover options (what is covered and what is not):

Cover option	Cover option description (what is covered)	What we do not cover*  Other terms, conditions, provisions and exclusions in this Motorcycle Insurance section apply to all these options.
Option 1: Comprehensive	We cover any loss of or damage to your insured motorcycle (including its standard factory-fitted accessories) unless we specifically exclude the cause. For example, we will cover loss or damage to your motorcycle caused by	We do not cover and are not responsible for:  • the death of or bodily injury to:  - any member of your household or any person whom you employ; or

## Cover option description (what is covered)

### What we do not cover\*

Other terms, conditions, provisions and exclusions in this Motorcycle Insurance section apply to all these options.

- an accident, theft, hijack, fire and other causes such as malicious damage and weather-related damage.
- We also cover claims from third parties for damage to property belonging to them or for injury such third parties where the damage or injury is caused by your insured motorcycle (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).
- In addition, the specific terms and conditions indicated below will apply (i.e. "Additional specific terms and conditions that apply to all motorcycle cover options").

- any passenger who pays a fare for a ride on your motorcycle;
- loss of or damage to any property:
- owned by you or any household member or under your/their responsibility; or
- due to any indirect or consequential loss.

We do NOT cover loss or damage that is due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all motorcycle cover options".

## **Option 2:** Third party liability, fire and theft

You are covered against:

- loss of or damage to your insured motorcycle caused by fire, a hijacking or theft; and
- claims from third parties for damage to property belonging to them or for injury to such third parties where the damage or injury is caused by your insured motorcycle (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).

In addition, the specific terms and conditions indicated below will apply (i.e. "Additional specific terms and conditions that apply to all motorcycle cover options").

You are NOT covered against loss of or damage to your motorcycle from any cause other than fire, a hijacking or theft.

You are NOT covered for:

- towing, storage or delivery except if damage to the vehicle is caused by fire or a theft or hijacking attempt;
- windscreen damage;
- sound systems or sound equipment;
- · tracking devices; or
- · keys, locks and remotes.

We do not cover and are not responsible for:

- the death of or bodily injury to:
  - any member of your household or any person whom you employ; and/or
  - any passenger who pays a fare for a ride on your motorcycle;
- loss of or damage to any property:
  - owned by you or any household member or under your/their responsibility; or
  - that is due to any indirect or consequential loss

We do NOT cover loss or damage that is due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all motorcycle cover options".

#### **Option 3:** Third-party liability only

You are only covered against claims from third parties for damage to property belonging to them or for injury to such third parties where the damage or injury is caused by your insured motorcycle (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).

- for loss of or damage to your motorcycle caused by an accident, theft, a hijacking, fire or any other cause such as malicious damage and weather-related damage;
- if you are driving someone else's vehicle; or
- for towing, storage, delivery, windscreen damage, trauma counselling, medical expenses, sound equipment, tracking devices, keys, locks and remotes.

## Cover option description (what is covered)

#### What we do not cover\*

Other terms, conditions, provisions and exclusions in this Motorcycle Insurance section apply to all these options.

In addition, the specific terms and conditions indicated below will apply, (i.e. "Additional specific terms and conditions that apply to all motorcycle cover options").

We do not cover and are not responsible for:

- the death of or bodily injury to:
  - any member of your household or any person whom you employ;
  - any passenger who pays a fare for a ride on your motorcycle;
- · loss of or damage to any property:
  - owned by you or any household member or under your/their responsibility; or
  - that is due to any indirect or consequential loss.

We do NOT cover loss or damage that is due to any event that is specifically excluded as indicated under ""Additional specific exclusions that apply to all motorcycle cover options".

**Option 4:** Accident and third-party liability

You are covered against loss of or damage to your insured motorcycle caused by an accident.

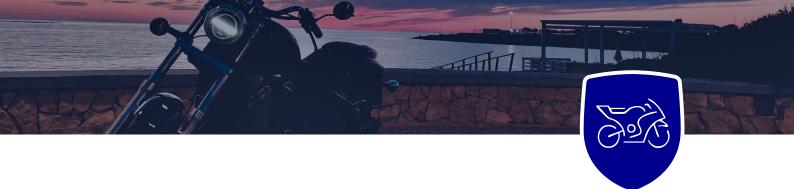
We also cover claims from third parties for damage to property belonging to them or for injury to such third parties where the damage or injury is caused by your insured motor vehicle (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).

In addition, the specific terms and conditions indicated below will apply (i.e. "Additional specific terms and conditions that apply to all motorcycle cover options").

 You are NOT covered against loss of or damage to your motorcycle from any cause other than an accident as defined above.

We do NOT cover and are not responsible for:

- the death of or bodily injury to:
  - any member of your household or any person whom you employ;
  - any person in or on a caravan or trailer attached to your motor vehicle;
  - any passenger who pays a fare or is travelling in the motor vehicle while it is used as a taxi; or
  - any person in or on or climbing onto or off any open-backed vehicle (for example, a bakkie) belonging to you;
- loss of or damage to any property:
  - owned by you or any household member or under your/their responsibility; or
  - carried in or on a caravan or trailer belonging to you;
- Any loss or damage due to any indirect or consequential loss.
- We do NOT cover loss or damage that is due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all motorcycle cover options".



## 2.5.3 Cover for additional expenses resulting from an event covered in the Motorcycle Insurance section (and stated in the policy schedule as included)

We provide cover for additional expenses if loss of or damage to your insured motorcycle, is caused by any of the insured events you have selected in the policy schedule. The table below explains what we cover and what we do not cover. We will cover the expenses shown, on condition that there is a valid claim that we have accepted under the insured events you have selected from the policy schedule, which also shows the limits and excesses payable.

#### What we cover

## Cover options applicable

#### What we do not cover\*

Other general and specific exclusions in this Motorcycle Insurance section apply to all these options.

## Car/Motorcycle hire option (30, 45, 60 or 90 days)

Where the motorcycle is stolen or hijacked or damaged in an accident and cannot be driven and we accept liability for the loss, we will provide you with a hired motor vehicle or motorcycle within a class category of your choice for a maximum period of 30, 45 60, or 90 days, as indicated in the policy schedule, from the date on which you submit your claim.

You will be subject to the terms and conditions of the specific rental or hire agreement you signed when you took delivery of the hired motor vehicle or motorcycle and one of the conditions is that you must have a valid credit card available.

You will not be able to exercise the car hire benefit:

- on the day you regain possession of the motorcycle after repairs;
- on the day we discharge our liability for the total loss of the motorcycle; or
- 30, 45, 60 or 90 days (depending on the cover selected and reflected in the policy schedule) after the commencement of the hire period,

whichever occurs first.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the motorcycle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking; or
- accident and third-party liability cover.
- We do NOT cover any charges (such as fuel and traffic fines) or costs that are charged over and above the actual car hire and insurance charge.
- We do NOT cover the cost of car hire beyond 30, 45 or 60 days (depending on the cover you selected as reflected in the policy schedule) after the commencement of the hire period.
- You are NOT covered if your motorcycle is insured for third-party liability only.

#### Towing and storage fees

We will pay a reasonable cost for towing your motorcycle to the nearest repairer, as well as reasonable storage fees.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

• comprehensive cover;

- if your motorcycle is insured for third-party liability cover only;
- for claims by third parties where you caused damage to their vehicle;

#### What we cover

## Cover options applicable

#### What we do not cover\*

Other general and specific exclusions in this Motorcycle Insurance section apply to all these options.

Please call Roadside Assistance using the details provided in your policy if your motorcycle cannot be driven due to an accident. By calling them, you will also avoid paying unnecessary extra costs yourself.

- third-party-liability, fire and theft cover, provided the motorcycle is damaged by fire or damaged during an attempted theft or hijacking; or
- accident and third-party liability cover.
- if you do not use our Road Assistance service provider;
- if your motorcycle is not damaged in an accident (i.e. if your motorcycle breaks down due to mechanical or electrical fault); or
- for any amount in excess of the values shown in the policy schedule.

#### Cost of motorcycle delivery after repairs

We pay the reasonable cost of delivering the motorcycle to your address in South Africa after repairs authorised by us.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the motorcycle is damaged by fire or damaged during a theft or hijacking attempt;
- accident and third-party liability cover.

#### You are NOT covered:

- if repairs to your motorcycle were not authorised by us; or
- for any amount in excess of the values shown in the policy schedule.

#### Windscreen/window glass repairs

We pay the cost of:

- repairing/filling of windscreen cracks or chips; or
- replacing the windscreen or other permanent window glass, less any excess that applies according to your policy schedule.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- accident and third-party liability cover.

#### You are NOT covered:

- if your motorcycle is insured under third-party-liability, fire and theft cover, Third-party liability only cover or total-loss cover;
- if your motorcycle is not inspected within seven days from the start date of this policy or the date on which you added the motorcycle to your existing policy; and
- for any amount in excess of the values shown in the policy schedule.

#### Keys, locks and remotes

We pay reasonable costs incurred by you because of lost or damaged motorcycle keys, locks or remotes, up to the amount show in your policy schedule for any one claim.

We cover loss of or damage to keys (including related locks that have to be replaced due to the loss or damage), locks, access cards, and remote-control units used in connection with your motorcycle. If necessary, we also cover the reprogramming of any coded security system of your motorcycle. Compensation includes the reasonable costs you incur for calling out a locksmith due to an emergency caused by such loss or damage.

This benefit applies if your motorcycle is insured by us and there is a valid claim under a comprehensive motorcycle insurance cover.

- if your motorcycle is insured under third-party-liability, fire and theft cover; Third-party liability only cover; accident and third-party liability cover; or
- for any amount in excess of the values shown in the policy schedule.

#### What we cover

## Cover options applicable

#### What we do not cover\*

Other general and specific exclusions in this Motorcycle Insurance section apply to all these options.

## Extras fitted to the motorcycle (non-standard or aftermarket accessories)

We will cover non-standard accessories listed in the policy schedule if a separate premium is paid for them. Non-standard accessories include towbars, canopies, mag wheels and non-standard electronic devices (such as GPS devices, cell phone kits and portable DVD players). Accessories and spare parts need to be fitted to the motorcycle at the time of loss.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover: or
- accident and third-party liability cover.

You are NOT covered:

- if your motorcycle is insured under third-party-liability, fire and theft cover, Third-party liability only cover; and
- for any amount in excess of the values shown in the policy schedule.

#### Tracking device

If your motorcycle is fitted with a tracking device and it is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay up to the amount, shown in your policy schedule, of the actual cost to install a tracking system in your new motorcycle as long as we approve this first.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover.

You are NOT covered:

- if your motorcycle is insured under Third-party liability cover only, accident and third-party liability cover; or
- for any amount in excess of the values shown in the policy schedule.

#### Trauma and counselling:

We will pay the costs for you and members of your household for trauma counselling following a traumatic experience arising from any direct involvement in an accident or an actual or attempted theft or hijacking that resulted in loss or damage to any insured motorcycle.

This cover is subject to the following conditions:

- the trauma treatment must be given by a registered professional counsellor;
- · you must incur and pay for the costs; and
- it must not be possible to recover the expenses from any other insurance or facility.

Compensation is limited to the amount shown in your policy schedule.

Claims under this cover will not affect your no-claim bonus.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover;
- accident and third-party liability cover.

You are NOT covered if your motorcycle is insured for third-party liability only.

#### Take me home service:

If your motorcycle cannot be driven due to an accident, or if it is stolen or hijacked and you and any member of your household who is with you need to get home or to a temporary place of residence (e.g. a hotel or a relative's home), we will pay for the reasonable cost of transfer from the accident scene or the place where the theft or hijacking occurred to your home or temporary residence.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the motorcycle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking; or
- accident and third-party liability cover

- if your motorcycle is insured for third-party liability only; and
- if the insured motorcycle is in a drivable condition after the accident or attempted theft or hijacking and can be safely driven home

#### What we cover

## **Cover options applicable**

#### What we do not cover\*

Other general and specific exclusions in this Motorcycle Insurance section apply to all these options.

#### **Emergency accommodation**

We will cover emergency accommodation for you and your passenger for up to two nights if you cannot complete your journey because your motorcycle is lost or damaged.

This cover will not apply if you claim for tow-in costs and safeguarding after mechanical breakdown of your motorcycle.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party liability, fire and theft cover, provided the motorcycle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking;
- accident and third-party liability cover.

You are NOT covered:

- if your motorcycle is insured for third-party liability only; or
- for any amount in excess of the values shown in the policy schedule.

#### **Repatriation costs**

- We cover reasonable costs for returning your motorcycle to the Republic of South Africa after a valid accident claim under this policy.
- Compensation is limited to the amount shown in your policy schedule.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover:
- third-party-liability, fire and theft cover, provided the motorcycle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking;
- · accident and third-party liability cover.

You are NOT covered:

- if your motorcycle is insured for third-party liability only; or
- for any amount in excess of the values shown in the policy schedule.

#### Wreckage removal

We will cover the reasonable costs of cleaning up and removing the debris and wreckage of your motorcycle if you have a valid claim for an insured event relating to your motorcycle.

This benefit applies if your motorcycle is insured by us and there is a valid claim under any of the following cover options:

- comprehensive clover;
- third-party-liability, fire and theft cover, provided the motorcycle is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking;
- accident and third-party liability cover.

You are NOT covered:

- if your motorcycle is insured for third-party liability only; or
- for any amount in excess of the values shown in the policy schedule.

## 2.5.4 Indemnity options for your insured motorcycles (shown in the policy schedule as selected)

- 2.5.4.1 If your insured motorcycle is damaged and repairable, we will always try to put you in the same position you were in before the loss or damage happened. If the damaged motorcycle is no longer under manufacturer's warranty, we may decide whether new, used or alternative spare parts should be used to repair the motorcycle, as long as safety is not affected. If a spare part is not available, we only pay you the price of that part in the most recent catalogue or price list that applies at the date of loss.
- 2.5.4.2 If your insured motorcycle is stolen or hijacked and is not recovered or if it is damaged and we deem it uneconomical to repair, we will indemnify you in accordance with the option you have chosen from the list below and as indicated in your policy schedule.

**Important note:** If your motorcycle is not listed in the TransUnion/Mead and McGrowther Auto Dealer's Guide, we will ask you to obtain the value (according to the option you chose) from three independent motorcycle industry sources we choose.

Indemnity option	Indemnity option description	Cover option applicable
<b>Option 1:</b> Retail value	If your insured motorcycle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay you the <b>retail value</b> of the motorcycle according to the latest TransUnion Dealer's Guide at the date of loss, which retail value includes the value of its factory-fitted accessories and spare parts.  We will deduct any excesses payable as indicated in the policy schedule.	The retail value option is available if your motorcycle is insured under any of the following cover options:  Option 1 (Comprehensive cover);  Option 2 (Third-party-liability, fire and theft cover);  Option 4 (Accident and third-party liability cover).
<b>Option 2:</b> Market value	If your insured motorcycle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay you the average of the motorcycle's recommended retail value and its trade value (also known as market value) according to the latest TransUnion Dealer's Guide at the date of loss, and includes the value of its factory-fitted accessories and spare parts  We will deduct any excesses payable as indicated in the policy schedule.	The market value option is available if your motorcycle is insured under any of the following cover options:  Option 1 (Comprehensive cover);  Option 2 (Third-party-liability, fire and theft cover);  Option 4 (Accident and third-party liability cover).
Option 3: Extended new-for-old replacement	If your insured motorcycle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will replace your motor motorcycle or pay the current purchase price of a new motorcycle where the motorcycle is within 24 months of its first date of registration. You can only have this option if your motorcycle was purchased brand-new and you are the first owner.  We will deduct any excesses payable as indicated in the policy schedule.  After the initial 24-month period, the cover on your motorcycle will automatically change to "better-motorcycle replacement" as described below.	The extended new-for-old replacement option is available if your motorcycle is insured under any of the following cover options:  Option 1 (Comprehensive cover);  Option 2 (Third-party-liability, fire and theft cover);  Option 4 (accident and third-party liability cover).
<b>Option 4:</b> Better-motor-cycle replacement	If your insured motorcycle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay you a value equivalent to the <b>retail value</b> of a motorcycle that is <b>one year newer than your current motorcycle</b> , based on the same class and model-type motorcycle that you had.  Please note: If a model one year newer than your current insured motorcycle was not manufactured, we will pay you the retail value of your current insured motorcycle motorcycle motorcycle was not manufactured.	The better-motorcycle replacement value option is available if your motorcycle is insured under any of the following cover options:  Option 1 (Comprehensive cover);  Option 2 (Third-party-liability, fire and theft cover);  Option 4 (accident and third-party liability cover).
<b>Option 5:</b> Agreed/ Nominated value	If your insured motorcycle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay you a value equivalent to the <b>agreed or nominated value</b> of your motorcycle based on a valuation given by a suitable source.	The retail value option is available if your motorcycle is insured under any of the following cover options:  Option 1 (Comprehensive cover);  Option 2 (Third-party-liability, fire and theft cover);  Option 4 (accident and third-party

liability cover.

Indemnity option	Indemnity option description	Cover option applicable
Option 6: Purchase price replacement	If your insured motorcycle is stolen and not recovered or if it is damaged and we deem it uneconomical to repair, we will pay you the price you paid for the motorcycle as stated on the original purchase invoice, including VAT but excluding costs, fees or other charges for any insurance, warranty, protection, fuel, delivery or finance charges and any refundable amounts.  This cover is applicable within the first 24 months of the purchase date as indicated on the original purchase invoice from the dealer where you purchased the motorcycle. Note that you must provide us with this original invoice. You can only have the cover if you purchased your motorcycle from a registered dealer.  We will deduct any excesses payable as indicated in the policy schedule.  After the initial 24-month period, the cover on your motorcycle will automatically change to "better-motorcycle replacement" as described below.	The purchase-price-replacement option is available if your motorcycle is insured under any of the following cover options:  Option 1 (Comprehensive cover);  Option 2 (Third-party-liability, fire and theft cover);  Option 4 (accident and third-party liability cover).

# 2.5.5 Additional specific terms and conditions that apply to all motorcycle insurance cover options

### 2.5.5.1 Class of use

Your insured motorcycle must always be used according to the class of use stated in the policy schedule, otherwise we may reject your claim.

### 2.5.5.2 Roadworthiness of your motorcycle

Your insured motorcycle must always be in a roadworthy condition in accordance with the National Road Traffic Act 93 of 1996 or related regulations, as amended or replaced and in accordance with similar laws in any country where this policy applies. Your claim may be rejected if your motorcycle is not roadworthy.

# 2.5.5.3 Inspection of your motorcycle inspected within seven days from policy inception

2.5.5.3.1 Your motorcycle must be inspected within seven days from the start date of this policy or the date on which you added the motorcycle to your existing policy.

