

OLDMUTUAL

ALLSURE
POLICY WORDING

INSURE

DO GREAT THINGS EVERY DAY

All products are underwritten by Old Mutual Insure.
Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

swiftcare

South Africa 0860 247 365

swiftcare - value added product is optional. Please refer to your schedule to see if you have it.

– A value added service where policyholders enjoy the following benefits:

Roadside Assistance	Home Assistance	Medical Assistance

swiftcare is available to all our policyholders, 24 hours a day, 7 days a week, and 365 days a year in South Africa.

Policyholders travelling in neighbouring countries will have telephonic access to swiftcare. As the swiftcare benefits are service related and not insurance benefits, if the swiftcare call centre is not contacted in the first instance for assistance any costs incurred will be for the policyholder's own account.

Swift Accident Management Solutions 0860 247 365 A value added service that provides fast and efficient towing assistance when a vehicle that is insured comprehensively or for third party, fire & theft by Old Mutual Insure is involved in a motor accident. In the event of an accident, the help-desk will immediately dispatch an approved towing operator and the vehicle will be towed to the nearest Old Mutual Insure approved towing centre or approved towing centre or approved auto body repairer. To be fully compensated under this service, the policyholder must call the help-desk as a first port of call for towing authorisation – otherwise only a limited benefit will apply.	
Home Assistance 0860 247 365 A 24-hour unlimited assistance in the event of a household emergency. This includes locksmiths, electricians, plumbers and glazers.	
Medical Assistance 0860 247 365 A 24-hour medial emergency response service in the event of a life threatening medical emergency – this service includes ambulance transportation to the nearest most appropriate medical facility.	

For more information or electronic versions of the above brochures, visit www.ominsure.co.za.

"DO NOT TOW" cut-out images have been included with your New Business or Renewal policy wording – To ensure that only authorized towing of your vehicle takes place, please affix these cut-out images to the inside of your Old Mutual Insure insured vehicles by means of any license disk holder. These cut-outs should preferably be placed on the small passenger window behind the driver side of the vehicle.

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allsure

PERSONAL INSURANCE POLICY

This document includes the terms, conditions and exclusions for the following sections of insurance. Please refer to your schedule for the sections you have insurance for.

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If shown in the schedule, you have separate insurance for riots and strikes. This insurance is provided by Sasria SOC Ltd, Registration number: 1979/000287/06.

Please make sure that your policy meets your needs. To change your policy, please contact your broker or us on 0860 22 55 63.

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GENERAL SECTIONS

1. INTRODUCING YOUR ALLSURE POLICY

1.1 Purpose of insurance

The purpose of insurance is to put you in the same financial position you were in before any insured event, loss or damage occurred, less any excess you must pay.

You must comply with all the terms and conditions of this policy to be compensated in the event of loss, damage or liability.

There are limits to the compensation for the events or items that are insured under this policy. Please see your schedule for the limits of compensation.

1.2 Basis of the allsure policy

Thank you for choosing Old Mutual Insure to protect your assets.

According to the terms, conditions and exclusions of this policy:

- you promise to pay us a monthly or yearly premium and comply with the terms and conditions of the policy. Your insurance will end if we do not receive your premium in time.
- we promise to compensate you for loss, damage or liability covered in terms of this policy, less any excess you must pay.

We may decide how to compensate you. Please check the conditions for compensation in each section.

1.3 The information that forms part of this policy contract

The following documents and information form part of this policy contract and must be read together as one document:

- the information you gave to us when you applied for insurance. You could have given this information in an application form, online, through an intermediary or telephonically.
- our communication/s to you;
- the schedule;
- insurance terms, conditions and exclusions.

  These consist of the following:

  - General terms, conditions and exclusions

    The General terms, conditions and exclusions set out your duties, the compensation we give, and how to claim under this policy.
  - Terms, conditions and exclusions specific to each section

    Examples of sections are the Contents section or the Motor section.

Please refer to your schedule for the sections that apply to your policy.

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2. HOW TO READ THIS POLICY

2.1 Definitions

These definitions apply to all sections of this policy. There are also definitions that apply to the specific sections only. These definitions are at the start of each section.

consequential loss	means any indirect loss or damage that happens as a result of the insured loss or damage.
excess	means the first amount you must pay before we settle a claim.
exclusion	means an event, loss or damage that is not insured.
held liable	means held responsible in law by a South African Court.
liability	means responsible in law.
limit of compensation	means the most we will pay for any item, as shown in the schedule.
may	means entitled to.
payment due date	means the day of the month you have agreed to pay us your monthly premium and is shown in the schedule.
period of insurance	• for yearly policies means the period from the start date of this policy to the midnight of the day before the renewal date. • for monthly policies means the period from the start date of this policy to midnight of the day before the same day of the month one calendar month later. Start dates and renewal dates are shown in the schedule.
policy	means the information you gave us, this document and the schedule.
renewal date	means the date 12 months after the start date of this policy, unless your policy specifically states otherwise. Your renewal date is shown in the schedule.
schedule	means the annexure to this wording, which sets out the type of insurance you have bought, the property that is insured, the period of insurance, the amounts you are insured for, the excesses that apply and the premium you must pay. Any changes to this policy will be shown in the schedule and will form part of this policy.

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spouse	means a person who: • is your partner in any marriage, civil union or customary union recognised by South African law; or • is living with you in a relationship that is intended to be permanent and who is named in the schedule.
start date	means the latest of the following dates: • the date on which insurance starts, as shown in the schedule; or • the date that any change to your policy became effective.
we, us, our	means Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

2.2 Structure of this policy

The structure of this policy is the same for each section, except the General section.

In each section, you will find the following:

- definitions that apply to the specific section;
- types of insurance under the section (where applicable);
- what we insure under the section;
- extended covers forming part of the section sum insured;
- extended covers in addition to the section sum insured;
- liability specific to the section (where applicable);
- terms and conditions specific to the section;
- what we do not insure under the section.