We will prescribe the way in which the inspection must be done, and the inspection will be different from one aimed at establish whether the motorcycle is roadworthy. It must determine whether there is pre-existing damage, which you are not covered against.

2.5.5.3.2 You will have motorcycle insurance cover during this seven-day period. If the motorcycle is stolen or hijacked within the seven-day period, but before you have had it inspected, you will have to pay an additional excess as shown in your policy schedule. If the motorcycle is not inspected within the seven-day period, we may reject any theft or hijacking claims.

# 2.5.5.4 Tracking device to be fitted onto your motorcycle

If we require your motorcycle to be fitted with a tracking device, you must ensure that the tracking device is in a working condition, that it is tested regularly and that your account with the tracking service provider is up-to-date.

### 2.5.5.5 Where you are covered

You are covered while in South Africa, Lesotho, Botswana, the Kingdom of Eswatini, Namibia, Mozambique, Malawi, Angola, Kenya, Tanzania, Burundi, Rwanda, Uganda, the Democratic Republic of Congo (DRC), Zimbabwe and Zambia, but the motorcycle can only be registered and repaired in South Africa. If it is damaged outside of South Africa, we will pay up to the limit of the repatriation cost benefit to bring it back to South Africa, and if it costs more than that, you will be responsible for the difference.

# 2.5.5.6 Using our Roadside Assistance to tow your insured motorcycle

- 2.5.5.6.1 If your insured motorcycle is involved in an accident and you do not use our Roadside Assistance service provider, you will be liable for the full towing costs. If your motorcycle is towed by someone else, you must tell us where it is within 48 hours.
- 2.5.5.6.2 It is very important that you call the Roadside Assistance line shown on the policy schedule if you have had an accident and your motorcycle is not drivable. The Roadside Assistance consultant will authorise and arrange the towing of your motorcycle.

**Important:** You will be responsible for the towing and storage if you do not comply with this.

# 2.5.5.7 Providing accurate information about who the regular driver is

- 2.5.5.7.1 The premium calculation is based on the details and risk profile of the actual regular driver. We may reject any claim if the actual regular driver is not named in the policy schedule, or if their details are incorrect.
- 2.5.5.7.2 A 'regular driver' is the person who drives the insured motorcycle most often. This is not an open-driver policy, which means that you must tell us if the regular driver has been replaced so we can re-evaluate the risk and, if necessary, adjust your premium. If there has been a change in regular driver, you must notify us within 14 days of the change. We may reject any claim if the regular driver is not listed or if their details are incorrect.

### 2.5.5.8 Leaving the scene of an accident

The driver of a motorcycle on a public road must, when such motorcycle is involved in or contributes to any accident in which any other person is killed or injured or suffers damage in respect of any property or animal:

- 2.5.5.8.1 immediately stop the motorcycle;
- 2.5.5.8.2 ascertain the nature and extent of any injury sustained by any person involved;



- 2.5.5.8.3 render such assistance to any injured person as he or she may be capable of rendering;
- 2.5.5.8.4 ascertain the nature and extent of any damage sustained; and
- 2.5.5.8.5 give his or her name and address, the name and address of the owner of the motorcycle driven by him or her and the registration or similar mark of the motorcycle if required to do so by any person having reasonable grounds for requesting this information.

**Important:** You are not covered if the person who drove your insured motorcycle leaves the accident scene unlawfully.

### 2.5.5.9 Class of use defined

### 2.5.5.9.1 Class 1 - Social only

Social, domestic and pleasure purposes only. This excludes journeys between your home and your permanent place of work and any business travel.

### 2.5.5.9.2 Class 2 - Social and to and from work

Social, domestic and pleasure purposes including journeys between your home and your permanent place of work. This excludes any business travel or where your permanent work address is at a different site during any month of insurance.

### 2.5.5.9.3 Class 3 - Professional

Social, domestic and pleasure purposes including journeys between your home and your permanent place of work, as well as professional business purposes, but the term "professional business purposes" is limited to instances where we deem your occupation to require occasional, infrequent and incidental use of the motorcycle for business purposes. If your business or occupation requires you to use your motorcycle regularly (more than 10 times a month), it will not be covered under the professional class of use, but the motorcycle should rather be insured under the business class for you to enjoy cover.

### 2.5.5.9.4 Class 4 - Business

Social, domestic and pleasure purposes including journeys between your home and your permanent place of work. Cover is also provided where your occupation requires regular and frequent use of the motorcycle and the motorcycle forms an essential part of your work.

# 2.5.5.10 Additional exclusions that apply to all motorcycle cover options

We do not cover any accident, injury, loss, damage or liability:

- 2.5.5.10.1 if the motorcycle is used for the following purposes:
- 2.5.5.10.1.1 to earn money, for example by carrying paying passengers, as hired transport, or for giving driving lessons;
- 2.5.5.10.1.2 for racing, rallies, speed or other contests or competitions;
- 2.5.5.10.1.3 in connection with the business of buying and selling motorcycles, unless it is being serviced or repaired;
- 2.5.5.10.1.4 in a modified form for business or trade; or

- 2.5.5.10.1.5 for delivery and/or trade purposes unless its use is classified as such;
- 2.5.5.10.2 should you, or any other person with your permission, drive the motorcycle while:
- 2.5.5.10.2.1 not fully licensed to drive the motorcycle; or
- 2.5.5.10.2.2 under the influence of liquor or drugs, or having a level of alcohol in your/their blood or breath that is over the legal limit;
- 2.5.5.10.3 while the motorcycle is in the possession of another party, who is selling it on your behalf;
- 2.5.5.10.4 with regard to springs or shock absorbers because of any uneven surface, for example potholes;
- 2.5.5.10.5 covered under the Road Accident Fund Act 93 of 1996 or related regulations and any change or replacement or similar law in any country where this policy applies;
- 2.5.5.10.6 due to any mechanical, electrical or electronic breakdown, breakage or failure, including any damage or loss it causes to any part;
- 2.5.5.10.7 due to depreciation, gradually operating causes, wear and tear; and/or
- 2.5.5.10.8 to tyres unless some other part of the motorcycle is damaged at the same time or the damage is caused by thieves or persons with malicious intent.

# 2.5.5.11 Driving with no licence, under the influence, or with an endorsed or invalid licence

We do not cover any accident, injury, loss, damage or liability that occurs while your motorcycle is being driven by the regular driver, or while your motorcycle is being driven by any person who has the general consent of the regular driver to drive your motorcycle, and the driver:

- 2.5.5.11.1 drives while under the influence of alcohol or drugs, or while the percentage of alcohol in the driver's blood exceeds the legal limit, or when the driver fails a breathalyser test; or
- is not licensed to drive, has an invalid licence, has an endorsed licence, whether the endorsement is displayed on the licence or is on record with the authorities for negligent, reckless, or drunken driving, or for driving while the percentage of alcohol in that person's blood exceeds the legal limit; or
- 2.5.5.11.3 is, at the time of driving the motorcycle, the holder of a learner's licence and driving the motorcycle on a public road while carrying a passenger.

### 2.6 CARAVAN AND TRAILER INSURANCE



We cover your caravans and trailers against accidental loss or against malicious damage or damage as result of theft, accidents, fire, flood, hail and so forth, depending on the cover options that you have chosen in your policy schedule.

### 2.6.1 **Definitions applicable to this section**

We have defined words with specific meanings in each section. In this section:

TERM	DEFINITION
accident	means an unfortunate incident, such as a collision with other vehicles or with objects or animals, that happens unexpectedly and unintentionally, resulting in damage to your caravan or trailer.
caravan or trailer	means a caravan (including its permanent fittings) or trailer without means of self-propulsion, designed to be pulled by a self-propelled vehicle, and designed to carry up to 750 kg.

### 2.6.2 Cover options for your caravan and/or trailer (where selected in the policy schedule)

We provide cover for accidental loss of or damage to your caravan (including its permanent fittings) and/or trailer, and damage to property belonging to, or injury to third parties where the damage or injury is caused by your caravan and/or trailer. Cover will depend on the cover option that you have selected for each caravan and/or trailer. The cover option(s) that you have chosen, the limits of cover and applicable excesses are shown in the policy schedule. Here is a description of the cover options (what is covered and what is not):

Cover option	Cover option description (What is covered)	What we do not cover*  Other terms, conditions, provisions and exclusions in this Caravan and Trailer Insurance section apply to all these options
Option 1: Comprehensive	<ul> <li>We cover any loss of or damage to your insured caravan (including its permanent fittings) or trailer unless we specifically exclude the cause of loss or damage. For example, we will cover loss of or damage to your insured caravan or trailer caused by an accident, theft, a hijacking, fire or any other cause such as malicious damage and weather-related damage.</li> <li>We also cover claims from third parties for damage to property belonging to them or injury to such third parties where the damage or injury is caused by your insured caravan</li> </ul>	We do not cover and are not responsible for:  • the death of or bodily injury to:  - any member of your household or any person whom you employ; or  - any person in or on a caravan or trailer belonging to you at the time of the accident; or  • loss of or damage to any property:  - owned by you or any household member or under your/their responsibility or in your/their possession at the time of the accident, unless you insured it under caravan or trailer contents; or  - carried in or on a caravan or trailer belonging to you;

# Option 2: Third-p

# Cover option description (What is covered)

### What we do not cover\*

Other terms, conditions, provisions and exclusions in this Caravan and Trailer Insurance section apply to all these options

- or trailer (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property through your caravan or trailer).
- In addition, the specific terms and conditions indicated below will apply (i.e. "Additional specific terms and conditions that apply to all caravan or trailer cover options").
- loss or damage that is due to any indirect or consequential loss;
- loss of or damage to your caravan or trailer:
- caused intentionally by you or members of your household; or
- that happens with your knowledge or consent;
- loss of or damage to any property in your possession or in the possession of any of your household members.

We do NOT cover loss or damage due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all caravan or trailer cover options"

**Option 2:** Third-party-liability, fire and theft

You are covered against:

- loss of or damage to your insured caravan or trailer caused by fire, a hijacking or theft;
- claims from third parties for damage to property belonging them or for injury to such third parties where the damage or injury is caused by your insured caravan or trailer (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).

In addition, the specific terms and conditions indicated below will apply (i.e. "Additional specific terms and conditions that apply to all caravan or trailer cover options").

We do NOT cover and are not responsible for:

- any death of or bodily injury to:
  - any member of your household or any person whom you employ; or
  - any person in or on a caravan or trailer belonging to you at the time of the accident.
- loss of or damage to any property:
- owned by you or any household member or under your/their responsibility or in your possession at the time of the accident; unless you insured it under caravan or trailer contents;
- carried in or on a caravan or trailer belonging to you;
- loss or damage that is due to any indirect or consequential loss;
- loss of or damage to your caravan or trailer:
- caused intentionally by you or members of your household; or
- that happens with your knowledge or consent;
- loss of or damage to any property in your possession and in the possession of any member of your household.

We do NOT cover loss or damage that is due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all caravan or trailer cover options".

**Option 3:** Third-party-liability-only

You are only covered against claims from third parties for damage to property belonging them or for injury to such third parties where the damage or injury is caused by your insured caravan or trailer (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).

You are NOT covered:

- for loss of or damage to your caravan or trailer caused by an accident, theft, a hijacking, fire or any other cause such as malicious damage and weather-related damage;
- if you are driving someone else's vehicle; or
- for towing, storage, delivery, windscreen damage, trauma counselling, medical expenses, sound equipment, tracking devices, keys, locks, remotes and so on.

### **Cover option**

# Cover option description (What is covered)

### What we do not cover\*

Other terms, conditions, provisions and exclusions in this Caravan and Trailer Insurance section apply to all these options

In addition, the specific terms and conditions indicated below will apply (i.e. "Additional specific terms and conditions that apply to all caravan or trailer cover options").

We do not cover and are not responsible for:

- the death of or bodily injury to:
  - any member of your household or any person whom you employ; or
  - any person in or on a caravan or trailer belonging to you at the time of the accident;
- loss of or damage to any property:
- owned by you or any household member or under your/their responsible or in your/ their possession at the time of the accident, unless you insured it under "caravan and trailer contents";
- carried in or on a caravan or trailer; or
- where the loss or damage is due to any indirect or consequential loss;
- loss of or damage to your caravan or trailer:
- caused intentionally by you or members of your household; or
- that happens with your knowledge or consent;
- loss of or damage to any property in your possession and in the possession of any member of your household.

We do NOT cover loss or damage that is due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all caravan or trailer cover options".

### Option 4: Accident and Third-party liability

You are covered against loss of or damage to your insured caravan or trailer caused by an accident

We also cover claims from third parties for damage to property belonging to them or for injury to such third parties where the damage or injury is caused by your insured caravan or trailer (for example if you are involved in an accident that you caused and injured the driver of another vehicle or damaged someone else's property).

In addition, the specific terms and conditions indicated below will apply (i.e. "Additional specific terms and conditions that apply to all caravan or trailer cover options").

 You are NOT covered against loss of or damage to your caravan or trailer from any cause other than an accident as defined above.

We do NOT cover and are not responsible for:

- the death of or bodily injury to:
  - any member of your household or any person whom you employ;
  - any person in or on a caravan or trailer attached to your motor vehicle;
  - any passenger who pays a fare or is travelling in your motor vehicle while it is used as a taxi; or
  - any person in or on or climbing onto or off any open-backed vehicle (for example, a bakkie) belonging to you;
- · loss of or damage to any property:
- owned by you or any household member or under your/their responsibility;
- carried in or on a caravan or trailer belonging to you; or
- that is due to any indirect or consequential

We do NOT cover loss or damage that is due to any event that is specifically excluded as indicated under "Additional specific exclusions that apply to all caravan or trailer cover options".



# 2.6.3 Cover for additional expenses due to an insured event covered above (and shown in the policy schedule as included)

We provide cover for additional expenses if loss of or damage to your insured caravan or trailer, as stated in the policy schedule, is caused by any of the insured events you have selected in the policy schedule. The table below explains what we cover and what we don't. We will cover the expenses below on condition that there is a valid claim that we have accepted. The limits and excesses payable are shown in the policy schedule.

### What we cover

### Cover options applicable

### What we do not cover\*

Other general and specific exclusions in this Caravan and Trailer Insurance section apply to all these options.

### Towing and storage fees

We will pay a reasonable cost for towing your caravan or trailer caravan or trailer to the nearest repairer, as well as reasonable storage fees.

Please call the Roadside Assistance line for details provided in your policy if your caravan or trailer cannot be towed due to an accident.

It is important that you call Roadside Assistance to avoid paying unnecessary extra costs yourself. This benefit applies if your caravan or trailer is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the caravan or trailer is damaged by fire or during a theft or hijacking attempt;
- accident and third-party liability cover.

You are NOT covered:

- if your caravan or trailer is insured for third-party liability only;
- for claims by third parties where you caused damage to their property;
- if you do not use our Road Assistance service provider;
- if your caravan or trailer is not damaged in an accident (i.e. if your caravan or trailer breaks down due to mechanical or electrical fault); or
- for any amount in excess of the values shown in the policy schedule.

### Cost of delivery after repairs

We pay the reasonable cost of delivering the caravan or trailer to your address in South Africa after repairs authorised by us.

This benefit applies if your caravan or trailer is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the caravan or trailer is damaged by fire or during an attempted theft or hijacking; or
- · accident and third-party liability cover.

You are NOT covered:

- if your caravan or trailer is insured for third-party liability only;
- if repairs to your caravan or trailer were not authorised by us; or
- for any amount in excess of the values shown in the policy schedule.

# Extras fitted to the caravan or trailer (non-standard/ aftermarket accessories)

We will cover non-standard accessories listed in the policy schedule if a separate premium is paid for them.

This benefit applies if your caravan or trailer is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover; or
- accident and third-party liability cover.

You are NOT covered:

- if your caravan or trailer is insured under third-party-liability, fire and theft cover or Third-party liability cover only; or
- for any amount in excess of the values shown in the policy schedule.

### What we cover

### Cover options applicable

### What we do not cover\*

Other general and specific exclusions in this Caravan and Trailer Insurance section apply to all these options.

### **Repatriation costs**

- We cover the reasonable cost of returning your caravan or trailer to the Republic of South Africa after a valid accident claim under this policy.
- Compensation is limited to the amount shown in your policy schedule.

This benefit applies if your caravan or trailer is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the caravan or trailer is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking;
- accident and third-party liability cover.

You are NOT covered:

- if your caravan or trailer is insured for Third-party liability only; or
- for any amount in excess of the values shown in the policy schedule.

### Wreckage removal

We will cover the reasonable cost of cleaning up and removing the debris and wreckage of your caravan or trailer if you have a valid claim for an insured event relating to your caravan or trailer.

This benefit applies if your caravan or trailer is insured by us and there is a valid claim under any of the following cover options:

- comprehensive clover;
- third-party-liability, fire and theft cover, provided the caravan or trailer is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking; or
- accident and third-party liability cover.

You are NOT covered:

- if your caravan or trailer is insured for third-party liability only; or
- for any amount in excess of the values shown in the policy schedule.

### **Trailer and caravan contents**

This covers you for the loss of or damage to your and your family's personal possessions if they are kept in the trailer or caravan, as well as the loss of or damage to these possessions if it is caused by:

- · fire;
- explosion;
- malicious damage;
- falling trees (but not while being felled);
- acts of nature such as lightning, earthquakes, storms or floods; or
- theft or break-ins, but only if there is visible evidence of forced entry or proof that the damage was caused by the break-in.

This benefit applies if your caravan or trailer is insured by us and there is a valid claim under any of the following cover options:

- comprehensive cover;
- third-party-liability, fire and theft cover, provided the caravan or trailer is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking; or
- · accident and third-party liability cover.

You are NOT covered:

if your caravan or trailer is insured for third-party liability only; or

- for any amount in excess of the values shown in the policy schedule.
- money, cheques, stamps, documents of any kind, manuscripts, medals and coins, rare books, vehicles, quadbikes or bicycles;
- things you insured more specifically elsewhere or with us; or
- goods and possessions that you use solely for business, professional or trade purposes.

### **Emergency costs**

 We cover costs you must pay to any public authority for emergency services after the loss of or damage to your caravan or trailer. This benefit applies if your caravan or trailer is insured by us and there is a valid claim under any of the following cover options:

• comprehensive cover;

You are NOT covered:

• if your caravan or trailer is insured for third-party liability only; or

What we cover	Cover options applicable	What we do not cover*  Other general and specific exclusions in this Caravan and Trailer Insurance section apply to all these options.
Compensation is limited to the amount shown in your policy schedule.	<ul> <li>third-party-liability, fire and theft cover, provided the caravan or trailer is damaged by fire, stolen or hijacked or damaged during an attempted theft or hijacking;</li> <li>accident and third-party liability cover.</li> </ul>	for any amount in excess of the values shown in the policy schedule.

### 2.6.4 Additional specific terms and conditions that apply to all caravan or trailer cover options

### 2.6.4.1 Indemnity option for your insured caravan or trailer

- 2.6.4.1.1 If your insured caravan or trailer is damaged and repairable, we will always try to put you in the same position you were in before the loss or damage happened. We may decide whether new, used or alternative spare parts should be used to repair the caravan or trailer, as long as safety is not affected. If a spare part is not available, we only pay you the price of that part in the most recent catalogue or price list that applies at the date of loss.
- 2.6.4.1.2 If your insured caravan or trailer is stolen and not recovered or if it is damaged and we deem the caravan or trailer to be uneconomical to repair, we will pay the insured value less any applicable excesses. The most we will pay for the caravan or trailer is its reasonable market value, or its value stated in the policy schedule, whichever is less. If the caravan is financed, we must first pay the finance company.

### 2.6.4.2 **Class of use**

Your insured caravan or trailer must always be used for social, domestic and pleasure purposes only. If it is used for any other purposes, we may reject your claim.

### 2.6.4.3 Roadworthiness of your caravan or trailer

Your insured caravan or trailer must always be in a roadworthy condition in accordance with the National Road Traffic Act 93 of 1996 or related regulations and any amendment or replacement or in accordance with any similar law in any country where this policy applies. Your claim may be rejected if the law or traffic regulations do not allow towing or if your caravan or trailer or the vehicle towing it is not in a roadworthy condition as defined in the legislation.

### 2.6.4.4 Inspection of your caravan and trailer within seven days from policy inception

- 2.6.4.4.1 Your caravan or trailer must be inspected within seven days from the start date of this policy or the date on which you added the caravan or trailer to your existing policy. We will prescribe the way in which the inspection must be done, and the inspection will be different from one aimed at establishing whether the caravan or trailer is roadworthy. It must determine whether there is pre-existing damage, which you are not covered against.
- You will have Caravan and Trailer cover during this seven-day period, except for damage to your windscreen or windows for the caravan, which will only be covered once the inspection is completed. If the caravan or trailer is stolen or hijacked within the seven-day period, but before you have had it inspected, you will have to pay an additional excess as shown in your policy schedule. If the caravan or trailer is not inspected within the seven-day period, we may reject any theft or hijacking claims.

### 2.6.4.5 Where you are covered

You are covered while in South Africa, Lesotho, Botswana, the Kingdom of Eswatini, Namibia, Mozambique, Malawi, Angola, Kenya, Tanzania, Burundi, Rwanda, Uganda, the Democratic Republic of Congo (DRC), Zimbabwe, and Zambia, but the insured caravan or trailer can only be registered and repaired in South Africa. If it is damaged outside of South Africa, we will pay up to the limit of the repatriation cost benefit to bring it back to South Africa, and if it costs more than that, you will be responsible for the difference.

### 2.6.4.6 Using our Roadside Assistance to tow your caravan or trailer

- 2.6.4.6.1 If your insured caravan or trailer is involved in an accident and you do not use our Roadside Assistance service provider, you will be liable for the full towing costs. If your caravan or trailer is towed by someone else, you must tell us where it is within 48 hours.
- 2.6.4.6.2 It is very important that you call the Roadside Assistance line shown in the policy schedule if you have had an accident and your insured caravan or trailer cannot be towed by you. The Roadside Assistance consultant will authorise and arrange the towing of your caravan or trailer.

**Important:** You will be responsible for the towing and storage if you do not comply with this.

### 2.6.4.7 Leaving the scene of an accident

The driver of a motor vehicle towing a trailer or caravan on a public road must, when such motor vehicle is involved in or contributes to any accident in which any other person is killed or injured or suffers damage in respect of any property or animal:

- 2.6.4.7.1 immediately stop the motor vehicle;
- 2.6.4.7.2 ascertain the nature and extent of any injury sustained by any person involved;
- 2.6.4.7.3 render such assistance to any injured person as he or she may be capable of rendering;
- 2.6.4.7.4 ascertain the nature and extent of any damage sustained; and
- 2.6.4.7.5 give his or her name and address, the name and address of the owner of the motor vehicle driven by him or her and the registration or similar mark of the motor vehicle if required to do so by any person having reasonable grounds for requesting this information.

**Important:** You are not covered if the person driving the motor vehicle towing your trailer or caravan leaves the accident scene unlawfully.

### 2.6.4.8 Additional exclusions that apply to all caravan or trailer cover options

We do not cover any accident, injury, loss, damage or liability:

- 2.6.4.8.1 while the trailer or caravan is in the possession of another party, including a dealer, who is selling it on your behalf:
- 2.6.4.8.2 when the trailer or caravan is used for hiring or any other activities for which you receive payment, or from which you generate an income;
- 2.6.4.8.3 with regard to springs or shock absorbers because of any uneven surface, for example potholes;
- 2.6.4.8.4 covered under the Road Accident Fund Act 93 of 1996 or related regulations and any amendment or replacement or in accordance with similar law in any relevant country where this policy applies;

- due to any mechanical, electrical or electronic breakdown, breakage or failure, including any damage or loss it causes to any part;
- 2.6.4.8.6 depreciation, gradually operating causes, wear and tear; and
- 2.6.4.8.7 damage to tyres unless some other part of the caravan or trailer is damaged at the same time or the damage is caused by thieves or persons with malicious intent.

### 2.6.4.9 Driving with no licence, under the influence, or with an endorsed or invalid licence

We do not cover any accident, injury, loss, damage or liability that occurs when the driver of the vehicle used to tow your caravan or trailer, whether it is the regular driver or any person driving with the general consent of the regular driver:

- drives while under the influence of alcohol or drugs, or while the percentage of alcohol in his/her blood exceeds the legal limit, or if the driver fails a breathalyser test;
- 2.6.4.9.2 is not licensed to drive, has an invalid licence, has an endorsed licence, whether the endorsement is displayed on the licence or is on record with the authorities for negligent, reckless or drunken driving, or for driving while the percentage of alcohol in his/her blood exceeds the legal limit; or
- 2.6.4.9.3 is holding only a learner's licence.



# 2.7 CREDIT SHORTFALL/TOP-UP INSURANCE



You are covered against the shortfall between what the underlying insurer would pay and the settlement amount of the relevant credit agreement if your vehicle is stolen and not recovered or if it is damaged beyond economical repair and written off.

### 2.7.1 Definitions applicable to this section

We have defined words with specific meanings in each section. In this section:

TERM	DEFINITION
credit agreement	means an enforceable credit agreement as defined in the National Credit Act 34 of 2005 (as amended) entered into by you with the financial institution in respect of the vehicle specified in the policy schedule.
deposit	will have the same definition as set out in the Banks Act 94 of 1990.
financialinstitution	means a credit provider, registered in South Africa, whose interest in the vehicle, that is the subject matter of the credit agreement, is noted with us.
monthly instalment	means the sum you must pay to the financial institution each month in respect of the credit agreement.
selling price	means the price you paid for the vehicle, as stated on the original purchase invoice, including any accessories and spare parts fitted at the time of purchase, whether factory-fitted or added subsequently, but excluding any insurance premiums and fees, warranty costs, fuel and deliver charges, interior and paintwork protection applications, administration charges or other additional refundable or finance amounts included in the invoice.
settlement amount	means the payment due by you that would liquidate your outstanding liability to the financial institution in terms of the credit agreement, excluding current arrear amounts, interest, collection fees and any unpaid instalments, and entitle you to retain your vehicle free of debt.
statutory settlement balance	means the payment due by you as at the date of loss that would liquidate your outstanding liability to the financial institution in terms of the credit agreement and entitle you to retain the vehicle unencumbered, excluding any installments in arrears and due as at the date of loss, interest and/or finance charges on such instalments in arrears and any early settlement penalties.
suspensive condition	means a condition of the underlying policy that suspends cover, either partly or wholly, pending the implementation of a requirement in terms of that policy.
total loss	means an instance where, as a result of an accident, fire or theft, the cost of repair or recovery of the vehicle exceeds its market value.
underlying insurer	means the registered insurance company that provides cover in terms of the underlying policy.

TERM	DEFINITION
underlyingpolicy	means an enforceable, fully comprehensive vehicle insurance policy with the underlying insurer that covers your vehicle against all possible vehicle risks (including accidents, theft and hijacking). This policy can be replaced with a total-loss insurance product that covers your vehicle against all possible vehicle risks (including accidents, theft and hijacking) for the retail value of the vehicle.
underlying policy schedule	means the schedule of insurance, issued in terms of your underlying policy, and containing your details, the details of your vehicle, the period of insurance and the premium payable.
vehicle	means a vehicle as defined in the National Road Traffic Act 93 of 1996.
waiting period	means the number of consecutive days following the receipt of the first premium payment.





# 2.7.2 Cover options provided under the Credit Shortfall Insurance section (where selected in the policy schedule)

We provide cover for credit shortfall and optional benefits of your choice as defined in the table below, and this credit shortfall cover, the cover option(s) that you have chosen, the limits of cover and applicable excesses are shown in the policy schedule. Here is a description of the cover options (what is covered and what is not):

### **Cover option**

# Cover option description (what is covered)

### What we do not cover\*

Other terms, conditions, provisions and exclusions in this Credit Shortfall Insurance section apply to all these options.

Core Cover: Credit shortfall cover

- If the vehicle is stolen and not recovered, or if it is damaged beyond economical repair and is written off by the underlying insurer who has settled your claim in terms of the underlying policy by means of a lump sum payment and a shortfall arises between such payment and the statutory settlement balance in terms of the relevant credit agreement, we will pay the statutory settlement balance as defined, **less**:
- (a) the excess payable by you in terms of the underlying policy, unless the excess is insured as defined below:
- (b) the lump sum amount paid by the underlying insurer:
- (c) any amount refundable to you as at the date of loss such as, among others, insurance premiums, including short-term, credit life assurance or warranty premiums; and
- (d) any amounts added to the principal debt in terms of the credit agreement after its date of commencement, and any finance charges and interest thereon.
- We will treat the amount paid to you in terms of the underlying policy never to be less than the market value.
- For **shortfall** claims, the date of occurrence means the date on which your account with the financial institution is credited with the payment from the underlying insurer in settlement of your claim in terms of your underlying policy.

You are NOT covered for the following:

- Any amounts that exceed the principal debt by more than the actual purchase price of the vehicle and the vehicle accessories.
- Payments and/or interest in arrears.
- Any additional finance charges and legal costs that you owe to the financial institution.
- Early settlement penalties.
- Any other amounts that may be due to you for any maintenance and/or warranty programmes that you have taken out.
- Any shortfall resulting from readvances/ refinancing under the credit agreement.
- Any amounts owing where reduced instalments are paid initially and a higher instalment/ lump sum is paid at a later stage. (We will only compensate you for what you would have owed if you had arranged for an instalment sale agreement, i.e. payments in equal amounts, over the term of the contract. Any interest and/or instalments that would have been paid had there been no residual value or balloon payment, as recorded in the finance agreement, will be calculated from the first instalment date of the credit agreement up to the month in which the claim occurred and will be deducted from the claims settlement amount.)
- Any breach of conditions as stipulated in the credit agreement if the vehicle is subject to such a credit agreement.
- Any liability you incur because you have not met all the terms and conditions of the underlying policy and your claim under the underlying policy has been rejected.

Cover option	Cover option description (what is covered)	What we do not cover* Other terms, conditions, provisions and exclusions in this Credit Shortfall Insurance section apply to all these options.
Optional cover 1: Deposit	<ul> <li>Where you have a valid claim in terms of credit shortfall cover or violation-of-conditions cover, we will pay back the actual deposit you paid, subject to a maximum shown in the policy schedule'.</li> <li>In support of any claim under this benefit, you will be required to provide proof of payment of the deposit as at the date of purchase of your vehicle.</li> <li>No benefits are payable under this cover if the underlying insurer settles your claim by means of substitution or replacement.</li> </ul>	
Optional cover 2: Excess	Where you have a valid claim in terms of credit shortfall cover or violation-of-conditions cover, we will pay an amount equal to your excess in terms of your underlying policy, subject to a maximum shown in the policy schedule.	
Optional cover 3: Instalment Protector	In the event that a total loss is reported to the underlying insurer and the loss is confirmed in writing, the instalment cover will pay up to three months' instalments in accordance with the finance agreement up to the limit shown in the policy schedule per month or until the underlying insurer has settled the agreed amount of loss, whichever is less.	You are NOT covered for more than three months' instalments even if your underlying insurer fails to settle your claim within three months.

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# Cover option description (what is covered)

### What we do not cover\*

Other terms, conditions, provisions and exclusions in this Credit Shortfall Insurance section apply to all these options.

### Optional cover 4: Return-to-invoice

- If the vehicle is stolen and not recovered or if it is damaged beyond economical repair and written off by the underlying insurer who has settled your claims by means of a lump sum payment, we will pay the selling price as defined, subject to the maximum shown in the policy schedule, less: the lump sum amount paid by the underlying insurer and the credit shortfall amount.
- The maximum period of insurance under this benefit is 24 months from start date of the policy.
- In order for the return-to-invoice benefit to be received, the shortfall benefit must be applied for and paid out in the event of a claim.
- The maximum indemnity under this benefit is equal to the amount shown in the policy schedule.
- For return-to-invoice claims, the date of loss is the date on which your credit agreement account with the financial institution is credited with the credit shortfall payment from us.

### Optional cover 5: Asset Protector

### Death/Permanent Disability benefit

In the event that the financial institution repossesses the vehicle following your death or permanent disability (as defined below), we will pay the financial institution the shortfall owing to it because the vehicle's resale value was less than the settlement value as at the date of the claim, less: all amounts refundable to you including amounts for insurance premiums, arrear instalments and interest thereon.

### • Temporary Total Disability benefit

In the event that you are declared temporarily totally disabled as a result of an accident or illness for more than 30 days, we will reimburse you a maximum of three monthly instalments paid to the financial institution in respect of the vehicle, where such instalments fall due during the period of the disability.

- \* Temporary total disability will mean the inability, by virtue of an accident or illness, to be gainfully employed during a reasonable period of recovery.
- \* Permanent total disability will mean the inability, by virtue of an accident or illness, to be gainfully employed for an indefinite period.

### **Cover option**

# Cover option description (what is covered)

### What we do not cover\*

Other terms, conditions, provisions and exclusions in this Credit Shortfall Insurance section apply to all these options.

**Optional cover 6:** Violation of conditions of the underlying policy

- If the vehicle is damaged beyond economical repair and written off or if it is stolen and not recovered during the period of insurance and any term(s) or condition(s) of the underlying policy is/are unintentionally violated or not complied with so that the underlying insurer rejects liability for the claim, we will pay the statutory settlement balance as defined, less:
- (a) the excess payable by you in terms of the underlying policy, unless the excess is insured as defined below:
- (b) the amount paid by the underlying insurer, if any;
- (c) any amount refundable to you as at the date of loss such as, inter alia, insurance premiums, including short-term, credit life assurance or warranty premiums; and
- (d) any further or additional amounts added to the principal debt in terms of the credit agreement after its date of commencement, and any finance charges and interest thereon.
- If the vehicle is declared a total loss or if it is stolen or hijacked and recovered, it will become our sole property and you must, at any stage, even if your claim has already been settled, provide assistance in the identification of the vehicle and prosecution of those responsible for the loss. We will pay you for reasonable out-of-pocket expenses incurred in rendering such assistance.
- Cover is limited to events occurring in the territorial limits as specified in your underlying policy.
- For violation of conditions claims, the date of occurrence means the date on which you first received notice of the rejection of your claim in terms of your underlying policy.

You are NOT covered for any claims in terms of this policy arising from the underlying insurer's rejection of your claim for any of the following reasons:

- The vehicle is insured in an incorrect class of use in terms of the underlying policy.
- The vehicle is being hired to other parties for reward or used for driving instruction for reward or for racing, rallies, speed or other contests or the vehicle is being used in connection with the business of buying and selling motor vehicles (unless the vehicle is being serviced or repaired).
- The suspension suffered damage due to impact with inequalities in the road or other surface.
- Amounts other than the purchase price of the vehicle and the cost of vehicle accessories have been added to the principal debt.
- You have payments and/or interest in arrears.
- You owe additional finance charges and legal costs to the financial institution.
- There are early settlement penalties payable.
- There any other amounts that may be due to you for any maintenance and/or warranty programmes that you have taken out.
- There was a shortfall, which resulted from readvances or refinancing under the agreement.
- Amounts are owing where reduced instalments are paid initially and a higher instalment or a lump sum is paid at a later stage. (We will only compensateyou for what you would have owed if you had arranged for an instalment sale agreement, i.e. payments of equal amounts, over the term of the contract. Any interest and/or instalments that would have been paid had there been no residual value or balloon payment, as recorded in the finance agreement, will be calculated from the first instalment date of the credit agreement up to the month in which the claim occurred and will be deducted from the claims settlement amount.)
- There has been a breach of conditions as stipulated in the credit agreement if the vehicle is subject to such a credit agreement.

### 2.7.3 Additional specific conditions applicable to shortfall claims

### 2.7.3.1 Effective date and duration

Cover under this Credit Shortfall insurance policy is deemed to run concurrently with the credit agreement and will remain in force for the duration of the agreement provided that all premiums due have been paid. The cover will automatically cease with the termination of the credit agreement. Cover and payment of claims under this policy are conditional on our receiving upfront premiums for the period of insurance and are always subject to the terms and conditions clarified in this section.

### 2.7.3.2 Eligible vehicles

For the vehicle to be covered under the policy, it is essential that you comply with the following:

- 2.7.3.2.1 an underlying policy must be in place at the time of purchase of the credit shortfall insurance and for the duration of cover:
- 2.7.3.2.1 the vehicle must be a passenger vehicle, a trailer, a motorcycle, a caravan or a light commercial vehicle with a gross vehicle mass of less than 3 500 kg and the trailer, if any, must have a carrying capacity not exceeding 750 kg;
- 2.7.3.2.2 the vehicle must be maintained according to the roadworthy requirements of the National Road Traffic Act 93 of 1996;
- 2.7.3.2.3 taxis, rental vehicles, exotic vehicles, rebuilt vehicles (code 3), modified vehicles or vehicles used in any form of motoring competition or sport will NOT be covered under this policy.