2.3 Examples

We have included some examples in this policy to help you understand how certain concepts of insurance work. They do not reflect a real situation and may assist you to interpret the clauses they illustrate.

2.4 Singular and plural

Any reference to the singular includes reference to the plural and any reference to the plural includes reference to the singular.

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3. GENERAL TERMS, CONDITIONS AND EXCLUSIONS

These General terms and conditions apply to all sections of this policy. There are also terms, conditions and exclusions that apply to the specific sections only. Please make sure that you understand all the terms and conditions of this contract.

3.1 You must give us relevant, true and complete information

We base the limits of compensation, the premium and the other terms, conditions and exclusions in this policy on the information that you give to us.

You have the following responsibilities under this contract:

3.1.1 You must give us all material information.

Material information is all the necessary information you must give us so that we can assess the risk and determine the premiums, terms and conditions that we apply to your insured property. If you do not give us full and correct information and the correct information determines that we would not have accepted the risk had we known the true facts, we may treat this insurance as though it never existed and decline all claims.

We will:

3.1.1.1 Return your premiums to you.

3.1.1.2 Recover any compensation we have paid you in settlement of previous claims; and

3.1.1.3 Deduct any expenses incurred in the administration and take-on of your policy from your premiums returned to you.

3.1.2 You must let us know if your information is wrong

You must inform us immediately if any information we have about you and the insured property is not true and complete;

You must inform us immediately about any changes to the information we have about you and the insured property;

You must make sure that we have your correct banking details. If your banking details change, you must inform us immediately. If you do not, your policy may be cancelled if we are unable to collect your premiums.

3.1.3 What we will do if you do not inform us

If you do not fulfil all your responsibilities as detailed above, we may do one or more of the following:

3.1.3.1 Not accept your claim.

3.1.3.2 Cancel your policy or the item/s on your policy.

3.1.3.3 Avoid your policy. Avoiding the policy means that we treat it as null and void from the start date as though it never existed and recover any claims we have settled previously.

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3.2 You must understand your policy

3.2.1 Check your schedule

3.2.1.1 Your schedule contains important information about your policy, including limits of compensation. It is your responsibility to tell us as soon as possible if any details on the schedule are incorrect.

3.2.1.2 You are not insured for an insured event or under a section of this policy if:

- the limit of compensation is left blank, has no amount next to it, or is shown as "nil", "not applicable" or "not insured";
- there is no information under the heading.

3.2.1.3 If there is any inconsistency between the schedule and the rest of the policy contract, the schedule applies.

3.2.2 Understand your excesses

For some insured items, you must pay an excess when you claim. The relevant excesses are set out alongside the items in the schedule. Excesses are VAT exempt and are due before we settle the claim. We may deduct your excess from the claim's payment.

3.2.3 Understand the Rand amounts

All limits of compensation and premium amounts shown in the schedule include VAT at the standard rate.

All amounts, including premiums and limits of compensation, are in South African Rand.

3.2.4 Read this General section with all its elements

The General terms, conditions and exclusions apply to this entire policy. There are also terms, conditions and exclusions that apply to the specific sections under this policy, because each specific section is separate and stands alone. Please make sure you understand all relevant parts of this document.

3.2.5 Understand what we do not insure

Make sure that you understand what we do not insure under both the General section and the specific sections that apply to this policy.

3.2.6 Take care of your property

Take all reasonable steps to prevent accident or injury and protect your property against loss or damage.

If you have a claim, you must take all reasonable steps to prevent further loss, damage or liability.

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3.3 Pay your premiums

Pay your premium according to the payment method shown in your schedule. We base your premiums on your information and on the limits of compensation shown in the schedule.

The schedule will show if you have a yearly or a monthly policy.

3.3.1 If you have a yearly policy

3.3.1.1 A yearly policy means that your policy runs for a period of one year from the start date shown in the schedule. You pay your premium each year in advance. The policy is automatically renewed if you pay your next yearly premium in time.

3.3.1.2 For the policy to start, we must receive your premium within 30 days from the start date shown in the schedule. If we do not receive your first yearly premium within the first 30 days after the start date shown in the schedule, we will cancel your policy from the start date as though it never existed.

3.3.1.3 You have a period of 14 days from the date you receive your policy contract to decide if you wish to start with the insurance. If you did not have a claim in this period and decided that you do not wish to start with the insurance, we will refund any premiums you have paid. If you want to exercise this cooling-off right, please send us a cancellation notice.

3.3.1.4 For the policy to renew, we must receive your premium within 30 days from the renewal date shown in the schedule. If we do not receive your premium in this time, your policy will automatically end from the renewal date.

3.3.1.5 You have a period of 14 days from the date you receive your renewal contract to decide if you wish to continue with the insurance. If you did not have a claim in this period and decided that you do not wish to continue with the insurance, we will refund any premiums you have paid. If you want to exercise this cooling-off right, please send us a cancellation notice.

3.3.1.6 If there is a total loss from an event or of an item covered under this policy during the period of insurance, you are not entitled to a refund of your premium.

Example:

You have a yearly policy and you insure your car on 1 February. The car is stolen on 1 March of the same year. We will not refund you for the remaining 11 months' premiums you have paid for the year.

3.3.2 If you have a monthly policy

3.3.2.1 A monthly policy means that your policy runs for a period of one month and you pay your premium each month in advance. The policy is automatically renewed each month if you pay your next monthly premium within the 15-day grace period from the payment due date.

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3.3.2.2 For the policy to start, we must receive your premium for the first month on the payment due date. If we do not receive your premium, your policy will not start and no grace period applies.

3.3.2.3 For the policy to renew each month, you must pay your premium every month by no later than 15 days after the payment due date.

3.3.2.4 If we do not receive your premium on the payment due date, we will debit it again at the next payment due date. If we are able to collect both premiums, your policy will continue. If we are able to only collect one premium, we will settle the oldest debt and your policy will continue. You will still owe us one premium. If we are unable to collect two consecutive premiums, your policy will end automatically from the first payment due date that you did not pay your premium.