### 2.7.3.3 Underlying comprehensive insurance policy

- 2.7.3.3.1 You must ensure that your vehicle is comprehensively insured for its full market or retail value in terms of the underlying policy. If the vehicle is not the subject of an enforceable, fully comprehensive underlying policy (which covers the vehicle against and obliges the underlying insurer to pay for all vehicle risks including theft and hijacking and in terms of which all suspensive conditions have been fulfilled) at the date of loss, then this policy does not operate.
- 2.7.3.3.2 Where the underlying policy is unenforceable or cancelled or for any reason is void or invalid or should be treated as such by the underlying insurer, or where it is not fully comprehensive, this policy does not operate.
- 2.7.3.3.3 Where the underlying insurer has rejected liability for a claim in terms of the underlying policy and the underlying policy has not been cancelled, voided or suspended but the underlying insurer has granted you an ex gratia payment, any cover in terms of this Credit Shortfall insurance policy will be limited to the difference between the statutory settlement balance and the market value and the claim will be dealt with as a shortfall claim in terms of this Credit Shortfall insurance policy.
- 2.7.3.3.4 We will only settle the claim if the comprehensive underlying policy is settled.

### 2.7.3.4 Underlying policy indemnity

- 2.7.3.4.1 You will make every reasonable effort to obtain a full indemnity in terms of your underlying policy including the institution of legal proceedings against the underlying insurer to enforce your rights in terms of the underlying policy.
- 2.7.3.4.2 You must notify us of the rejection of your claim in terms of the underlying policy within the time specified in this policy (60 days), notwithstanding that such claim may be the subject of pending legal action, and you must inform us about the status of such legal action from time to time.

### 2.7.3.5 Noting of the financial institution's interests

The interests of the financial institution in this insurance are hereby noted. Any payment in terms of this policy will be made first to reduce any liability due by you to the financial institution in terms of the credit agreement and their receipt will be an actual discharge of our liability for that portion of your claim. Any balance will thereafter be paid to you. This policy is ceded to the financial institution where applicable.

### 2.7.3.6 Termination of credit agreement

This policy will be automatically cancelled from the date of the termination of the credit agreement. You will then not be entitled to be indemnified for any benefits whatsoever in terms of the policy.

## 2.8 DENT AND SCRATCH/TOUCH-UP **INSURANCE**



This section covers your insured vehicle for repairs to minor damage such as dents, scratches, chips, or tar removal.

### 2.8.1 Cover and benefits provided under this section (as selected in the policy schedule)

We provide cover for minor repairs to chips, dents, scratches, bumper scuff, tar removal, wheel and alloy rim repair, and windscreen cracks. The policy limit and excess applicable to each claim for minor repairs are shown in the policy schedule. Where the actual cost of repair exceeds the limit stated in the policy schedule, you will be responsible for the difference, in addition to the applicable excess.

in the policy schedule, you	will be responsible for the difference, if	rraddition to the applicable excess.
Cover benefit	Cover benefit description (what is covered)	What we do not cover*  Other terms, conditions, provisions and exclusions in this Dent and Scratch/ Touch-up Insurance section apply.
Chips  A chip is an area of not more than three millimetres in diameter.  These are usually caused by small stones while you are driving.	Repair of minor chips that falls within the policy limit.	You are NOT covered:  • for damage covered under your tyre and rim insurance policy unless the cost of repair falls within the excess structure of your tyre and rim policy; and  • for flaking of paint due to rust.
<b>Dents</b> A dent is an area of not more than 15 centimetres in diameter.	Repair of minor dents that falls within the policy limit.	You are NOT covered:  • for damage covered under your tyre and rim insurance policy unless the cost of repair falls within the excess structure of your tyre and rim policy; and  • where any part of the body panel and or plastic/vinyl/hardened rubber trim part has been ripped or torn.
Scratches  A scratch is an area of not more than 15 centimetres in length. For the purposes of this policy, repair of a scratch does not include polishing of a vehicle.	Repair of:  • minor scratches that can be repaired within the policy limit;  • small surface scratches that a service provider can remove by polishing that	You are NOT covered:  • for damage covered under your tyre and rim insurance policy unless the cost of

- specific area but not the entire vehicle;
- scuffs or series of scratches where the undercoat is visible, which will be covered by your policy but restricted to one panel only; or
- minor repairs to bodywork of the insured vehicle, if the damage does not exceed 15 cm in length or diameter and does not extend over more than two body parts.
- repair falls within the excess structure of your tyre and rim policy;
- for trim and replacement of body panels; or
- · where any part of the body panel has been ripped or torn.

Cover benefit	Cover benefit description (what is covered)	What we do not cover*  Other terms, conditions, provisions and exclusions in this Dent and Scratch/ Touch-up Insurance section apply.
Bumper scuffs	Repair of cosmetic scratches to plastic bumpers where the alignment of the bumper and/or mounting brackets is unaffected and the repair falls within policy limit.	
Windscreen chips and cracks repair	Where damage to the insured vehicle's windscreen results in a chip on the surface of the windscreen and the damage is repairable in terms of driver visibility and the roadworthiness of the vehicle, it will be repaired.	<ul> <li>You are NOT covered for:</li> <li>windscreen cracks exceeding 100 mm in length;</li> <li>windscreen chips not exceeding 16 mm in diameter;</li> <li>repairable damage to headlamps and related glass components; or</li> <li>the replacement of a windscreen damaged during the repair process for minor chips and cracks.</li> </ul>
Tar removal	If your insured vehicle has been damaged by tar, the policy will pay for the repairs (removal of the tar) up to the policy limit.	
Wheel Alloy and rim repairs  Due to differences in road surfaces and road conditions, motor vehicle wheels are prone to damage during normal usage.	Minor damage to your insured vehicle wheels and rims that can be repaired within the policy limit.	<ul> <li>You are NOT covered for:</li> <li>for damage covered under you tyre and rim insurance policy unless the cost of repair falls within the excess structure of your tyre and rim policy: or;</li> <li>for wheel balancing, valve replacements and puncture repairs.</li> </ul>

### 2.8.2 Specific terms and conditions

### 2.8.2.1 Eligible vehicles

We provide cover for light motor vehicles, mini-buses, light delivery vehicles and panel vans with a gross vehicle mass of not more than 4500 kg, where such vehicles are used only for social, domestic and pleasure purposes and journeys to and from your permanent place of work. We do not provide cover for vehicles used for commercial purposes. Our definition of "eligible vehicle" does not include motorcycles, scooters, three-wheeled vehicles, quad bikes, caravans, motor homes, trailers or boats.

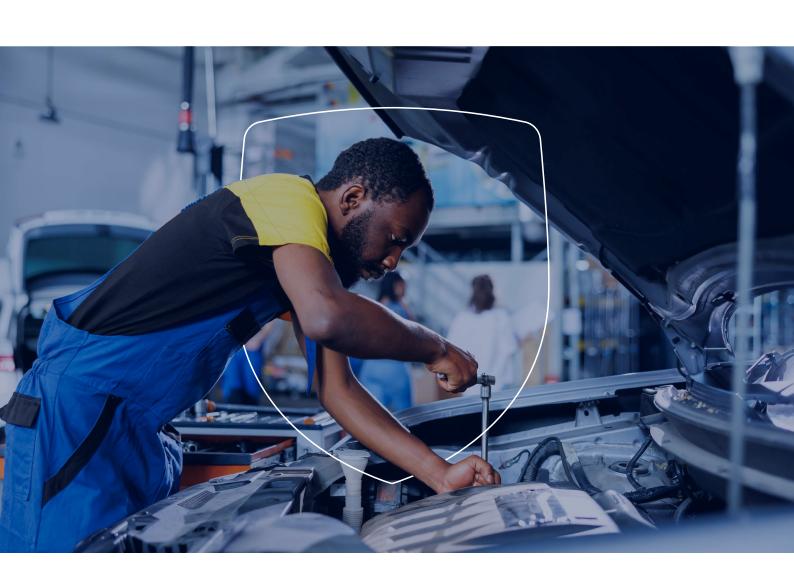
### 2.8.2.2 Repairs exceeding policy limit

We are responsible for repairs covered by this policy to the maximum amount per claim shown in the policy schedule. Where the actual cost of repair exceeds the limit shown in the policy schedule, you will be responsible for the difference.

### 2.8.3. Additional specific exclusions

In addition to what is not covered for each benefit above, this policy also does not cover:

- 2.8.3.1 any damage that the insurer at his discretion deems to have been sustained as a result of a collision or other accident and not as a result of day-to-day motoring.
- 2.8.3.2 any damage that is not defined as a chip, scratch or dent;
- 2.8.3.3 any damage caused by rust or corrosion;
- 2.8.3.4 any damage to the vehicle that existed before the start of the cover offered by this policy, or damage that in the insurer's opinion was sustained more than 30 days before the claim was reported;
- 2.8.3.5 any damage caused by or to stickers or decals;
- 2.8.3.6 any damage to beading or moulding;
- 2.8.3.7 any damage resulting in the replacement of any body panel or any part of a panel;
- 2.8.3.8 any damage involving accessories, door mouldings, window mouldings, lamps of any sort or any window panel or window glass;
- 2.8.3.9 any liability whatsoever;
- 2.8.3.10 any consequential loss;
- 2.8.3.11 any damage that may be provided by SASRIA SOC Limited.



### 2.9 TYRE AND RIM INSURANCE



You are covered for the cost of the repair and/or replacement of tyre and rim components, fitted to the insured vehicle, after these sustained accidental damage.

### 2.9.1 **Definitions applicable to this section**

We have defined words with specific meanings in each section. In this section:

TERM	DEFINITION
authorised dealer	means an accredited tyre and rim fitment centre approved by us.
cover/covered	means the benefits offered to you in exchange for the premium in terms of this policy.
cost of repair	means the usual, reasonable charges for components and/or labour required to repair damage.
damage	means any accidental, physical and visible damage to the tyres and/or rims of the insured vehicle that necessitates their repair or replacement.
exotic vehicle	means a vehicle that is often limited, exclusive or customised, or a concept vehicle that is distinct and has unusual features and specifications as determined by its price, high-performance capability, unique design, quality material, size and limited quantities. Most exotic vehicles do not depreciate in the same way standard vehicles do.
legal tread limit	means the minimum legal tread limit, as stipulated by the National Road Traffic Act 93 of 1996, which says that no person may, on a public road, operate a vehicle that is fitted with a pneumatic tyre unless the tyre displays throughout, across its length and breadth and around its entire circumference, a pattern that is clearly visible, and has a tread of at least 1 mm in depth; or is fitted with a pneumatic tyre that contains a tyre tread depth indicator, if the tread is level with the tyre tread depth indicator.
roadworthy	means the condition that the vehicle must be maintained in according to the requirements of the National Road Traffic Act 93 of 1996.
vehicle	means a vehicle as defined in the National Road Traffic Act 93 of 1996.
wear and tear	means the deterioration arising from the normal use or age of the vehicle's tyres and/or rims.

# 2.9.2 Cover and benefits provided under the Tyre and Rim Insurance section (where selected in the policy schedule)

- 2.9.2.1 We provide cover for the cost of the repair and/or replacement of tyre and rim components fitted to your insured vehicle after these have sustained accidental damage (damage from vehicle accidents is excluded).
- 2.9.2.2 The limit and excess applicable to each claim for repairs and or replacement of tyres and rims are shown in the policy schedule. Where the actual cost of repair or replacement exceeds the limit stated in the policy schedule, you will be responsible for the difference, in addition to the applicable excess.

### **Cover options**

# Repair or replacement of fitted tyres and rims

We provide three cover options and your cover choice is shown in the policy schedule.

# Cover benefit description (what is covered)

The components covered are as follows:

- the tyres and/or rims fitted to the insured vehicle, including the wheel covers and hubcaps, subject to limits shown in the policy schedule;
- repairable tyres, but if, in our opinion, the tyre fitted to the insured vehicle is safely repairable, the policy will only pay for the cost of repairing the tyre;
- irreparable tyres, but if, in our opinion, the tyre fitted to the insured vehicle is irreparable due to accidental side wall damage, a blow-out or a puncture that is too big to repair, the policy will pay up to the limit shown in the policy schedule; and
- the policy only covers the damage to the actual damaged tyres and/or rims fitted to the insured vehicle.

### What we do not cover\*

Other terms, conditions, provisions and exclusions in this Tyre and Rim Insurance section apply to all these options.

You are NOT covered for:

- normal wear and tear to the tyres and rims fitted to the vehicle. (However, in the event of a claim for damage, no adjustment will be made for the wear and tear to the tyres or rims.);
- tyres and/or rims fitted to the vehicle where the tyre tread depth is below the legal tread limit, and/or any retread tyres;
- tyres and/or rims fitted to vehicles with a gross vehicle mass exceeding 4 200 kg;
- tyres and/or rims fitted to vehicles used for racing, speed testing, reliability trails or off-road activities;
- tyres and/or rims fitted to vehicles that are used as taxis, buses, trailers, caravans, dispatch or courier services, vehicles used for driving tuition, commercial or agricultural vehicles, car rental vehicles and exotic vehicles;
- damage caused by misuse, vandalism, malicious damage or neglect;
- damage caused by cosmetic, chemical or atmospheric influence;
- manufacturing defects in workmanship and/ or materials used in the tyres and/or rims fitted to the vehicle;
- additional losses incurred as a result of the damage to the tyres and/or rims fitted to the vehicle:
- physical damage to the vehicle arising from damage to the tyres and/or rims fitted to the vehicle:
- repairs or replacements undertaken to the tyre and/or rims fitted to the vehicle without our prior authorisation;
- damage to tyres and/or rims fitted to the vehicle that already existed when you purchased the policy;
- any claim under this policy not reported to us within 30 days from the time of the damage;
- any amount exceeding the maximum liability per incident or per policy as stipulated in the policy schedule;
- any claim in terms of this policy, unless you have complied with all the policy terms and conditions;
- any claim for damage to tyres and/or rims fitted to the vehicle that results from the replacement of any body panel or part to the vehicle;
- any depreciation in the value of the vehicle arising from repairs or restoration;
- any loss or claim arising where there is misrepresentation, non-disclosure or an incorrect description of any fact or circumstance, whether in connection with this policy or any claim made by you in terms of this policy;
- · a negligent, wilful or criminal act by you;
- any other damage that is not covered by this policy.

### **Cover options**

# Cover benefit description (what is covered)

### What we do not cover\*

Other terms, conditions, provisions and exclusions in this Tyre and Rim Insurance section apply to all these options.

### **Additional expenses**

We provide cover for the following expenses:

- puncture repair;
- · blow-out repairs;
- wheel balancing;
- · wheel alignment; or
- nitrogen.

We provide cover for one incident per annum for puncture repairs, blow-outs, wheel balancing and alignment, and nitrogen refill. We do not provide cover for any incidents excluded above.

### 2.9.3 Specific terms and conditions that apply to dent and scratch/touch-up insurance

### 2.9.3.1 Eligible vehicles

To qualify for tyre and rim insurance, the vehicle must:

- 2.9.3.1.1 be a passenger or light commercial vehicle with a gross vehicle mass of less than 4200 kg;
- 2.9.3.1.2 not be a taxi, rental vehicle, exotic vehicle, rebuilt vehicle (code 3) or modified vehicle or a vehicle used in any form of motoring competition or sport; and
- 2.9.3.1.3 be roadworthy.

### 2.9.3.2 Effective date and duration

Your cover starts on the date on which the actual sale of this policy was concluded and continues until you cancel the policy.

### 2.9.3.3 Annual premium and benefit adjustment

We may increase the amount of cover you have by the escalation amount you have selected, to keep up with inflation. The increase will take place every year on the anniversary date of this policy. Your premiums will also be adjusted to cater for the increase in cover.

### 2.9.3.4 Other terms and conditions

2.9.3.4.1 This policy covers accidental damage to the tyres and/or rims fitted to the insured vehicle only. No further or additional damage is covered.

- 2.9.3.4.2 If you replace the tyres and/or rims fitted to the insured vehicle for whatever reason, it is important that you notify us of the date of replacement and the odometer reading in writing within seven days of such replacement. An emailed digital photograph of the replaced tyres and/or rims must be sent to us.
- 2.9.3.4.3 The terms and conditions will also incorporate all the contents of this policy, which you will be deemed to have read and understood.
- 2.9.3.4.4 It is agreed and declared that we will be released from all liability and obligations under this policy if you do not fully comply with the terms and conditions.
- 2.9.3.4.5 This policy is in addition to, and does not detract from, any contractual rights under statute or common law.
- 2.9.3.4.6 In general, excessive driving habits, such as heavy braking, harsh acceleration, excessive cornering, excessive loads and high speeds contribute towards a shorter tyre lifespan. It is recommended that tyres be rotated periodically if you would like to achieve uniform tyre wear and longer tyre life.
- 2.9.3.4.7 It is your responsibility to ensure that you have the correct policy at all times and that you are adequately covered under the policy.

### 2.10 WATERCRAFT INSURANCE



You are covered against damage caused to your insured watercraft by incidents that are sudden and unforeseen and that you had no control over and could not prevent, such as storms, fires and theft, and against claims from third parties who are injured or whose property is damaged or destroyed.

### 2.10.1 Definitions applicable to this section

We have defined words with specific meanings in each section. In this section:

TERM	DEFINITION
watercraft	means a boat, yacht or vessel made up of a hull (less than eight meters long) and any superstructure (structure above the deck), fittings, machinery, engines, motors, inflatable lifeboats, gear and equipment that would normally be sold with the watercraft as one unit, but excluding its trailer.

### 2.10.2 Cover for loss or damage caused by insured events stated in the policy schedule as included

We provide cover for loss of or damage to the insured watercraft, as stated in the policy schedule, caused by any of the insured events, shown in the table below, that you have selected in the policy schedule. The table below explains which events we cover or do not cover. The insured events that you have selected for your watercraft, the limits of cover and applicable excesses are stated in the policy schedule.

### What we cover

We cover loss or damage caused by or attributable to any of following:

### What we do not cover\*

Other general and specific exclusions in this Watercraft Insurance section apply to all these options.

### Accident

### Fire

### Theft of -

- the entire insured watercraft or any of its lifeboats;
- any outboard motor, if it was securely locked onto the insured watercraft or its lifeboat by an anti-theft device;
- machinery, gear or equipment (including an outboard motor), if stolen with the insured watercraft or by means of visible, forcible and violent entry into the insured watercraft or into any place of storage. Our liability is limited to the sum insured shown in the policy schedule for any one event.