3.3.2.5 If there is a total loss from an event or of an item covered under this policy during the month, you are not entitled to a refund of your premium for the balance of the month in which there was a total loss.

3.3.2.6 If you put a stop payment on your premium, the policy will end automatically from the payment due date that you did not pay your premium.

3.4 Changing and cancelling this policy

3.4.1 Changing the terms of this policy

3.4.1.1 You may ask us to change the policy at any time. Any change that we agree to in writing will apply from the time and date of our agreement.

3.4.1.2 We may change the terms, conditions and exclusions of this policy by giving you 31 days' notice in writing. We will send you this notice by fax, post or email to the last known address or contact details we have for you.

3.4.2 Cancelling all or part of this policy

3.4.2.1 You may cancel this policy or any section of it at any time by letting us know.

3.4.2.2 We may cancel this policy or any section of it by giving you 31 days' notice in writing. We will send you this notice by fax, post or email to the last known address or contact details we have for you.

3.4.2.3 If either you or we cancel a yearly policy, we will refund you for the period of insurance you have not used.

3.4.2.4 If you have chosen SASRIA cover, and all or part of your policy is cancelled, SASRIA cover will automatically be cancelled. Please ensure that you place your Sasria with another insurer.

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3.5 How to claim

3.5.1 Refer to specific claim requirements in each section

Some sections may have additional claims processes we require. Please refer to the specific sections of this policy for any additional requirements on claiming under those sections.

3.5.2 Report certain claims to the police

You must report claims that involve crime (for example, theft or malicious damage) and traffic accidents to the police as soon as reasonably possible. You must give us the case number.

3.5.3 Tell us about your claim

3.5.3.1 You must give us notice of your claim as soon as is reasonably possible, but no later than 30 days after the incident which gave rise to a claim. If you do not tell us within 30 days, you may lose your right to bring a claim under this policy.

3.5.3.2 You must give us within a reasonable time:

- full details of the claim;
- details of any other insurance you may have for the incident;
- proof, statements or any other information we ask for;
- any correspondence or other documents (for example, court papers or legal letters) you have received in relation to the claim.

3.5.3.3 You must tell us immediately if there is an incident that may lead to a claim against you. If you do not do so, we may decide not to pay your claim. You must send us copies of all documents (for example court papers or legal letters) relating to the incident.

3.5.4 You must not give out any information or dispose of any damaged items

You must not:

3.5.4.1 Give out any information or dispose of any damaged items that are subject to a valid claim unless we give you our written permission.

3.5.4.2 Admit you are at fault, whether orally or in writing.

3.5.4.3 Make any promises, give or accept any compensation (for example settling excesses with third parties) which may prejudice any recovery rights.

3.5.5 The compensation we give

If you have a valid claim, we may choose one or more of the following ways to give compensation:

3.5.5.1 Pay for repair at a repairer of our choice

3.5.5.2 Replace the item through a supplier of our choice; or

3.5.5.3 Pay cash.

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We will decide how we compensate you. Please check the terms, conditions and exclusions for compensation in each section.

You must get our approval before doing any repairs or replacements. If you do not get our approval, we may reject your claim.

If we replace the damaged item by paying you cash or replacing it, the damaged item belongs to us and we have the right to collect it from you. You may not discard or keep any damaged item without our written permission to do so.

3.5.6 Increases after a claim

We will not reduce the limits of compensation shown in the schedule after you had any claim, unless it is specifically mentioned under the relevant section.

However, the premium may be affected. We may choose to wait until the renewal date to increase your premiums or we may ask you to pay a higher premium from the date of the loss or damage.

If you had a large number of claims during the period of insurance, we may choose to do one or more of the following:

3.5.6.1 Not renew your policy.

3.5.6.2 Cancel your policy.

3.5.6.3 Increase your premiums.

3.5.6.4 Change the terms and conditions of your policy (e.g., adding additional excesses).

If we cancel your policy or decide not to renew it, you may not be able to get insurance cover from another insurer.

3.5.7 Help to recover compensation

You must give us reasonable help to:

3.5.7.1 Take steps against any other person to recover compensation we have given to you.

3.5.7.2 Identify and recover any items that have been lost or stolen and have been found.

We will reimburse you for the reasonable expenses you incur in helping us. If you do not give us this help, you must reimburse the compensation we gave.

3.5.8 We may conduct legal proceedings in your name

We may take over and conduct in your name the defence, recovery or settlement of any claim that we have accepted.

3.5.9 If we reject your claim

We may accept or reject all or part of your claim.

3.5.9.1 If we reject your claim, you have 90 days from receiving the rejection letter to object to our decision. You must write to us and give reasons for your objection. If you are out of time, you may not object to our decision.

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3.5.9.2 If your objection is not successful, you have 6 months from the end of the 90-day period to serve a summons on us. If you do not summons us in this period, we will have no obligations to you under this policy.

3.5.10 You can contact the Ombudsman

3.5.10.1 We give compensation for all valid claims under this policy honestly, fairly and promptly. If you believe that we have not done so, and you wish to make a complaint, please contact your financial adviser. If you do not have a financial adviser, please contact your local Old Mutual Insure office.

3.5.10.2 If you are still not satisfied, you have the right to contact the Non-Life Insurance Ombudsman. You can find the contact details in the Disclosure notice attached to the schedule.

3.5.10.3 We will abide by any decision made by the Ombudsman.

3.6 Other important terms and conditions to take note of

3.6.1 Changes in premium

We may change your premium at any time. We will write to let you know 31 days before any change.

3.6.2 No interest

You are not responsible to pay interest on premiums. We are not responsible to pay interest on any compensation or any other amounts due to you.

3.6.3 If you have other non-life insurance for the same item

If any item we insure under this policy is also insured by other non-life insurance, we compensate you only for our portion of the claim.