You are NOT covered for the following:

- The loss of or damage to your watercraft if -
  - it has a hull longer than eight meters;
  - it is used for any purpose except private recreation and leisure;
  - it is used to take part in any race or speed test or related trials;
  - it is rented out on hire or charter;
  - the loss or damage is a result of negligence on your part;
  - it is being towed on water (unless it is in distress or if it is being towed for laying up, fitting out or repairs);
  - it is towing or salvaging any watercraft (unless the watercraft it is towing is in distress and no contract was arranged before it was towed or salvaged); or
  - it is left afloat, moored or anchored off an exposed beach or shore while unattended and it strands, breaks free, sinks or is swamped.

### What we cover

We cover loss or damage caused by or attributable to any of following:

Malicious damage (wilful and wanton acts) by any person.

Any outboard motor falling overboard (if it was securely locked onto the insured watercraft by an extra device, apart from its normal method of attachment).

Latent defects in the insured watercraft or its machinery.

Any person's negligence.

Transit risks, i.e. any loss or damage caused during transport of the insured watercraft by land (including loading and unloading).

Mechanical or electrical breakdown of machinery, engine, motor, battery or connection if:

- the damage is caused by water accidentally entering the hull;
- the insured watercraft is stranded, sinks, burns or collides with any outside object or substance, including ice but excluding water;
- the breakdown is caused by any accident while the machinery, engine, motor, batteries, or connection is being removed from or placed in the insured watercraft or a storage place;
- the damage is caused by malicious acts;
- the damage is caused by fire or accidents while the listed items are in storage.

Damage to the sails and protective covers split by the wind or blown away while set, but only if the damage is caused by:

- damage to any spar (e.g. a mast or boom) to which the sails were attached; or
- the insured watercraft is stranded, sinks, burns, collides, or collides with any outside object or substance, including ice, but excluding water.

### What we do not cover\*

Other general and specific exclusions in this Watercraft Insurance section apply to all these options.

- · Your watercraft while it is:
  - more than 12 nautical miles from the coast:
  - being towed on water (unless it is in distress or it is being towed for laying up, fitting out or repairs);
  - towing or salvaging any other watercraft (unless that other watercraft is in distress and you are not contracted to salvage it); or
  - left afloat, moored, or anchored off an exposed beach or shore while unattended.
- · Loss or damage:
- due to any defect resulting from either negligence or breach of contract in respect of any repair or alteration work;
- to the watercraft's rudder, propeller, shaft, strut, machinery, engines, motors or batteries, or the instruments connecting these items due to a collision with an underwater object; or
- caused by fire or explosion to a watercraft with inboard machinery unless there is a fire extinguishing system in the engine space (or room), fuel tank space and galley (kitchen), provided that the fire extinguishing system must be properly installed, working and serviced, and controlled automatically or from the steering position.
- Loss or damage to sails or protective covers split by the wind or blown away while set, unless this is:
- because of damage to any spar (for example a mast or boom the sails are attached to); or
- because the watercraft was stranded, sank, burned, collided (or came into contact) with any outside object or substance, including ice but excluding water.
- · Loss of or damage:
  - to any part only because it is badly designed or made;
  - due to any defect resulting from either negligence or breach of contract in respect of any repair or alteration work, but within the terms of this policy;
- to personal effects, consumable stores (such as food), fishing gear or moorings;
- as a result of theft where an inflatable craft became deflated except following visible, forcible and violent entry into the watercraft or place of storage or where it is stolen with the watercraft (but note that a motor vehicle is not considered a place of storage under the terms of the policy);
- to the watercraft's rudder, propeller, shaft, strut, machinery, engines, motors, batteries or the instruments connecting these items due to a collusion with an underwater object.
- Mechanical or electrical breakdown of the shaft or propeller.
- During transit, you are not covered for:
- scratching or denting;
- any claim by any third party for death, injury or damage (unless this happens because of loading or unloading operations);
- loss or damage if the driver does not have a valid driving licence for the motor vehicle transporting the watercraft or comply with conditions imposed by laws applicable to the driving licence (unless the driver is charged with theft or illegal use of the motor vehicle); or
- loss or damage if the driver or any other person in charge of loading, unloading or transporting the watercraft is under the influence of alcohol or drugs.

### What we cover

We cover loss or damage caused by or attributable to any of following:

### What we do not cover\*

Other general and specific exclusions in this Watercraft Insurance section apply to all these options.

### Liability to third parties

We cover you, any guest that skippers (controls) the insured watercraft with your permission, and any water skier the insured watercraft tows, against any compensation you (or they) must pay for:

- the death of or bodily injury to any person (except you) unless the insured watercraft is racing, hired out, towing, towed or unattended off an exposed beach, as more fully described under the "specific conditions that apply to watercraft insurance" below;
- loss of or damage to property (unless it belongs to you or your guest skipper);
- recovery, removal or destruction of the wreck of the insured watercraft, or any attempt, neglect or failure to do any of these:
- expenses or legal costs for any civil or criminal action or official enquiry or coroner's inquest (including any claimant's costs), as long as you first get our written permission for these; and/or
- other costs and expenses you must pay to any person claiming from you.

We do not cover you or any guest skipper or water skier against any claim or liability for:

- the death or bodily injury to any person who is employed or contracted in any capacity by:
  - you (or them) in connection with the watercraft or related activities; or
  - any yacht club, marina, slipway operator, shipyard, repair yard, sales agency or similar operator or body;
- the death of or bodily injury to any paying passenger, or loss of or damage to their property;
- any accident that occurred because the watercraft was towing or preparing to tow any person for any airborne sport (such as para-sailing or kiting), until that person is safely back on board;
- any accident that occurs while the watercraft is being transported by road vehicle, train, ship or aircraft;
- any accident involving any trailer (unless it is deliberately not hitched to a towing vehicle);
- damages or penalties under any contract;
- fines or penalties for any statutory or common-law offence; and/or
- · any liability or loss covered by any other policy.

# 2.10.3 Cover for additional expenses due to an insured event (where stated in the policy schedule as included)

We provide cover for additional expenses if loss of or damage to the insured watercraft as specified in the policy schedule is caused by any of the insured events you have selected in the policy schedule. The table below explains what we cover and what we do not cover. We will cover the expenses shown below on condition that there is a valid claim that we have accepted under the insured events you have selected in the policy schedule. The limit for each of the additional expenses is shown in the policy schedule.

WHAT WE COVER	WHAT WE DO NOT COVER
<b>Inspection costs or sighting expenses</b> you must reasonably incur to check any underwater section of the insured watercraft's hull after an insured event occurred or after a grounding, even if no damage is found.	Any amount for inspection costs or sighting expenses in excess of the limit stated in the policy schedule.
<b>Emergency, recovery or salvage expenses</b> and charges you must reasonably incur to prevent or limit any loss that this policy would cover.	Any amount for emergency, recovery or salvage expenses in excess of the limit stated in the policy schedule.

WHAT WE COVER	WHAT WE DO NOT COVER
<b>Towing</b> of the insured watercraft while it is in distress or if it is being towed for laying up, fitting out or repairs.	Any amount for towing expenses in excess of the limit stated in the policy schedule.
<b>Medical expenses</b> for bodily injury to any person on board because of any accident.	Any amount for medical expenses in excess of the limit stated in the policy schedule.
<b>Pollution control measures</b> by any authority trying to prevent or limit pollution, if this directly causes the loss of or damage to the insured watercraft.	Any amount for pollution control measure in excess of the limit stated in the policy schedule.
If the insured watercraft should come into collision with or require <b>salvage services</b> from another watercraft owned wholly or in part by you, you will have the same rights under this section as if the other watercraft was owned by someone else. In such a case, the liability for the collision or cost of salvage services will be referred for determination to a sole arbitrator to be agreed on between you and us.	

### 2.10.4 Specific conditions that apply to watercraft insurance

- 2.10.4.1 Make sure that you have adequate cover, that is, enough to replace the watercraft if something were to happen to it. Also make sure that all non-standard equipment, fittings, and accessories are specified in your policy as they may not be covered automatically.
- 2.10.4.2 You are covered in South Africa, Lesotho, Botswana, the Kingdom of eSwatini, Namibia, Mozambique, Malawi, Zimbabwe and Zambia, and for up to 12 nautical miles from the coast of South Africa, Namibia, and Mozambique.
- 2.10.4.3 If the watercraft is at sea, in distress or at a place of refuge when cover would normally expire, cover will continue until it is within the country limits at the next safe harbour, anchorage, or mooring. Your insured watercraft can only be repaired in South Africa.
- 2.10.4.4 We may refuse permission for repairs at any place or by any firm, and we may also invite tenders (offers) for repairs to the insured watercraft and will pay for any additional costs that arise.
- 2.10.4.5 In ascertaining whether the insured watercraft is a total loss (uneconomical to repair), the insured value will be taken as the repair value, and nothing in respect of the damage or breakup of the watercraft or wreck will be taken into account. No claim for constructive total loss based on the cost of recovery and/or repair of the watercraft will be recoverable unless such cost would exceed the insured value. No payment to you may exceed the sums insured specified in the policy schedule.
- 2.10.4.6 You must take all reasonable steps to care for and protect the insured watercraft and keep it properly repaired and seaworthy. For example:
  - the watercraft must only be transported on a properly designed and built trailer;
  - the watercraft must have two motors in good working order if being launched through surf;
  - if any motor is submerged in water, you must flush it out and restart it as soon as this is practical; and
  - you or any other competent person must always be on board a watercraft that is not securely moored or anchored in a suitable place.

- 2.10.4.7 We may deduct a reasonable amount (betterment) from any claim we pay to replace lost or damaged old equipment with the following new equipment:
  - (a) sails, spars, masts, protective covers, standing or running rigging and batteries; or
  - (b) outboard or inboard motors.

### 2.10.5 We will never pay more than the sum insured indicated in the policy schedule.

- 2.10.5.1 When the watercraft is over 10 years old, we may ask a copy of an up-to-date, independent, professional watercraft survey report, to be supplied at your expense.
- 2.10.5.2 If you sell or transfer the watercraft to a new owner, we do not transfer cover under this section unless we agree in writing to continue cover.
- 2.10.5.3 If the insured watercraft is at sea or in distress or at a place of refuge when cover would normally expire, cover will continue until it is within the country limits at the next safe harbour, anchorage or mooring.
- 2.10.5.4 We only pay reasonable costs for the repair of any damaged hull or hulls of an insured multi-hull watercraft, and we only pay to replace a damaged hull if the repair costs are higher.
- 2.10.5.5 If the insured watercraft is damaged outside South Africa, you must return it to South Africa at your expense.
- 2.10.5.6 Every insured watercraft must comply with the latest South African laws and regulations for that kind of watercraft, including jet-skis (water-ponies) and so on. The watercraft skipper must have a valid competency certificate for inland waters or a skipper's licence for coastal waters (where these are legally required).
- If the insured watercraft or any part of it is lost or damaged by an insured event, we will pay for its repair or replacement or we pay the amount of the loss or damage, less the excess you must pay.
- 2.10.5.8 We will repair or replace the insured watercraft to as close to its original condition as possible, but do not have to restore it to exactly the same condition.
- 2.10.5.9 A payment for total loss is based on the total sum insured in the policy schedule, which should be the latest market value of the insured watercraft and any other items listed in the policy schedule
- 2.10.5.10 If the sum insured is less than the market value at the date of loss, you are regarded as your insurer for the difference and you must pay a rateable (relative) share of the loss (underinsurance).

### 2.10.5 Notes regarding excesses that apply to Watercraft Insurance

You must pay the excess, as stated in the policy schedule, separately for:

- 2.10.5.1 each insured watercraft lost or damaged; and
- 2.10.5.2 any number of causes flowing from each separate insured event.

Note that no basic excess will be charged if you are a pensioner as defined and comply with all the terms and conditions of the policy.

# 2.11 PERSONAL ACCIDENT INSURANCE



You and your family members are covered against **death and permanent disability** caused by an **accident.** 

### 2.11.1 Definitions applicable to this Personal Accident Insurance section

We have defined words with specific meanings in each section. In this section:

TERM	DEFINITION
accident	means a sudden and unexpected event, at a specific time and place, that causes bodily injury that could lead to a claim for accidental death or permanent disability. The event giving rise to or causing the bodily injury cannot be related to any existing physical impairment or disability, weakness, disease, illness or other medical condition or accident that happened before the event giving rise to or causing the bodily injury.
bodily injury	means external, visible, bodily injury or physical suffering caused by, or within 12 months of, an accident that causes death or permanent disability. The bodily injury cannot be from any other cause such as a physical impairment, weakness, disease or illness that existed before the accident. Injury includes exposure to the elements because of an accident, but it <b>excludes</b> any sickness or infection, unless this was directly because of an accidental bodily injury.
child	means a natural child, stepchild, or legally adopted child of yours who is unmarried, under 25 years of age and fully dependent on you for financial support.
death	for the purpose of this policy means that the insured person dies as the direct result of an accident, or within 12 months of the date of the accident as a result of bodily injury caused by the accident.
doctor	means a person who is registered and licensed to practise medicine in South Africa, except any insured person or their immediate family members, if they are doctors.
domestic employee	means your gardener, domestic helper, chauffeur or child minder.
family	means your spouse(s) or partner(s) and children.
insured person	<ul> <li>means any of the following people:</li> <li>you, the policyholder, as named in the policy schedule;</li> <li>your spouse(s)/partner, as named in the policy schedule (you may cover up to two spouses/partners under this section);</li> <li>your child as defined above (you may cover up to five children under this section); and/or</li> <li>your domestic employee as defined above and named in the policy schedule</li> <li>who are residents of South Africa and hold a valid South African identity document or perm</li> </ul>
negligent act	means any act that is seen to have been taken without reasonable care to avoid bodily injury, including (i) the use of alcohol; or (ii) the use of any drug, unless it was prescribed by a doctor or other medical professional.
permanent disability	means the insured person's permanent incapacitation, occurring as the direct result of an accident or within 12 months of the date of an injury caused by the accident, and includes permanent disfigurement resulting from accidental burns on their body, as stated in the compensation table in this policy. The disability cannot be from any other cause such as a physical impairment, weakness, disease or illness that existed before the accident, and there must be no chance of recovery (according to a medical doctor). Also, it must prevent you from earning an income doing your normal job or similar work you have the knowledge, ability and training to do.

TERM	DEFINITION
professional sports	means a sport in which an insured person earns more than 50% of their income.
remission	means the temporary or permanent disappearance of the signs and symptoms of any disease, illness, physical impairment or other medical condition.
self-inflicted act	means any act of bodily injury that was caused to oneself, including (i) suicide or attempted suicide; (ii) harming or not taking due care of oneself; or (iii) a dangerous act done on purpose (except while trying to save human life).
spouse or partner	means the husband, wife or legal partner, or a long-term romantic partner whom you have lived with permanently and continuously in the same household for at least six months. (Your spouse(s)/partner(s) must be named in the policy schedule.)
terrorist act	means actively taking part in any use or threat of force or violence to cause damage, injury, danger or disruption to any person, group, property or government, for any economic, ethnic, political, religious or similar reason. It includes any act confirmed or recognised by any government as a terrorist act. It excludes robbery or any other criminal act done mainly for personal gain and any act done mainly because of a personal relationship with any victim.
total loss of hearing	means total, irreversible loss of hearing of all sounds, as confirmed by audio-metric and sound-threshold tests.
total loss of speech	means total and irrecoverable loss of the ability to speak (make a comprehensible word or utter an understandable verbal language), which must be established for 12 months in a row. Medical tests must confirm injury to the vocal chords and exclude any psychiatric (mental) cause.
total loss of eyesight	means total and irrecoverable loss of the ability to see for 12 months in a row, without any hope of change after that time.
war	means war or any similar activities, including military force used by any independent country for economic, geographic, political, racial, religious or other reasons.





# 2.11.2 Cover provided under this Personal accident insurance section (where shown in the policy schedule as included)

- 2.11.2.1 We will pay for the death or permanent disability of an insured person caused by any accident occurring during the lifetime of this policy. The event causing the death or permanent disability cannot be related to any existing physical impairment, weakness, disease, illness or other medical condition or accident that happened before the event leading to or causing the death or permanent disability. We will pay all benefits to you, but if you die, we will pay the benefits to the person you nominated to get the benefits of the policy (your beneficiary or legal representative).
- 2.11.2.2 You can only get cover if you live in South Africa permanently. The table below explains what we cover and what we do not cover. The cover options you have selected and the maximum liability for each option are shown in the policy schedule.

### What we cover (insured event)

# Requirements and conditions of cover

### What we do not cover\*

Other general and specific exclusions in this Personal Accident Insurance section apply to all these options.

### **Accidental death**

Depending on the cover option you have selected, we cover you and any other insured person(s) for death caused by any accident.

We will pay for accidental death if the accident leading to or causing death occurs during the policy period and cannot be related to any existing physical impairment, weakness, disease, illness or other medical condition or accident that happened before the event causing the death.

Death includes the presumed death of an insured person who is declared missing in terms of an order from a South African court. If we find out that the insured person is alive after paying the death benefit, we will ask for repayment of the benefit that has been paid out.

**We DO NOT cover** death or permanent disability caused by an accident that happens:

- (i) while the insured person is involved directly or indirectly in any unlawful acts such as:
  - driving any vehicle while the alcohol content in their blood is over the legal limit;
  - any crime or illegal act; or
  - travelling in an aircraft flown by a pilot without a valid licence or not licensed to carry passengers;
- (ii) as a result of any war, invasion, enemy act, hostilities, civil war, rebellion, revolution, military coup or labour disturbance (such as a strike or lock-out).

### Permanent disability

Depending on the cover option you have selected, we cover you and any other insured person(s) for permanent disability caused by any accident.

We will pay for permanent disability if the event causing permanent disability occurs during the policy period and cannot be related to any existing physical impairment, weakness, disease, illness or other medical condition or accident that happened before the event leading to or causing the permanent disability.

We will pay you a percentage of the insured amount in your policy schedule in accordance with the compensation table below.

**We DO NOT cover** death or permanent disability caused by an accident that happens:

- (i) while the insured person is involved directly or indirectly in any unlawful acts such as:
  - driving any vehicle while the alcohol content in their blood is over the legal limit;
  - any crime or illegal act; or

### What we cover (insured event)

# Requirements and conditions of cover

### What we do not cover\*

Other general and specific exclusions in this Personal Accident Insurance section apply to all these options.

### Important note:

- Where the injury is not listed, we will apply a percentage that is consistent with the table
- We will treat total permanent loss of the use of a limb as a total loss of the limb. If you die as a result of the same accident within 12 months, we will pay your elected beneficiary or your estate, but we will deduct any payments you have already received for permanent disability.
- travelling in an aircraft flown by a pilot without a valid licence or not licensed to carry passengers;
- (ii) as a result of any war, invasion, enemy act, hostilities, civil war, rebellion, revolution, military coup or labour disturbance (such as a strike or lock-out).

### Thirst, starvation or exposure

Depending on the cover option you have selected, we cover you and any other insured person(s) for death or permanent disability caused by:

- thirst, starvation or exposure to the elements; or
- spider, snake or other animal bites.

We will pay for death or permanent disability caused by thirst, starvation or exposure to the elements directly or indirectly related to an accident

In addition, we will pay for death or permanent disability caused by spider, snake or other animal bites.

**We DO NOT cover** death or permanent disability caused by an accident that happens:

- (i) while the insured person is involved directly or indirectly in any unlawful acts such as:
  - driving any vehicle while the alcohol content in their blood is over the legal limit.
  - any crime or illegal act; or
  - travelling in an aircraft flown by a pilot without a valid licence or not licensed to carry passengers;
- (ii) as a result of any war, invasion, enemy act, hostilities, civil war, rebellion, revolution, military coup or labour disturbance (such as a strike or lock-out).

# Travelling as a fare-paying passenger in registered public transport

• We will increase your cover by 50% if an insured person, named in the policy schedule, dies or is permanently disabled while travelling as a fare-paying passenger on or in any aircraft, train, bus, taxi, minibus or boat or other watercraft. All these forms of transport must be licensed to carry passengers and be scheduled (at regular times) or chartered (hired). The aircraft, train, bus, taxi, minibus, boat or other watercraft must be operated by a licensed person.

**We DO NOT cover** the death or permanent disability of an insured person if it is caused by an accident that happens:

- (i) while the insured person is involved directly or indirectly in any unlawful acts such as:
  - driving any vehicle while the alcohol content in their blood is over the legal limit;
  - any crime or illegal act; or
  - travelling in an aircraft flown by a pilot without a valid licence or not licensed to carry passengers;
- (ii) as a result of any war, invasion, enemy act, hostilities, civil war, rebellion, revolution, military coup or labour disturbance (such as a strike or lock-out).

What we cover	(insured event)

# Requirements and conditions of cover

### What we do not cover\*

Other general and specific exclusions in this Personal Accident Insurance section apply to all these options.

# Death or permanent disability of domestic employees

We will pay for accidental death or permanent disability of your domestic employee if the accident causing the death or permanent disability occurs during the policy period and cannot be related to any existing physical impairment, weakness, disease, illness or other medical condition or accident that happened before the accident.

We cover your domestic employee(s) against a permanent disability or an accident resulting from their employment with you while they are on duty at your property or in transit to and from your property.

We also cover death or permanent disability within 24 months from inception if it is due to an injury that had a direct, violent, accidental and visible cause while the domestic employee was on duty at your property.

We cover your domestic employee(s) only while you are their employer. The employment contract can be written or verbal and for full-time or part-time or casual work.

Cover ceases on termination of the domestic employee contract arrangement.

**We DO NOT cover** the death or permanent disability of an insured person if it is caused by an accident that happens:

- (i) while the insured person is involved directly or indirectly in any unlawful acts such as:
  - driving any vehicle while the alcohol content in their blood is over the legal limit;
  - any crime or illegal act; or
  - travelling in an aircraft flown by a pilot without a valid licence or not licensed to carry passengers;
- (ii) as a result of any war, invasion, enemy act, hostilities, civil war, rebellion, revolution, military coup or labour disturbance (such as a strike or lock-out).

# 2.11.3 Cover options provided under this Personal Accident Insurance section (where selected in the policy schedule)

We provide four cover options as explained in the table below. The cover options you have selected and the insured amount are shown in the policy schedule.

Cover option	Requirements and conditions for the cover option
<b>Insured only</b> We cover you only, as the policyholder.	Accident Protection Plan linked to your Standard Bank account  This plan covers you only as a Standard Bank accountholder. Cover is provided to you at no extra cost as an extra benefit from your Standard Bank personal current account for as long as the account is active. The benefit is limited to the amount shown in the policy schedule, as determined in accordance with the compensation table below.  Accident Protection Plan  If you have chosen the Insured only option, this plan covers you only as policyholder and the benefit is limited to the amount shown in the policy schedule, as determined in accordance with the compensation table below.
Family We cover you and your family (spouse/partner and children).	Accident Protection Plan  If you have chosen the Family option, this plan covers you as the policyholder, your spouse(s)/partner(s) and your children as listed in the policy schedule. Your family is covered as follows:

Cover option	Requirements and conditions for the cover option
	<ul> <li>you receive 100% of the insured amount shown in the policy schedule, payable as indicated in the compensation table below;</li> <li>your spouse(s)/partner(s) will each receive 100% of the insured amount shown in the policy schedule, payable as indicated in the compensation table; and</li> <li>your children will receive 25% of the insured amount shown in the policy schedule, payable as indicated in the compensation table.</li> </ul>
	Benefits for children
	According to current legislation, children younger than 14 years of age are eligible for full permanent disability benefits, but in the event of death, the benefits are limited to the amount shown in the policy schedule for children younger than six years of age and for children from six to 14 years of age, as determined in accordance with the compensation table below.

### 2.11.4 Cover limits and compensation

Depending on the cover option selected, we will cover you, your children and/or your spouse(s)/partner(s) and domestic employee(s) for up to the amount shown in the policy schedule, payable as indicated in the compensation table below.

Compensation table	
Insured event	Percentage of compensation
Death	100% of sum insured shown in the policy schedule
Permanent disability:	The following percentage, applied to the sum insured in the policy schedule:
Loss of:	
One limb or more (arm or leg) by amputation at the wrist or	100%
ankle or above	
Speech (total loss)	100%
• Four entire fingers on a hand	75%
• Entire thumb	30%
• One bone in the thumb	15%
• Entire index finger (all three bones)	10%
• Two bones in the index finger	8%
One bone in the index finger	5%
Any other entire finger (all three bones)	6%
• Two bones in any other finger	4%
One bone in any other finger	2%
• All toes on one foot	30%
Both big toes (both bones)	5%
• One bone in a big toe	3%
Any other entire toe	2% each toe
Hearing in both ears	100%
Hearing in one ear	25%
One eye or both eyes	100%
Sight in one eye or both eyes	100%
Sight one of eye (except awareness of light)	75%

Compensation table	
Permanent scars from burn wounds on a total surface area of the following:  1. On the face and neck; 1.1 100% of the skin surface area 1.2 less than 100% of the skin surface area	50% A percentage proportionate to the area affected applied to the compensation for 1.1. (For example: scarring of 50% of the surface area = 50% x 50% = 25% compensation)
2. On the remaining parts of the body other than the face and neck; 2.1 100% of the skin surface area 2.2 less than 100% of the skin surface area	25% A percentage proportionate to the area affected applied to the compensation for 2.1. (For example: scarring of 50% of the surface area = 25% x 50% = 12.5% compensation)
Bedridden Permanent confinement to bed / wheelchair	100%
Major head trauma A traumatic injury to the brain, caused by an external physical force and resulting in <b>significant</b> , <b>permanent impairment of cognitive abilities</b> and/or physical functioning and a need for continual care or supervision. A neurosurgeon or specialist neurologist must confirm the diagnosis.	100%
Spinal disability Paraplegia/Hemiplegia Quadriplegia	100% 100%
Permanent failure of activities of daily living (ADL), defined below. Permanent failure of three or more of the six activities of daily living (ADL), defined below. This assumes that one cannot perform the necessary number of ADLs, even using devices made to help you do so.	100%

### Information about permanent disability

- If the injury is not listed above, we will apply a percentage that is consistent with others listed above
- Permanent total loss of the use of a limb is equal to its loss by amputation
- If you become permanently disabled in an accident and we pay you out but later you die because of the same accident, then we will pay out to your estate for the death minus the money already paid to you for the disability. This benefit will only be applicable if the policy remained active until the date of death
- Activities of daily living (ADLs) include
- 1, washing the ability to wash in the bath or shower (including getting into and out of the bath or shower):
- 2. dressing the ability to put on, take off, fasten and unfasten all garments;
- 3. feeding the ability to feed yourself once food has been prepared and made available;
- 4. toileting the ability to use the lavatory or manage bowel and bladder function
- 5. mobility the ability to move indoors from room to room on level surfaces
- 6. transferring the ability to move from a bed to an upright chair or wheelchair and the other way round

# 2.11.6 Special terms and conditions

# 2.11.6.1 Annual premium and benefit adjustment

We will increase the amount of cover you have by the escalation amount you have selected, to keep up with inflation. The increase will take place every year on the anniversary date of this policy, and your premiums will also be adjusted to cater for the increase in cover. We will notify you of the premium and benefit increase 31 days before it takes effect.

# 2.11.6.2 Preventing loss or injury

The insured person must take reasonable care to prevent any accident that causes bodily injury or death, including any accident arising from:

2.11.6.2.1 any negligent act;

- 2.11.6.2.2 any dangerous recreational activity or professional sport, including
  - (a) any sporting activity;
  - (b) any type of racing or speed trial using any vehicle, boat or aircraft with an engine; or
  - (c) mountaineering, rock climbing or potholing (climbing in caves), if ropes are normally used.

2.11.6.2.3 any self-inflicted act.

# 2.11.7 Waiting period

A 24-month waiting period applies to claims arising from:

- 2.11.7.1 pregnancy, a miscarriage, an abortion or any other problem or procedure involved in the delivery of a baby or any medical malpractice relating to pregnancy, a miscarriage, an abortion or the delivery of a baby;
- 2.11.7.2 a mental disorder or disability, such as any anxiety, addiction, psychotic, affective, personality, somatoform, dissociate, psychosexual, adjustment, autistic or eating disorder; and/or

2.11.7.3 any medical malpractice in general (e,g, complications or accidents that occur during surgery).

# 2.11.8 Specific limitations

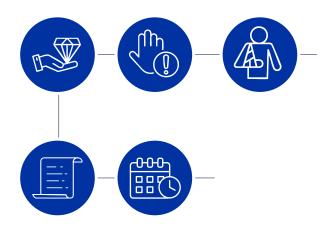
Age limitations (to qualify for the policy benefits):

- 2.11.8.1 You and your spouse must both be at least 18 years old but not older than 70 when cover starts under the policy.
- 2.11.8.2 For children to qualify as insured persons, they must be under 18 years of age (or under 25 years of age if they are fully dependent, full-time students registered at a recognised university or other tertiary institution).

Note: Cover continues for life as long as the premiums are paid.

# 2.11.9 Limited compensation under more than one policy

- 2.11.9.1 You may have more than one policy, but the compensation we will pay under both policies together is limited to the amount shown in each policy schedule.
- 2.11.9.2 If you have more than one policy and the total value of the policies together is over the aggregate limit shown in each policy schedule, we will repay the extra premium amounts paid for the cover over the aggregate limit shown in each policy schedule.



# 2.12 HEALTH INSURE



This section of your policy is about giving you peace of mind should you be hospitalised for accidents, illnesses or specific medical conditions. We will cover you if you spend a night in hospital for an insured event (as listed in the table of benefits below). It is very important to note that this product is not a medical scheme or a substitute for a medical scheme membership. The cover is also not the same as that of a medical scheme.

# 2.12.1 Definitions applicable to this section

We have defined words with specific meanings in each section. In this section:

TERM	DEFINITION
accident	means a sudden and unexpected event, at a specific time and place, that causes bodily injury leading to overnight hospitalisation.
child	means your natural/biological child, stepchild or legally adopted child who is unmarried, not pregnant and not older than 25 years, and who depends on you for financial support.
hospital	<ul> <li>means a licensed medical facility that:</li> <li>is primarily engaged in providing diagnostic, medical and surgical facilities for the care and treatment of injured or sick people for compensation from its patients;</li> <li>has 24-hour nursing services, provided by registered graduate nurses under the permanent supervision of the physician in charge; and</li> <li>maintains daily records of its patients.</li> <li>It does not include any nursing home, a home for the aged or a place for extended recovery, care or rehabilitation, a place for custodial care, a place of treatment for psychiatric or mental disorders, or rehabilitation centres for drug or alcohol addiction.</li> </ul>
insured person	<ul> <li>means any of the following people:</li> <li>you, the policyholder or main insured;</li> <li>your spouse(s)/partner(s), as named in the policy schedule (you may cover up to two partners under this section);</li> <li>your child (you may cover up to five children on this policy),</li> <li>who are residents of South Africa and hold a valid South African identity document or permit.</li> </ul>
waiting period	means the number of days an insured person must wait before they are covered for any conditions under this policy.



# 2.12.2 Cover options provided under this section (where selected in the policy schedule)

- 2.12.2.1 We will cover **you, your spouse** and your **children** for non-medical expenses incurred as a result of overnight hospitalisation due to an accident, injury or illness.
- 2.12.2.2 The table below explains what we cover and what we do not cover. The cover options you have selected and the maximum liability for each option are shown in the policy schedule. The benefit will be paid to you, as the policyholder. However, should you pass away or be hospitalised, we will pay the benefit to your nominated beneficiary or your deceased estate.

# **Cover options**

### **Cover level and conditions**

# What we do not cover\*

Other general and specific exclusions in this Health Insurance section apply to all these options.

# Individual plan - insured only

This plan covers only you, the policyholder named in the policy schedule.

In the event of a valid claim under this plan, we will pay you 100% of the daily limit shown in the policy schedule, multiplied by the number of days you were hospitalised.

We will pay you a daily benefit up to the limit shown in the policy schedule for overnight hospital stays anywhere in the world for a maximum of 100 days for every year that your policy remains active once the waiting period has passed. At the end of the hospital stay, we will pay the daily benefits as a lump sum for the number of days for which **the insured person** was hospitalised.

We will pay for up to three days per year if hospitalisation is due to any of the following conditions:

- the treatment or control of chronic or acute pain;
- the treatment of any gastro-intestinal tract infections or diseases; or
- the treatment of any pelvic inflammatory disease.

We will also pay for up to 15 days per year if hospitalisation is due to diagnosed chronic illnesses. Chronic illness means any condition where medication should be taken for a period exceeding three consecutive months.

Furthermore, we will pay for up to 10 days per year if hospitalisation is due to giving birth or complications relating to maternity.

If the **insured person** is hospitalised while outside of South Africa, the benefit will only be payable once they return to South Africa, provided that all the required documentation has been received. The amount payable will be limited to the daily benefit payable for local hospitalisation shown in the policy schedule. We will pay for up to 100 days per year.

**We DO NOT cover** hospitalisation that is due to any of the following:

- self-inflicted injuries or illness;
- routine or cosmetic procedures;
- injury or illness while the insured person is directly involved in any illegal activity;
- the treatment of infertility or artificial insemination as defined in the Human Tissues Act 65 of 1983:
- accidents or injury directly caused by war; or
- · congenital abnormalities.

# **Cover options**

# **Cover level and conditions**

# What we do not cover\*

Other general and specific exclusions in this Health Insurance section apply to all these options.

# Family Plan - insured and spouse

This plan covers you, the policyholder, and your spouse as named in the policy schedule. You can only insure one spouse.

In the event of a valid claim under this plan, the benefit payable to you will be as follows:

- for you, 100% of the daily limit shown in the policy schedule, multiplied by the number of days for which you were hospitalised;
- for your spouse, 100% of the daily limit shown in the policy schedule, multiplied by the number of days for which your spouse was hospitalised.

**We DO NOT cover** hospitalisation that is due to any of the following:

- self-inflicted injuries or illness;
- routine or cosmetic procedures;
- injury or illness while the insured person is directly involved in any illegal activity;
- the treatment of infertility or artificial insemination as defined in the Human Tissues Act 65 of 1983;
- · accidents or injury directly caused by war; or
- · congenital abnormalities.

### Family Plan - insured and children

This plan covers you, the policyholder, and your children as named in the policy schedule. You can insure a maximum of five children.

In the event of a valid claim under this plan, the benefit payable to you will be as follows:

- for you, 100% of the daily limit shown in the policy schedule, multiplied by the number of days for which you were hospitalised;
- for any one of your children, 50% of the daily limit shown in the policy schedule, multiplied by the number of days for which the child was hospitalised.

# **We DO NOT cover** hospitalisation that is due to any of the following:

- self-inflicted injuries or illness;
- routine or cosmetic procedures;
- injury or illness while the insured person is directly involved in any illegal activity;
- the treatment of infertility or artificial insemination as defined in the Human Tissues Act 65 of 1983;
- accidents or injury directly caused by war; or
- congenital abnormalities.

# Family plan – entire family (insured, spouse and children)

This plan covers you, the policyholder, your spouse and your children as named in the policy schedule. You can insure one spouse and up to five children.

In the event of a valid claim under this plan, the benefit payable to you will be as follows:

- for you, 100% of the daily limit shown in the policy schedule, multiplied by the number of days for which you were hospitalised;
- for your spouse, 100% of the daily limit shown in the policy schedule, multiplied by the number of days for which your spouse was hospitalised;
- for any one of your children, 50% of the daily limit shown in the policy schedule, multiplied by the number of days for which the child was hospitalised.

**We DO NOT cover** hospitalisation that is due to any of the following:

- self-inflicted injuries or illness;
- routine or cosmetic procedures;
- injury or illness while the insured person is directly involved in any illegal activity;
- the treatment of infertility or artificial insemination as defined in the Human Tissues Act 65 of 1983;
- accidents or injury directly caused by war;
   or
- · congenital abnormalities.

# 2.12.3 Specific terms and conditions that apply to the Health Insure section

# **2.12.3.1 The waiting period** for hospitalisation is 90 days.

- (a) This is the number of days an insured person must wait before they are covered for any conditions under this policy.
- (b) The premium remains payable during the waiting period.
- (c) The waiting period begins when your cover under this policy starts.
- (d) It is important to note that your policy starts when you have paid your first premium.

# 2.12.3.2 Annual premium and benefit adjustment

We may increase the amount of cover you have by the escalation amount you have selected, to keep up with inflation. The increase will take place every year on the anniversary date of this policy and your premiums will also be adjusted to cater for the increase in cover. We will notify you of the premium and benefit increase 31 days before it takes effect.

# 2.12.3.3 **Preventing injury**

The insured person must take reasonable care to prevent any accident that causes bodily injury, including any accident arising from:

- 2.12.3.3.1 any negligent act;
- 2.12.3.3.2 any dangerous recreational activity or professional sport, including:
  - (a) any sporting activity;
  - (b) any type of racing or speed trial using any vehicle, boat or aircraft with an engine; or
  - (c) mountaineering, rock climbing or potholing (climbing in caves), if ropes are normally used;



2.12.3.3.3 Any self-inflicted act.

# 2.13.3.4 Specific limitations

Age limitations (to qualify for the policy benefits)

- 2.12.3.4.1 You and your spouse must both be at least 18 years of age but not older than 65 years when cover starts under this policy.
- 2.12.3.4.2 For children to qualify as insured persons, they must be under 18 years of age (or under 25 years of age if they are fully dependent, full-time students registered at a recognised university or other tertiary institution).