Example:

Your Rolex wristwatch is insured under this policy for R80 000 and under another company's insurance policy for R100 000. This means the proportion your Rolex wristwatch is insured with us is:

$$\frac{80\,000}{180\,000}$$

This means our contribution equals 44%.

Your Rolex wristwatch is stolen and we accept your claim. However, because of the other insurance policy you have, we only pay 44% of the claim.

Other non-life insurance does not apply to the Personal accident, and Identity theft sections.

3.6.4 You may only claim under one section of the policy for each event

We will not compensate you under more than one section of this policy for the same loss or damage that arises from the same event or for the same item. Where there is cover provided under more than one section, you may choose under which section to claim.

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3.6.5 Compliance with terms and conditions

We will only pay a claim under this policy if you have complied with the terms and conditions of this policy.

3.6.6 South African law applies

South African law applies to this policy. You agree that only the courts of the Republic of South Africa may deal with any dispute in respect of this policy.

3.6.7 Sharing of information

The Old Mutual Group would like to offer you ongoing financial services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs. Please SMS your ID number to 30994 if you would prefer not to receive such information and/or financial services.

We may use your information or obtain information about you for the following purposes:

- underwriting;
- assessment and processing of claims;
- credit searches and/or verification of personal information;
- claims checks;
- tracing beneficiaries;
- fraud prevention and detection;
- market research and statistical analysis;
- audit and record keeping purposes;
- compliance with legal and regulatory requirements;
- verifying your identity;
- sharing information with service providers we engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information.

You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases you have the right to object to the processing of your personal information.

If you have any queries or concerns please email us on compliance@ominsure.co.za or call us at 0860 225 563.

You also have the right to complain to the Information Regulator, whose contact details are: http://www.justice.gov.za/inforeg/index.html.

Telephone number: (012) 406 4818

Facsimile number: (086) 500 3351

Email: inforeg@justice.gov.za

To view our full privacy notice and to exercise your preferences, please visit our website on https://www.oldmutual.co.za/articles/old-mutual-insure-privacy-policy.

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3.7 What we do not insure (exclusions)

These exclusions apply to all sections of this policy. There are also exclusions that apply to the specific sections only. Please make sure that you understand all the exclusions of this contract.

3.7.1 Consequential loss

We do not cover consequential loss. Consequential loss is any additional loss or damage that happens as a result of the insured loss or damage.

> Example:
>
> You are driving in your car to the airport to catch a flight. On the way, you have a car accident. Because of the accident, you miss your flight. We will compensate you for the damage to your car, but we will not pay you for the wasted air ticket.

3.7.2 Events deliberately caused

We do not cover any loss or damage deliberately caused by you or any person colluding with you.

3.7.3 Fraud, dishonesty or misrepresentation

We do not cover any loss or damage based on fraud, dishonesty or misrepresentation (giving misleading or incorrect facts), including exaggerated claims.

If any part of your claim is fraudulent, dishonest or misrepresented, we will reject the entire claim and cancel your policy.

If we paid any claims or part of a claim that we later discover were based on fraud, dishonesty or misrepresentation, all benefits under this policy will be forfeited and you must pay back the amount we paid when we ask for it.

We may cancel your policy immediately and you may face criminal charges.

3.7.4 Scams

We do not cover loss or damage arising from scams, fraud or theft by false pretences. For example, if you sell your car and were paid by the buyer with a fake proof of payment confirmation, we will not pay you for the loss of the car.

3.7.5 Liability related to contracts

We do not cover liability arising from a contract you entered into unless you would have been liable even if there were no contract.

3.7.6 Confiscation by lawful authorities

We do not cover any loss, damage, bodily injury or liability if a lawful authority takes the insured items, for example, by nationalising, commandeering, seizing, confiscating, attaching, or impounding.

3.7.7 Fines and penalties

We do not cover any punitive damages, fines or penalties that you are held liable for.

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3.7.8 Pollution or contamination

We do not cover liability related to pollution or contamination of any type. This includes the cost of cleaning up or replacing any property damaged by pollution or contamination.

3.7.9 Nuclear material

We do not cover loss or damage resulting directly or indirectly from any of the following:

3.7.9.1 Ionising, radiation, radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Combustion includes any self-sustaining process of nuclear fission.

3.7.9.2 Contamination from nuclear material in any form, including from nuclear waste.

3.7.9.3 Nuclear fission or fusion.

3.7.9.4 Nuclear weapons, nuclear explosion.

We do not compensate you for these claims even if another event or cause (regardless of the sequence of events) contributed to the loss, damage, bodily injury or liability.

Example:

There is an explosion at a nuclear plant. The explosion causes a water tower outside the plant to topple. The water flows into your house and causes damage to your carpets. We will not give compensation for this damage.

3.7.10 War, riots, labour strikes or terrorism

We will not accept any claims for events resulting directly or indirectly from any one or more of the following:

3.7.10.1 Labour disturbances, riots, strikes, civil commotion, lockouts or public disorder, or any acts that are aimed to cause these.

3.7.10.2 War and warlike activities, for example invasion, acts of foreign enemies, and civil war (whether war is declared or not).

3.7.10.3 Martial law, mutiny, military uprising or a state of siege, or any event which may cause these.

3.7.10.4 Revolution, including protests, rebellion, civil disobedience, and inciting fear in the public.

3.7.10.5 Acts or attempts to overthrow the government or any provincial, local or tribal authority by force or by means of fear, terrorism or violence.

3.7.10.6 Terrorism or the threat of terrorism, or the attempt to cause terrorism or the threat of terrorism. Terrorism includes the use of violence or threat of violence to bring about any political aim, or to bring about any social or economic change, or in protest against any state or government or any provincial, local or tribal authority. It includes acts whether harmless to human life or not, by any person or group of people, (whether acting alone or in a group) committed for political, religious, personal or ideological reasons.

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3.7.10.7 Any events for which a fund is established under the War Damage Insurance and Compensation Act, no 85 of 1976 or any similar act.

3.7.10.8 The acts of any lawfully established authority to control, prevent, suppress or otherwise deal with any of the activities listed above.

3.7.11 Sanctions

We do not cover any event or claim which would expose us to any sanction, prohibition or restriction under United Nations regulations or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

3.7.12 Cyber Losses

We do not cover loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a cyber incident.

A cyber incident includes:

- any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system; a computer system includes computer, hardware, software, communications system, electronic devices including smart phone, laptop, tablet, wearable portable device, server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
- any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any data. Data includes data, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system.

We also do not cover:

3.7.12.1 Any value of the data; and laptops, tablets and portable devices.

3.7.12.2 Any action taken in controlling, preventing, suppressing, or remediating any cyber act.

3.7.13 Electricity Grid Interruption exclusion

Notwithstanding any provision of this policy, including any exclusion, exception, extension, insuring provision, or any provision which would otherwise override this general exception, this policy does not cover any loss, damage, claim, liability, cost, exposure, expense or other sum of any nature, including any consequential losses in terms of any section of this policy, that is directly or indirectly, regardless of any other cause or event contributing concurrently or in any other sequence, caused by, attributable to, in consequence of, related to, resulting from, arising out of, following, or in any way in connection with the following:

- Electricity Grid Interruption (as defined below); and/or
- the restoration or reconnection of the supply of electricity following Electricity Grid Interruption.

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Electricity Grid Interruption means an interruption or suspension of electricity supply from any electrical power supply network to any end user, in any manner, from whatsoever source, and for whatsoever reason, whether due to damage, an inability, and/or failure (whether partial or total) of any electrical power supplier to generate, transmit or distribute electricity, or otherwise.

This exclusion also applies to consequential losses in respect of any utilities that are affected by Electricity Grid Interruption including, but not limited to, the disruption of water, telecommunications and sewage systems. It also applies to other consequential losses, such as the deterioration of stock, food or other items.

This exclusion does not apply to:

- any loss or damage to property, other than property that is in any way used for, implemented in, or part of the generation or production of electricity, which is covered in terms of any public utilities section or extension (if selected by the Insured) of this policy;
- any loss, damage, claim, liability, cost, exposure, expense or other sum of any nature caused by, attributable to, in consequence of, related to, resulting from, arising out of, following, or in any way in connection with Power Surge following Loadshedding as defined below:
    - loadshedding means the intentional total or partial withholding of electricity supply (from any source) by any electricity supplier, which is implemented in phases, and which does not affect a municipality (including local, district, regional or any other level created by law), province, or the country at substantially the same time;
    - power surge means any temporary increase (of any degree) in the current or voltage of an electrical circuit, electricity network or supply.

3.7.14 Sexual abuse, assault, harassment, or molestation

We do not cover you for loss, damage or liability claims arising out of sexual abuse, assault, harassment or molestation including unwelcome sexual advances requests for sexual favours and any unwelcome verbal visual or physical contact of a sexual nature.

3.8 Sasria

Sasria SOC Ltd provides cover as shown in the schedule of this policy, for all sections covering your property insured.

Sasria covers you for any accidental or intentional damage to your insured property caused by any person or group of people taking part in a riot, strike, lock-out, public disorder, civil commotion, labour disturbance or committing any act which has a political, social or economic aim, objective or cause, or in protest against any state or government.

This cover is limited to events in the Republic of South Africa only.

A full description of cover and exclusions are included in your schedule.

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SPECIFIC SECTIONS

4. CONTENTS SECTION

4.1 Definitions in this section

accidental loss or damage	means sudden and unforeseen loss of or damage to the contents of your private home, which is not covered by an insured event.
business goods	means any contents of your private home that you own or are responsible for, which are used for business or professional purposes. Business goods does not include stock.
contents	means the contents of your private home which belong to you or for which you are legally responsible. It includes: • personal belongings like clothing; • equipment and appliances, e.g., audio-visual equipment, vacuum cleaners, fridges; • furniture; • fixtures and fittings that belong to you as tenant of the private home excluding geysers and solar geysers; • outdoor and garden items; • money up to the limit shown in the schedule; • business contents and equipment kept inside the private home and outbuildings up to the limit shown in the schedule during any calendar year; • home automation devices including all system components that belong to you as tenant or owner of the private home; • outdoor portable generators / inverters that belong to you as tenant or owner of the private home, provided that these items are not more specifically insured in this policy or covered by any other non-life insurance policy; • solar panels and back-up power system/s (including their fixed ancillary equipment like fixed battery packs and inverters) that belong to you as tenant of the private home.
domestic staff	means people employed by you at your private home.

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garden shed	means a small outbuilding that is not of standard construction. We do not cover your garden shed if constructed of shade cloth or plastic sheeting.
impact	means the action of any of the following objects coming violently and forcibly in contact with the private home, causing damage to your contents: • any aircraft or aerial devices (e.g., a hot-air balloon) or any object falling from them; • vehicles; • falling trees or branches; • animals.
loadshedding	means the intentional total or partial withholding of electricity supply (from any source) by any electricity supplier, which is implemented in phases, and which does not affect a municipality (including local, district, regional or any other level created by law), province, or the country at substantially the same time.
malicious damage	means the unlawful and intentional damaging of your property by another person not living at your private residence. It does not include damage caused by theft or attempted theft.
money	means bank notes, coins that are not part of a collection, cheques, postal orders, bank drafts, travel tickets, traveller's cheques, postage stamps, saving stamps, certificates, premium bonds and other negotiable instruments. Money does not include bullion.
outbuildings	means separate, enclosed buildings at the address shown in the schedule that do not interlead with the main building. Outbuildings must have a roof and walls. Examples of outbuildings are home offices, private garages and enclosed lapas. Unless shown otherwise in the schedule, the outbuildings must be constructed of brick, stone or concrete with a slate, tile, metal, concrete, harvey tiles, asbestos and or fibre cement sheeting roof.