Note: Cover continues for life as long as the premiums are paid.

# 2.13 LEGAL EXPENSES INSURANCE



You are covered for legal expenses and alternative dispute resolution costs.

# 2.13.1 Cover options provided under this section (where selected in the policy schedule)

- 2.13.1.1 We will cover you for legal expenses and Alternative Dispute Resolution (ADR) costs in connection with litigation started by or against you in your private capacity according to South African legal processes for matters described in the table below. We will also cover your spouse and dependent children should you choose to add them to your policy. We do not cover your business or any activity for income or profit, except your job as an employee.
- 2.13.1.2 Before any legal action is taken, we will always first attempt to resolve the dispute by way of ADR. This means we will refer any dispute to be resolved through negotiation, mediation and/or arbitration, should the parties agree, and the rules of the Arbitration Foundation of Southern Africa (AFSA) will apply to the ADR process. The table below explains what we cover and what we do not cover. The cover options you have selected, the annual limit and waiting period and applicable excesses are described in your policy schedule. The list of matters provided under each category is not complete and merely provides examples of what is or is not covered:

# **COVER OPTION**

# **WHAT WE DO NOT COVER\***

Other general and specific exclusions in this Legal Expenses Insurance section apply to all these options.

### Criminal matters such as:

- · reckless and negligent driving;
- theft; and
- assault.

# Civil matters such as:

- motor vehicle accident claims;
- · contractual breach; and
- claims for money loaned and advanced.

### Labour matters such as:

- · dismissals;
- unfair labour practices; and
- · retrenchments.

# Family matters such as:

- maintenance: and
- divorces.

 $\begin{tabular}{ll} \textbf{We DO NOT cover} your costs for any action following from or related to the following: \end{tabular}$ 

- Any action in respect of which the prospects of success are not reasonable. (If the parties cannot agree and if requested to do so by you, we will appoint either an attorney or an advocate, who will then determine whether the prospects of success are reasonable or not. The decision of the attorney or the advocate will be final.)
- 2. Matters that South African courts do not have jurisdiction to deal with.
- 3. Disputes between you and us.
- 4. Costs and expenses you incur without our prior written approval.
- 5. Criminal matters where you have already been convicted for a similar offence, or traffic offences where you must pay an admission of guilt fine or where you were driving a vehicle without a valid driving licence.
- 6. Settlement of fraudulent debts arising from identity matters.
- 7. Matters you have to deal with in your capacity as a representative, an agent, a trustee or an executor of any other person, estate or juristic person (such as a company).
- 8. Pre-existing matters (where the cause of action or the dispute happened before the inception of the policy or during the waiting period).

# **COVER OPTION**

# WHAT WE DO NOT COVER\*

Other general and specific exclusions in this Legal Expenses Insurance section apply to all these options.

### Other matters

Identity theft, rescission of judgment (having a judgment revoked or cancelled) and cancellation of fraudulent debt.

- 9. Political activity, riots, mutiny or labour disturbances (such as strikes or lockouts).
- 10.Patents, copyright, trademarks, merchandise marks, service marks, registered designs, intellectual or artistic property, secrecy or confidentiality agreements and passing off.
- 11. Mining activities, natural events, disasters or circumstances beyond human control, or any event related to nuclear material or radioactivity.
- 12. Matters that a government has set up an administrative body to deal with.
- 13. Class (group) legal action, where you want to intervene in a civil action or act as a friend of the court.
- 14. Legal fees for conveyancing, rezoning of immovable property, administration of deceased estates, administrative law matters (dealing with government), tax or similar matters.
- 15. Any award, fines, penalties or settlement amount that you agreed to pay or that the court orders you to pay in connection with the insured matter.
- 16. Any expenses that would be covered by any other insurance policy or any other section of this policy if this section did not apply.

# 2.13.2 Specific terms and conditions that apply to legal insurance

# 2.13.2.1 Waiting period

The waiting period is the time you must wait before you can claim under this section. The applicable waiting period is shown in the policy schedule.

# 2.13.2.2 Annual premium and benefit adjustment

We will increase the amount of cover you have by the escalation amount you have selected, to keep up with inflation and increased costs. The increase will take place every year on the anniversary date of the policy, and your premiums will also be adjusted to cater for the increase in cover. We will notify you of the premium and benefit increase 31 days before it takes effect.



# 2.14 PERSONAL LIABILITY INSURANCE



You and your family members who normally live with you are covered if you are legally held responsible for paying compensation for accidental death, bodily injury or illness to any person or for damage to someone else's property.

# 2.14.1 Cover options provided under this section (where selected in the policy schedule)

Regardless of where in the world the event takes place, we provide cover against legal liability for accidental death, bodily injury or illness to any person or for accidental physical loss of or damage to tangible property of any person caused by you or your family members who normally live with you. The table below explains what we cover and what we do not. The cover options you have selected and the maximum liability for each option are shown in the policy schedule.

# What we cover (cover option)

# Requirements and conditions for the cover option

# What we do not cover\*

Other general and specific exclusions in this Personal Liability Insurance section apply to all these options.

### **Personal liability**

We cover you if you become legally responsible for paying compensation (inclusive of legal costs and expenses incurred with our consent) during the period of this policy in respect of:

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

You must have household contents insurance with us.

You are NOT covered for any liability (legal responsibility) resulting from:

- · compensation owed to you;
- loss of or damage to property belonging to you or in your or your domestic helper's custody or control;
- any loss or damage directly or indirectly due to:
- your job, business, profession or other activity for reward;
- the use of any motor vehicle, caravan, trailer, aircraft or watercraft (except motor mowers, rowing boat, model aircraft, surfboard or paddle ski) owned by you or your domestic helper or under your/their responsibility;
- any illness of or accidental death or bodily injury 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 an employee (in the course and within the scope of their employment);
- a debt or other liability that you had agreed to but that would not have existed without the agreement;
- any animal you are directly or indirectly responsible for;
- the ownership or operation of any lift; or
- any costs or expenses above the maximum liability stated in the policy schedule.

# What we cover (cover option)

# Requirements and conditions for the cover option

### What we do not cover\*

Other general and specific exclusions in this Personal Liability Insurance section apply to all these options.

# Property owner's liability

We cover you if you become legally responsible, as owner of the insured property, for paying compensation (inclusive of legal costs and expenses incurred with our consent) during the period of this policy for:

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

Cover is provided on condition that the accident occurred at the premises noted in the policy schedule under "Homeowner's/Buildings insurance".

You must have homeowner's/buildings insurance with us.

You are not covered for any liability (legal responsibility) resulting from:

- a contract, for example if you agree to assume liability in terms of any contract relating to your property;
- for property in your care or custody;
- the illness of or accidental death or bodily injury 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;
- a person you are legally responsible for, such as an employee (in the course and within the scope of their employment);
- loss of or damage to property owned by you or a family member or under your/ their custody or control;
- a debt or other liability that you had agreed to but that would not have existed without the agreement;
- occupation or use of the insured property (including land) for business or other non-residential use;
- ownership by the insured of any property not covered under this policy;
- any animal you are directly or indirectly responsible for;
- the insured's ownership, possession or use of any vehicle with an engine (except one used for gardening), or any trailer or caravan:
- the insured's ownership or operation of any lift; or
- losses not directly connected with the insured property;
- any injury falling within the scope of the Compensation for Occupational Injuries and Diseases Act, 130 of 1993, or any Act replacing it; and/or
- any costs or expenses above the maximum liability stated in the policy schedule.

# Liability as a tenant

If you become legally liable as a tenant and not as an owner, we will compensate you for any claim or series of claims arising from any one event, including legal costs and expenses incurred with our consent. for:

- accidental damage to the contents at the premises noted in the policy schedule under the household contents section; and
- accidental loss of or damage to water, gas, sewerage, electricity or telephone connections to the same premises.

You must have household contents insurance with us.

You are NOT covered for any legal responsibility resulting from:

- any intentional or malicious act by you or members of your household; or
- occupation or use of the insured property (including land) by the insured or anyone for business or other non-residential use.

### What we do not cover\* What we cover (cover option) **Requirements and conditions** Other general and specific exclusions in for the cover option this Personal Liability Insurance section apply to all these options. You must have personal liability, property You are NOT covered for any legal liability Liability to domestic employees for the death of or bodily injury to your owner's liability or tenants' liability cover domestic employees caused by an intentional We will cover you for legal liability for the death with us. or malicious act by you while he/she was of or bodily injury to any of your domestic employees caused by an accident while he/ working for you. she was working for you. This includes legal costs that someone else can recover from you and that we agree to either settle or defend in a claim against you. You must have personal liability, property Wrongful arrest and search owner's liability or tenants' liability cover If you become legally liable for damages resulting with us. from the wrongful arrest or wrongful searching of any person and for any assault related to the arrest or search, we will compensate you for any claim or series of claims in this regard. Cover is limited to two events in a calendar year and compensation is limited to the amount noted in the policy schedule. Contracts with security companies and You must have personal liability, property You are NOT covered if you do not have owner's liability or tenants' liability cover proof of contractual agreement with an garden services with us. organisation providing security, armed-response or garden services. We will cover liability that you assume in terms of a written contract entered into with persons or organisations providing security, armed-response or garden services at the premises insured by us under the Homeowner's/ Buildings insurance and/or household contents sections. Fraudulent use of credit, cash and SIM cards You must have personal liability, property You are NOT covered if you do not: owner's liability or tenants' liability cover We will compensate you for liability or loss with us. report the fraudulent transaction or the arising from fraudulent use of your credit, cash loss of the relevant card to your financial or SIM (subscriber identity module) cards by institution as soon as possible; and any person who is not a member of your family or is not someone who usually lives with you. · comply with all conditions of issue applicable to the card. The loss of such cards must be reported to the issuing organisations as soon as possible and

You must have personal liability, property

owner's liability or tenants' liability cover

with us.

# Hole-in-one (golf) or full house (bowls)

issue applicable to the cards.

you must have complied with the conditions of

We pay you if you score a hole-in-one in golf or a full house in bowls as an amateur at any recognised South African golf club or bowling green, as long as the club secretary confirms this in writing. However, we only pay:

- once for each full house if two or more people claim it under this policy; and
- for up to two claims each year for a full house.

You are NOT covered:

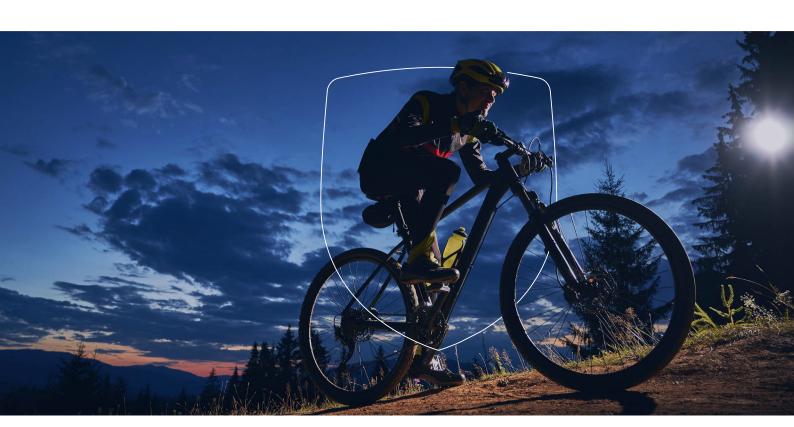
- if you score a hole-in-one in golf or a full house in bowls as a professional golfer or bowler at any recognised South African golf club or bowling; and
- if you are an amateur and do not provide written confirmation from the club.

# 2.14.2 Specific terms and conditions applicable to this section

- 2.14.2.1 No admission, offer, promise or payment in respect of a claim under this section may be made or given by you or on your behalf without our written consent. You must cooperate with us in the defence and finalisation of any claim under this section and in the exercise of any subrogation rights.
- 2.14.2.2 Payments under this section will be made in the Republic of South Africa and in the currency of the Republic of South Africa.

# 2.14.3 Specific terms and conditions applicable to umbrella liability

- 2.14.3.1 The cover for umbrella liability is conditional on there being an active underlying policy, at the time of the occurrence, that substantially provides cover for the type of liability for which indemnity is sought and that you are not in breach of any condition of the underlying policy.
- 2.14.3.2 You must inform us as soon as possible of any event that may give rise to a claim under the umbrella cover and you must furnish any further information in this regard that we may reasonably require, including every claim, writ, summons or process and all related documents, as soon as possible. However, no unintentional failure to inform us because you could not reasonably have anticipated that the event would give rise to claim under this policy will be construed as a breach of this condition.
- 2.14.3.3 We may take over and conduct on your behalf the defence or settlement of any claim not covered at least in part by your underlying policy and will have full discretion in the conduct of any proceedings and in the settlement of any claim. You will give all necessary information and assistance that we require.
- 2.14.3.4 If any claims are covered by another policy, we will not pay more than our proportionate share of the claim.
- 2.14.3.5 We may, in the case of any claim, pay you the maximum indemnity limit (after deducting any amounts already paid) or any lesser sum for which the claim or claims can be settled and we will thereafter be under no further liability in respect of such claim.



# 2.14 POLICY-LEVEL BENEFITS



We provide you with embedded and/or optional benefits that you may choose to add to your policy. The table below provides details of the benefit, associated requirements and how the benefit is paid out to you.

Benefit	Requirements and conditions of benefit	How the benefit works
Refund for the 12th month  If we successfully debit your insurance premiums from your account for 12 consecutive months before the anniversary or renewal date of your policy, we will refund you the 12th month's premium.	For you to enjoy this benefit, we should have successfully debited your insurance premiums from your account for 12 consecutive months. We will then refund you the 12 <sup>th</sup> month's premium, so that you will enjoy "free" cover for the 12th month.	We will debit your nominated account as usual (including the 12th month's premium), and then immediately refund this 12th month's premium if you meet all the requirements for the successful collection of the prior consecutive 12 months' premiums. Please note that you will not qualify for this benefit if we have previously failed to collect your monthly premium within the last 12 months, even if we successfully collected a double debit for the missed premium.  Whether or not you have claimed in the 12-month period, you still qualify for the benefit as long as we have successfully debited your account for 12 consecutive months before the anniversary date of your policy.

### Variable no-claim cashback

You will get a percentage back of all premiums paid on this policy for three years in a row that you do not claim and thereafter for every year that you do not claim. We calculate the percentage of the premium amounts contributing to your cashback amount by taking into account the number of items and the applicable sections you have covered on your policy every month.

The cashback calculation excludes broker fees and SASRIA premiums included in your premium. Please refer to your policy schedule to see the different cashback percentages applied. If you currently have the cashback option, you have a choice to switch to a 10% no-claim cashback option (see below) at any time. However, you can remain on this benefit until the due date of your current cashback cycle or until you have a claim, whichever comes first.

This means a percentage of all the premiums you paid on this policy for the first three years in a row will be returned to you if you do not submit a claim. After that you will receive a percentage back for every year that you do not submit a claim. The percentage of the premiums contributing to your cash back amount takes into account the number of items and the applicable sections you have covered on your policy every month. Broker fees and Sasria premiums included in your premium do not count towards the cashback amount. Please see your policy schedule for the different cash back percentages applied. If you currently have this cash back option, you may switch to the 10% no claim cashback option at any time. However, you can keep this benefit until the due date of your current cashback cycle or until you have a claim, whichever comes first. After that, you will automatically be switched to the 10% no-claim cash back option, with an option to increase it to 30%.

**If you make (i.e. register) a claim,** you automatically start a new three-year, no-claim cashback cycle, unless you claim for:

The client will get a percentage back of all premiums paid on this policy for every initial three years in a row that he/she does not claim and thereafter for every year that he/she does not claim.

The percentage of premium contributed to the cash back amount is calculated by taking into account the number of items he/she has covered on the policy every month.

0 Vehicle, >=1 Content, 0 Building, 0 PaidPA = 5%
0 Vehicle, 0 Content, 0 Building, >=1 PaidPA = 5%
0 Vehicle, >=1 Content, 0 Building, >=1 PaidPA = 5%
0 Vehicle, 0 Content, >=1 Building, 0 PaidPA = 5%
Vehicle, 0 Content, >=1 Building, 0 PaidPA = 5%
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Vehicle, >=1 Content, >=1 Building, 0 PaidPA = 10%
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Vehicle, 0 Content, 0 Building, >=1 PaidPA = 10%
Vehicle, 0 Content, 0 Building, >=1 PaidPA = 10%
Vehicle, 0 Content, 0 Building, >=1 PaidPA = 10%

# **Requirements and conditions Benefit** of benefit Thereafter, you will automatically be switched to the 10% no-claim cashback

- roadside assistance, road accident legal assist and/ or home emergencies services; or
- Any claim registered with us (whether it is eventually withdrawn by you or rejected by us) will affect your cashback cycle. This means the cashback cycle will be reset from the date of the claim.

The cashback amount will be paid to you 45 days after the "due date" as stated in your cashback letter.

The percentage of cash that you will receive is specified in your policy schedule and may change, for example if you add contents insurance where you only had buildings insurance or if you add or remove insured items (for example a vehicle on your vehicle insurance).

1 Vehicle, >=1 Content, >=1 Building, >=1 PaidPA = 15% Vehicle, >=1 Content, >=1 Building, O PaidPA = 15% Vehicle, >=1 Content, 0 Building, >=1 PaidPA = 15% =2 Vehicle, O Content, >=1 Building, >=1 PaidPA = 15% =2 Vehicle, >=1 Content, 0 Building, 0 PaidPA = 15% 2 Vehicle, 0 Content, >=1 Building, 0 PaidPA = 15% 3Vehicle,>= Content, O Building, >=1 PaidPA=15% 3 Vehicle, 0 Content, >=1 Building, >=1 PaidPA = 15% >=3 Vehicle, O Content, O Building, O PaidPA = 15% 3 Vehicle, >=1 Content, 0 Building, 0 PaidPA = 15% 3 Vehicle, 0 Content, >=1 Building, 0 PaidPA = 15% 3Vehicle, O Content, O Building, >= 1 PaidPA=15% >=2 Vehicle, >=1 Content, >=1 Building, >=1 PaidPA = 20% Vehicle, >=1 Content, >=1 Building, 0 PaidPA = 20% Vehicle, >=1 Content, >=1 Building, 0 PaidPA = 20% 3 Vehicle, >=1 Content, >=1 Building, >=1 PaidPA = 20%

How the benefit works

# No-claim cashback - 10% (with buy-up options: 15%, 20%, 25% or 30%)

option, with an option to increase it to

30% (see details below).