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	If the outbuilding has a thatched roof, it is considered an outbuilding even if it is connected or attached to the private home with an interleading door, or if it is situated within 4 metres of the main building and the roof size is less than 15% of the roof size of the entire private home. The outbuildings must be situated at the address shown in the schedule.
pet	means a domestic cat, dog or bird kept for companionship.
power surge	means any temporary increase (of any degree) in the current or voltage of an electrical circuit, electricity network or supply.
private home	means the main building and buildings connected by a door to the main building (adjoining buildings) situated at the address shown in the schedule. It is the home where you live permanently. Unless stated otherwise in the schedule, the main building and adjoining buildings must be made of brick, stone or concrete with a slate, tile, metal, concrete, harvey tiles, asbestos and or fibre cement sheeting roof.
professional purposes	means that the item is used to earn money, rather than for the purposes of a hobby.
replacement value	means the cost to replace insured property with similar new property if it is lost or damaged.
risk address	means the address where your insured property is located as shown in the schedule.
standard construction	means a building with walls of brick, stone or concrete and with a slate, tile, metal, concrete, harvey tiles, asbestos and or fibre cement sheeting roof.
solar panels	means a device that converts sunlight into electricity by using photovoltaic (PV) cells. PV cells are made of materials that generate electrons when exposed to light. The electrons flow through a circuit and produce direct current (DC) electricity, which can be used to power various devices or be stored in batteries. Solar panels are also known as solar cell panels, solar electric panels, or PV modules.

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tenant	means a person who rents or occupies your private home or parts of your private home in accordance with a verbal, written or digital contract.
unattended	means that you are not at your private home or vehicle (as the case may be) and you left no person in charge of your property with the express instruction to look after it.
unoccupied	means that your private home is not lived in for a period of 60 consecutive days per calendar year.
vermin	means any animals or insects that are generally considered pests. Examples of vermin include rats, mice, cockroaches or squirrels. This definition of vermin does not include wild baboons or wild monkeys.
you	means the policyholder, the co-policyholder named in the schedule, the policyholder's spouse and the policyholder's or spouse's children who are financially dependent on them and permanently live with them. It also includes any other family members who permanently live with the policyholder and are financially dependent on the policyholder. To be insured, these family members must be named in the schedule as co-policyholders.
wild baboons or wild monkeys	means primates that live freely in the wild and that are not kept as pets or farm animals or kept confined in any way.

4.2 What we insure

4.2.1 Your contents

We cover the contents of your private home and outbuildings against loss or damage caused by insured events.

The contents must be used for private purposes and belong to you, or you must be responsible for the items.

4.2.2 We cover money up to the limit shown in the schedule

4.2.3 We also cover your contents inside any of the following buildings:

4.2.3.1 Outbuildings (except against theft without signs of force).

4.2.3.2 Where you live temporarily.

4.2.3.3 Where you are employed up to the limit shown in the schedule.

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4.2.3.4 A business where your contents are being made up, altered, renovated, repaired, cleaned or dyed. up to the amount shown in the schedule.

4.2.3.5 A commercial storage facility where you have deposited your contents for safekeeping.

4.2.3.6 Any hotel, guesthouse, club or bank safe.

4.3 Types of cover

Please refer to your schedule to see what type of cover you have.

4.3.1 Full cover including subsidence or landslip

If you have full cover including limited subsidence or landslip, we cover your contents against all the insured events and extended covers, but not against loss or damage caused by contraction, expansion or heave of clay and similar soil types due to its moisture or water content.

4.3.2 Full cover excluding subsidence or landslip

If you have full cover excluding limited subsidence or landslip, we cover your contents against all the insured events and extended covers. However, we do not cover your contents against loss or damage caused by subsidence or landslip.

4.3.3 Limited cover

If you have limited cover, we cover your contents against all the insured events, including limited subsidence or landslip, except loss or damage caused by theft or attempted theft.

We also cover the following extended covers:

4.3.3.1 Business goods up to the limit shown in the schedule.

4.3.3.2 Loss of or damage to contents in a garden shed (excluding theft or attempted theft).

4.3.3.3 Alternative accommodation (excluding theft or attempted theft).

4.3.3.4 Alternative accommodation for pets (excluding theft or attempted theft).

4.3.3.5 Fire brigade charges.

4.3.3.6 Loss of water by leaking.

4.3.3.7 Cost of clearing debris after an insured event.

4.3.3.8 Increase due to inflation.

4.3.3.9 Temporary increase of your Contents limit of compensation.

4.3.3.10 Costs for preparing claims.

4.3.3.11 Hole-in-one.

4.3.3.12 Full house.

4.3.3.13 Tenant's liability.

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4.4 Insured events

We cover loss of or damage to your contents caused by any of the following insured events:

4.4.1 Fire, lightning or explosion

4.4.2 Malicious damage

However, we do not cover malicious damage caused by someone living in your private home.

4.4.3 Storm, flood, wind, water, hail or snow

However, we do not cover any of the following:

4.4.3.1 Loss or damage caused by any process which uses or applies water.

4.4.3.2 Loss of or damage to property outside, unless the property is designed or intended for use outside.

4.4.4 Earthquake

4.4.5 Bursting or overflowing of pipes, oil-fired heating apparatus, water tanks or water heating apparatus like geysers (except for damage to the apparatus or pipes themselves)

4.4.6 Impact

4.4.7 Subsidence or landslip

We cover damage of your contents caused by gradual sinking of land (subsidence), ground heave (upward movement of the ground) or landslip of the land supporting your private home.

However, we do not cover loss or damage caused by or made worse by any of the following:

4.4.7.1 Faulty design, insufficient compacting of filling, poor construction.

4.4.7.2 Removal or weakening of support.

4.4.7.3 Structural alterations, additions or repairs.

4.4.7.4 Surface or subterranean excavations except those performed during mining operations.

4.4.7.5 Normal settlement, shrinkage or expansion of the buildings.

4.4.7.6 Contraction, expansion or heave of clay and similar soil types due to its moisture or water content.

If we reject your claim for subsidence, ground heave or landslip because we say that your claim is not covered by this insured event and you disagree with our rejection, you must prove that the damage is in fact covered under this insured event.

This cover is subject to the excess shown next to it in the schedule.

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4.4.8 Theft or attempted theft

However, if your private home is unoccupied, let or lent out, there must be signs of forced entry into or exit from your private home.

Our compensation for loss or damage caused by theft or attempted theft at the following buildings is limited to the amounts shown in the schedule:

4.4.8.1 Outbuildings, unless there are visible signs of forced entry into or exit from the outbuildings or threat of violence to you or your domestic staff.

4.4.8.2 Where you are employed, unless there are visible signs of forced entry into or exit from the building or threat of violence to you.

However, we do not cover the following items against theft or attempted theft where you are employed:

- jewellery or watches.
- mobile communication equipment, e.g., cellular phones or GPS devices.
- portable computers and tablets, e.g., iPads, laptops, palmtops or electronic notebooks.

4.4.8.3 At a business where your contents are being made up, altered, renovated, repaired, cleaned or dyed only if there are visible signs of forced entry into or exit from the building.

4.5 Extended covers that form part of the limit of compensation

4.5.1 Accidental damage including power surge (excluding loadshedding) (if the type of insurance is Full cover)

We cover accidental damage including power surge damage caused to your contents situated at the risk address shown in the schedule.

This cover is limited to the amount shown in the schedule for any single event or series of events that are the result of a single incident.

You must pay the excess shown in the schedule.

However, we do not cover any of the following:

4.5.1.1 Loss or damage caused by:

- a process of dyeing, cleaning or renovating;
- household pests (such as rodents, ants and moths);
- mechanical, electrical or electronic breakdown;
- depreciation, wear and tear and gradual deterioration;
- power surge following loadshedding or any interruption to the electricity supply network of any manner.

4.5.1.2 Loss or damage to:

- any contents of refrigerators and freezers;

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- garden equipment, furniture or tools (including equipment for a pool or a pond);
- sporting equipment if it was damaged while you were using it;
- portable computer equipment including laptops, iPads and tablets;
- mobile communication equipment, e.g., cellular phones;
- solar panels and back-up power system/s (including their fixed ancillary equipment like fixed battery packs and inverters) belonging to you as the tenant of the private home.

4.5.1.3 Cracking, scratching or denting of glassware, furniture, jewellery or other brittle articles.

4.5.1.4 Loss or damage covered by any manufacturer's guarantee, purchase agreement or service contract.

4.5.2 While moving to a new home (if the type of insurance is Full cover)

We cover your contents against loss or damage caused by theft, fire, collision or overturning of the transporting vehicle while you are permanently moving to a new home or while furniture is moved to your private home.

Collision means the unintended collision of one vehicle with another vehicle, a stationary object, or person, which causes damage to the vehicle.

This cover is subject to the condition that the move must be undertaken by professional movers.

4.5.3 While you are transporting contents (if the type of insurance is Full cover)

We cover your contents against the following:

4.5.3.1 Theft while it is moved to or from a commercial storage facility or bank safety deposit facility.

4.5.3.2 Loss or damage caused by fire, collision or overturning of the motor vehicle while you transport it to or from any place of purchase, repair or renovation.

Collision means the unintended collision of one vehicle with another vehicle, a stationary object, or person, which causes damage to the vehicle.

This cover is limited to the amount shown in the schedule.

4.5.4 Accidental damage to glass (if the type of insurance is Full cover)

We cover accidental damage to mirrors or glass in or on furniture or on appliances.

4.5.5 Accidental damage to audio-visual equipment (if the type of insurance is Full cover)

We cover accidental damage to any of the following:

4.5.5.1 Television sets and screens.

4.5.5.2 Decoders and other visual streaming devices.

4.5.5.3 Satellite dishes and aerials.

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4.5.5.4 Sound reproduction and audio streaming equipment (e.g., DVD players or media players).

4.5.5.5 Proximas and multi-media projectors.

However, we do not cover any of the following:

4.5.5.6 Audio-visual equipment that is not in your private home.

4.5.5.7 Loss or damage caused by power surge following loadshedding or any interruption to the electricity supply network of any manner.

4.5.6 Theft from a vehicle (if the type of insurance is Full cover)

We cover loss of your contents caused by theft from a vehicle.

This cover is limited to the amount shown in the schedule.

This cover is subject to the following conditions:

4.5.6.1 The vehicle windows must be closed.

4.5.6.2 Any insured items must be in the locked luggage compartment, locked boot or under a retractable or removable boot cover of the vehicle; and

4.5.6.3 You must have locked the vehicle when leaving it unattended.

However, we do not cover theft or attempted theft of any personal belongings from an unattended vehicle.

4.5.7 Business goods

We cover your business goods at your private home against loss or damage caused by an insured event.

If you use your business goods at your private home for private use, we will still consider the use as being business use.

This cover is limited to the amount shown in the schedule.

This cover is subject to the condition that loss or damage caused by theft or attempted theft will only be covered if there are visible signs of forced entry into or exit from your private home.

However, we do not cover any of the following:

4.5.7.1 Stock in trade.

4.5.7.2 Liability arising from your business activities at your private home.

4.5.8 Loss of or damage to contents in a garden shed

We cover your contents inside a garden shed against loss or damage caused by an insured event.

This cover is limited to the amount shown in the schedule, unless the contents of the garden shed are specifically shown in the schedule.

This cover is subject to the condition that loss or damage caused by theft must show visible signs of forced entry into or exit from the garden shed.