You will automatically qualify for a no-claim cashback benefit at 10% of all premiums paid for the period of the cashback cycle.

You can increase the benefit by increasing it to either 15%, 20%, 25% or 30% only at anniversary date of the cashback or when the cashback is reset.

You will receive 10% or any percentage that you have selected of all premiums paid on this policy at the end of every three successive years that you do not claim from the effective date of the cashback. The cashback amount will be paid to you within 45 days from the end of each cashback cycle.

If you make (i.e. register) a claim, you automatically start a new three-year no-claim cashback cycle. Any claim registered with us (whether it is eventually withdrawn by you or rejected by us), will affect your cashback cycle (i.e. the cashback cycle will be reset from the date of the claim).

It is important to note that the cashback will not be reset if you claim from any of these sections:

- dents and scratches/touch-ups;
- · value-added services.

Assuming that this cashback benefit starts on inception of your policy on 1 January 2025, you will be due for a cashback payment at the end of your three-year cycle on 31 December 2027 if you had no claims during that period.

From 1 January 2028, you will be eligible for a cashback at the end of each successive three years if there are no claims.

However, should you have a claim registered with us (whether paid or not), a new three-year cycle will start on the day following the date of the claim.



# 2.15 VALUE-ADDED SERVICES



Value-added services do not qualify for a claim under your policy. The value-added service option(s) that you have chosen, the applicable limits of benefits and associated costs or fees are shown in your policy schedule. Below is a high-level description of the terms and conditions for each benefit.

# 2.16.1 Emergency home, personal assistance, and rewards

- 2.16.1.1 We provide emergency home assistance when something sudden and unforeseen happens and you need to act immediately to prevent or limit further damage to your home. You cannot use emergency services for maintenance purposes, and you can only use the services listed in the table below. Also, if you would like to use your own service provider, you must get our written permission, and note that emergency home assistance is only available at your primary property.
- 2.16.1.2 To enjoy any of the listed services and benefits, simply give us a call we have a 24-hour helpline to assist you at your home. We will arrange for the services of an electrician, a plumber, a locksmith or a glazier if you have an emergency that requires household repairs to avoid any additional damage. The service is also available if you have no access to essential services, such as electricity or hot water.

Note that the service is limited to three incidents per renewal period. We will contribute up to the limit shown in the policy schedule per incident.

Benefits	Requirements and conditions for the benefit	Exclusions
1. We cover the call-out fee and one hour's labour for:  • locksmiths; • electricians; • plumbers; • glaziers; • tree fellers; • bee keepers; and • pest control services.	You must have buildings or household contents insurance with us.  You are entitled to three call-outs per year, but note that one emergency may require more than one call-out.  Benefits do not roll over to the next year if you do not use them.  You are responsible for the cost of any parts and additional labour.	We do not cover the cost of labour for more than one hour or more than the cost of replacement parts.
<ul> <li>2. Appliance repair:</li> <li>We will cover the call-out fee and one hour's labour for the repair of the following appliances (to a maximum of two events per year):</li> <li>stoves and microwave ovens;</li> <li>washing machines and dishwashers;</li> <li>fridges and freezers; and</li> <li>tumble driers.</li> </ul>	You must have homeowner's/ buildings or household contents insurance with us.  You are entitled to three call-outs per year, but note that one emergency may require more than one call-out.  Benefits do not roll over to the next year if you do not use them.  You are responsible for the cost of any parts and additional labour.	We do not cover more the cost of labour for more than one hour or more than the cost of replacement parts.

Benefits	Requirements and conditions for the benefit	Exclusions
3. Legal services  We provide the following telephonic services:  • general legal advice, advice on court and legal procedures, advice on standard wills, contracts, and documents; and;  • help and advice about bail.  We can refer you to a panel of specialist legal advisers at a special rate.	You must have personal- liability or legal insurance with us.	
4. Emergency health assistance  We provide you with access to a dedicated team that is standing by to give you telephonic emergency health advice and information and emergency transport services. Details are as follows:  Emergency health advice Get telephonic access to emergency health advice.  Health referrals  • We'll help you find the doctor, clinic or hospital nearest to you.  • We'll refer you to an appropriate crisis line, including:  - Life Line (suicide hotline);  - the poison hotline;  - bereavement counselling;  - the family and domestic abuse hotline; and  - the child abuse hotline.  Emergency transportation  • In the event of a health emergency, we will arrange the most appropriate method of transport for you to the nearest clinic or hospital capable of providing adequate care.  • Our contact details are provided in the policy schedule.	You must be insured with us to access these services.	
5. Standard Bank UCount Rewards As a Standard Bank accountholder and our policyholder, if you sign up for the UCount Rewards Programme, you will earn 50 tiering points per month provided your monthly premiums are paid on the due date.  The Standard Bank of South Africa Limited is fully and directly responsible and accountable with regard to the UCount Rewards Programme. You must engage them directly on any matters relating to the UCount Rewards Programme and their contact details are provided in the policy schedule.  The detailed terms and conditions on the UCount Rewards Programme are provided to you when you open a bank account with Standard Bank.	You must be a Standard Bank accountholder and a member of the UCount Rewards Programme, you must be insured with us and you must pay your monthly premiums on the due date to earn tiering points towards your UCount Rewards.	



# 1.6.2 Roadside Assistance

- Roadside Assistance covers you for roadside emergencies. It is very important that you call the Roadside Assistance services line if you have had a motor vehicle or motorcycle accident and your vehicle is not drivable. The Roadside Assistance consultant will authorise and arrange the towing of your vehicle, and will order and pay for an Uber to take you home. Uber is only available for a single trip with up to four passengers to a single destination within 50 kilometres from your vehicle. Thereafter, it is for your own account.
- You qualify for roadside assistance when you are travelling in South Africa. All services must be authorised, arranged, and managed by the Roadside Assistance Call Centre. Any costs incurred because you made arrangements without prior authorisation from the Call Centre will not be reimbursed. You are only covered up to the limit stated in your policy schedule.

Benefits	Requirements and conditions for the benefit	Exclusions
If your battery is flat, we will cover the call-out cost and one hour's labour to replace the flat battery or to jump-start the battery.	You must have motor vehicle, motorcycle, caravan and trailer, and/or tyre and rim insurance with us to qualify for these benefits.	We do not cover the cost of the replacement battery.
Changing a flat tyre.		
Delivering fuel if your car runs out of fuel.		We do not cover the cost of the fuel.
Locksmith services to unlock your vehicle if keys are locked inside the vehicle.		

# 16.3 Road Accident Legal Assist

Road Accident Legal Assist helps you to claim from the Road Accident Fund (RAF) if you are involved in a motor vehicle accident. If the accident happened on a public road, you may be entitled to compensation from the RAF. The RAF claims process can be extremely costly, time-consuming and complicated, but Road Accident Legal Assist will manage your claim from start to finish. Please read the enclosed brochure for more information or phone us for help. This section is only a summary.

# What is the RAF?

The RAF is a public entity set up by the South African government and aimed at making compensation payments to people injured, or dependents of persons killed, in road accidents within South Africa as a result of third-party negligence.

Benefit	Requirements and conditions for the benefit	Exclusions
<ul> <li>What you are covered for:</li> <li>legal representation;</li> <li>claims management and administration;</li> <li>accident reconstruction;</li> <li>medical reports and experts;</li> <li>actuarial reports (to help calculate loss); and</li> <li>past and future loss of earnings and loss of support reports.</li> <li>Road Accident Legal Assist will give advice on whether or not you have a valid claim. If they believe you have one, they will assist you with your submission to the RAF. They will require you to provide them with all the necessary information and documentation in order to proceed.</li> <li>You do not have to make use of the Road Accident Legal Assist benefit, but any cost you incur (for example if you consult an attorney) without Road Accident Legal Assist's written permission will be for your own account.</li> <li>This service is only available if the accident happened in South Africa.</li> </ul>	You must have any of the following with us:  building insurance; motor vehicle insurance; motorcycle insurance; caravan and trailer insurance; health insure; personal accident insurance; or legal expenses insurance.	
<ul> <li>Who can claim?</li> <li>A person who was personally injured in an accident (except a driver who was the sole cause of the accident).</li> <li>Dependants of a person who was killed in an accident.</li> <li>Close relatives of a person who was killed can claim for funeral expenses.</li> <li>Children (under the age of 18 years) can claim as long as they are assisted by a parent or legal guardian.</li> </ul>		
<ul> <li>What can they claim for?</li> <li>Medical expenses (past and future).</li> <li>Loss of earnings or income (past and future).</li> <li>Loss of support if the person killed was the breadwinner.</li> <li>Damages for pain, suffering and disfigurement.</li> <li>Funeral expenses.</li> </ul>		

# 3. LODGING A CLAIM WITH US



Please note, below, the claims process and the steps you need to follow when you register a claim

# 3.1 Claims procedure

- 3.1.1 If anything happens that may result in a claim, you must:
- 3.1.1.1 do everything reasonably possible to minimise the loss or damage;
- 3.1.1.2 notify us of this fact as soon as reasonably possible, but not later than 30 days after the event comes to your knowledge, by contacting our claims department (the details of which are provided in your policy schedule);
- 3.1.1.3 inform us about any other policy covering the same event;
- 3.1.1.4 provide us with proof of what happened, as well as relevant documents, statements, information or any communication received from other parties;
- 3.1.1.5 never admit that you were at fault or offer to pay for damages relating to an event without our permission; and
- 3.1.1.6 inform us of any possible prosecution or inquest as soon as you become aware of it.
- You must report any theft, malicious damage (vandalism) or vehicle accident to the SAPS within 24 hours or as soon as you know about the incident.
- 3.1.3 You must:
- 3.1.3.1 report any motor vehicle accident, lost item, fire or any loss or damage caused deliberately or through any crime or attempted crime (for example, theft or hijacking) to the SAPS **within 24 hours after it happened**;
- 3.1.3.2 give us the name of the police station, the police reference number and, if we ask for it, a copy of any statement you made to the SAPS as soon as possible; and
- 3.1.3.3 give us proof of ownership and proof of value (in the form of valuation certificates and documentation to enable us to determine ownership, value and quality) for any items you are claiming for, as well as any other information, sworn statement or help we need to process the claim.
- 3.1.4 We may take over the defence or settlement of any claim against you and arrange representation at any inquiry or defence of any criminal proceedings. You must give us your full cooperation and assistance. If you don't, your claim may be rejected.
- 3.1.5 We may, at any time after a claim has been made and at our sole discretion:
- 3.1.5.1 require you to pay any applicable excess; or
- 3.1.5.2 deduct any applicable excesses from any payment to you; or

3.1.5.3 require you to pay any applicable excesses to any repairer or supplier appointed by us before commencement of any work.

It is important that you cooperate fully with us regarding any claim under your policy.

# 3.1.6 What will happen next?

Once you have submitted your claim, we will give you an indication of the rest of the claims process. We will need as much information as you can provide us as well as your full cooperation during the claims process to enable us to consider all the facts. Thereafter, we will let you know whether your claim was successful.

# 3.2 Claims settlement provisions

3.2.1 If a claim occurs under your policy, the following provisions will apply:

# 3.2.1.1 **Method**

We will firstly endeavour to have all damage repaired. However, we may, at our sole discretion, choose to pay you cash for damage instead of having our service provider conduct repairs or have the insured property replaced by a service provider of our choice.

# 3.2.1.2 Applicable excesses

You will be responsible for paying the applicable excesses to the repairer(s) or supplier(s) before the commencement of any repairs when requested pay such excesses by any repairer or supplier appointed by us.

# 3.2.1.3 Salvage material

Where salvage material is missing and you cannot account for it, we will be entitled to deduct an amount equivalent to the value of the missing salvage material from the settlement amount.

# 3.2.1.4 Service provider, repairer or supplier of our own choice

We retain the right to require that a service provider, repairer or supplier of our choice repair or replace the insured property. If you request a service provider, repairer or supplier of your own choice to do it, we will not be responsible for paying any amount in excess of the amount quoted by our service provider, repairer or supplier.

# 3.2.1.5 Important time limits for claims

Your claim expires after **12 months** from the date of loss, unless the claim is made under the Third-party Liability (Vehicle Insurance) or Personal Liability sections, or you have issued summons against us. You must submit your claim and provide additional information when we ask for it within the 12-month time frame. If any of your responsibilities are outstanding once the 12 months have passed, we will close the claim and we will no longer be liable.

# 3.2.1.6 If you are not satisfied with the outcome of your claim or with our service:

# 3.2.1.6.1 Please call us

If your claim is not successful, or if you do not agree with the value of your claim and you have additional evidence that you think we have not considered, please let us know as soon as possible and we will respond to you within 45 days.

# 3.2.1.6.2 Escalate to the NFO

If, after you have spoken with us, you are still not satisfied with the outcome of your claim, you may contact the National Financial Services Ombud Scheme of SA (NFO), which is an amalgamation of the Ombud for Banking Services, the Short-term Insurance Ombud, the Long-term Insurance Ombud and the National Credit Regulator through the contact details provided in the policy schedule, or you may take the matter to court.

# 3.2.1.6.3 Please be aware of the following important time limits: To contact us or the NFO – 90 days

If you are not satisfied with the outcome of your claim, you have 90 days from receipt of the outcome of the claim to contact **us or the NFO.** 

# 3.2.1.6.4 To approach the NFO or the court – 90 days plus six months

If you are not satisfied with the outcome of your claim, you have 90 days from receipt of the outcome of the claim plus six months from the expiry of the 90 days to contact the NFO or the court. You will find the contact details for the **NFO** in your policy schedule.

# 3.3 Complaints and disputes

- We have set high standards for our policies and services. However, if you have a complaint, please contact our complaints and disputes department. We will do our best to sort it out. A manager will consider the complaint and reply within 10 working days. If you do not contact us with your complaint but decide to take action against us, we will not refund any of the expenses you incur as a result.
- If after you have spoken with us you are still not satisfied with the outcome of your complaint, you may contact the NFO.

# 4. HOW WE PROTECT YOUR PRIVACY

When you enter into a transaction with us, we are required to collect some personal information that will enable us to provide our services and comply with our legal obligations. In this section, we will explain who you are sharing your information with and what we do with it.

# 4.1 Who are you sharing your personal information with?

You are sharing your personal information with the Standard Bank Group Limited, its subsidiaries and their subsidiaries The Standard Bank Group Limited and its subsidiaries are committed to protecting your information. You can access our complete privacy statement at www.standardbank.co.za/standardbank/About-Us/Privacy-statement.

# 4.2 What personal information do we collect and how do we collect it?

4.2.1 What do we mean by 'personal information'?

- Personal information is information relating to an identifiable, living individual or an existing business ('juristic person') and includes the following:
- 4.2.2.1 identifiers such as a name, an identity number, a staff number, an account number, a client or customer number, a company registration number, a tax number, photos and videos, or any other 'assignment' to the person used to identify them;
- demographic information such as race, gender, sex, pregnancy, marital status, national, ethnic, or social origin, colour, sexual orientation, age, physical or mental health or wellbeing, disability, religion, conscience, principles, beliefs, culture, language, and date and place of birth;
- contact details such as physical, postal and email addresses, telephone numbers, online identifiers (e.g. a person's X (formerly, Twitter) handle) and location information;
- 4.2.2.4 financial information such as bank and other account numbers, bank statements, salary information and financial statements:
- 4.2.2.5 usernames and passwords;
- 4.2.2.6 background information such as education, financial, employment, medical, criminal or credit history;
- 4.2.2.7 biometric information, which is connected to techniques of identification that are based on physical, physiological, or behavioural characterisation such as blood typing, fingerprinting, DNA analysis, retinal scanning and voice recognition;
- driving behaviour, such as any data related to your driving that is collected from your mobile device or from any telematics device installed in your motor vehicle, including GPS location data that is collected while you are driving. We do not collect GPS data when you are not driving;
- 4.2.2.9 unique identifiers that you create while using our services;
- 4.2.2.10 a person's personal opinions, views, and preferences;
- 4.2.2.11 correspondence, sent by any person involved, that is of a private or confidential nature and any further correspondence that would reveal the contents of the original correspondence;
- 4.2.2.12 views or opinions about a person (such as interview notes and trade references).
- We will collect the personal information directly from you and, where lawful and reasonable, from other sources such as credit bureaux (for information relating to your credit record), or from the police or other government institutions for purposes of fraud prevention or to comply with our legal obligations (e.g. in terms of legislation).
- 4.2.4 We may ask you to provide personal information about other persons (e.g. account signatories, shareholders, executive officers, trustees, your spouse and your beneficiaries). You must ensure that they have authorised you to provide their personal information to us and that you have informed them about the content of this privacy notice. By entering into this agreement you confirm that you are authorised to give us their personal information and that you are authorised to consent to the processing of their personal information and to receive privacy notices on their behalf.

# 4.3 What we do with your personal information?

- We use the personal information to provide our services and to comply with our legal obligations. For example, we may:
- 4.3.1.1 provide products and services to you in terms of this policy and in terms of any other agreements you have entered into with us; and
- do statistical and other analyses to improve our products and our business and to develop new products and services (whenever possible, this is done anonymously).

Please consult our privacy statement at www.standardbank.co.za/standardbank/About-Us/Priva cy-statement.

# 4.4 Who do we share your personal information with?

- When you share your personal information with us, you are sharing it with the whole of the Standard Bank Group. All the companies in the group, including all subsidiaries, are committed to protecting this information. We may also share it with companies that help us to provide the products and services that you have requested, such as our service providers, assessors, investigators, loss adjustors when they attend to you claims or our reinsurers when we seek reinsurance protection. We only use companies we trust and we require that they promise to keep your personal information safe and that they follow our privacy policies.
- 4.4.2 We may also have to share your personal information with companies in other countries, which may not have the same level of data protection laws as South Africa does. In such instances we require that they promise to keep your personal information safe and that they follow our privacy policies.
- 4.4.3 Sometimes, we will be legally required to share your personal information, for example if legislation forces us to share personal information with the government or if we are presented with a valid warrant or subpoena.

# 4.5 Your consent

- 4.5.1 By using or accepting our policy terms and conditions and service, you consent that we may:
- 4.5.1.1 process your personal information to provide our services in compliance with the law and for all other purposes referred to here;
- collect your personal information from third parties such as credit bureaux for credit, fraud prevention, and compliance purposes; and
- 4.5.1.3 process your personal information in other countries that may not have the same level of data protection that South Africa does.



# THANK YOU

Standard Insurance Limited (Reg. No.1993/007593/06) ("SIL") is a non-life insurance company and an authorised financial services provider (FSP 33348) and part of the Standard Bank Group. Terms and conditions apply. GMS-28637 09/25