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4.6 Extended covers in addition to the limit of compensation

The following covers are in addition to your Contents limit of compensation as shown in the schedule.

4.6.1 Theft from the grounds of your private home (if type of insurance is Full cover)

We cover loss or damage caused by theft of the following items from the grounds of your private home:

4.6.1.1 Laundry.

4.6.1.2 Garden and swimming pool furniture and equipment, pool safety nets and covers.

4.6.1.3 Braai equipment.

4.6.1.4 Trampolines.

4.6.1.5 Outdoor portable generators / inverters.

4.6.1.6 Solar panels and back-up power system/s (including their fixed ancillary equipment like fixed battery packs and inverters) belonging to you as the tenant of the private home.

You must pay the excess shown in the schedule.

This cover is limited to the amounts shown in the schedule.

4.6.2 Damage to the garden (if type of insurance is Full cover)

We cover the costs of replacing trees, shrubs and plants on the grounds of your private home after damage caused by:

4.6.2.1 Fire.

4.6.2.2 Firefighting.

4.6.2.3 Explosion.

4.6.2.4 Impact by vehicles, aircraft, other aerial devices or other objects dropped from the air; or

4.6.2.5 Malicious damage.

This cover is limited to the amount shown in the schedule.

4.6.3 **Guests' property (if type of insurance is Full cover)**

We cover loss of or damage to the personal belongings of a guest who temporarily lives with you, which was caused by an insured event.

This cover is limited to the amount shown in the schedule.

This cover is subject to the following conditions:

4.6.3.1 Your guest must not have other insurance covering the loss or damage.

4.6.3.2 The insured event must have occurred at your private home.

However, we do not cover loss of or damage to money.

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4.6.4 **Domestic staff's property (if type of insurance is Full cover)**

We cover loss of or damage to the personal belongings of your domestic staff, which was caused by an insured event.

This cover is limited to the amount shown in the schedule.

This cover is subject to the following conditions:

4.6.4.1 Your domestic staff must not have other insurance covering the loss or damage.

4.6.4.2 The insured event must have occurred at your private home or outbuildings.

However, we do not cover loss of or damage to money.

4.6.5 Documents (if type of insurance is Full cover)

We cover the cost of materials and labour to replace your personal documents after loss or damage caused by an insured event.

This cover is limited to the amount shown in the schedule.

However, we do not cover any value you attach to the content of the documents.

4.6.6 Employing a security guard (if type of insurance is Full cover)

We cover the costs of employing a security guard after loss or damage caused by an insured event.

This cover is limited to the amount shown in the schedule.

4.6.7 Keys, locks and electronic security devices (if type of insurance is Full cover)

We cover the costs to repair or replace lost or damaged keys (including card keys), locks and remote controls of your private home.

This cover is limited to the amount shown in the schedule.

4.6.8 Alternative accommodation

We cover alternative accommodation of similar value and location as your private home, if your private home is not fit to live in because of loss or damage caused by an insured event.

This cover is limited to the amount of compensation shown in your schedule for Contents and the period reasonably needed to make your private home fit to live in again.

This cover is subject to the condition that we will decide when your private home is not fit to live in after loss or damage.

4.6.9 Alternative accommodation for pets

We cover emergency accommodation for your domestic pets if you cannot live in your private home due to an insured event.

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This cover is limited to the amount shown in the schedule.

This cover is subject to the condition that we will decide when your private home is not fit to live in after loss or damage.

4.6.10 Veterinary expenses (if type of insurance is Full cover)

We cover veterinary expenses for accidental bodily injury if your pet is injured in a road accident or as a result of violence by burglars.

This cover is limited to the amount shown in the schedule.

However, we do not cover veterinary expenses if the injured pet is covered by any other insurance, including pet's insurance.

4.6.11 Accidental death from injury in your private home (if type of insurance is Full cover)

We will pay your estate if you suffer an accidental bodily injury in your private home and you die within 90 days as a direct result of the injury.

This cover is limited to the amount shown in the schedule.

4.6.12 Accidental spoiling of fridge and freezer contents (if type of insurance is Full cover)

We cover accidental spoiling of the contents of your fridges or freezers in your private home and outbuildings if the spoiling is caused by a change in temperature not resulting from you, whether intentionally or unintentionally, adjusting the temperature control of the fridge or freezer or any conduct by you causing a change in the temperature of the fridge or freezer.

This cover is limited to the amount shown in the schedule.

However, we do not cover any of the following:

4.6.12.1 Damage to the fridges or freezers themselves.

4.6.12.2 Spoiling of the contents of your fridges or freezers:

- because you have not paid for or bought sufficient electricity, power or fuel;
- due to loadshedding;
- due to a power surge following:
  - loadshedding; or
  - any interruption to the electricity supply network of any manner.

You must pay the excess shown in the schedule.

4.6.13 Storage costs after damage (if type of insurance is Full cover)

We cover the necessary costs to protect and store your contents after an insured event had taken place. This includes the cost of transporting your contents to the storage place.

This cover is limited to the amount shown in the schedule.

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4.6.14 **Parents' possessions at nursing home**

We cover loss or damage caused by an insured event excluding power surges following loadshedding or any interruption to the electricity supply network of any manner to the personal possessions of your parents while they live away from your private home at a registered nursing home. This cover is limited to the amount shown in the schedule.

This cover is subject to the following conditions:

4.6.14.1 Loss or damage caused by theft or attempted theft will only be covered if there are visible signs of forced entry into or exit from the nursing home.

4.6.14.2 Your parents must not have other insurance covering the loss or damage.

4.6.15 Fire brigade charges

We cover the reasonable costs that the fire brigade charges for putting out or preventing a fire at your private home.

This cover is limited to the amount shown in the schedule.

4.6.16 Loss of water by leaking

We cover the cost of water lost from leaking pipes at your private home or on its grounds, if you are responsible for paying these costs.

This cover is limited to the amount shown in the schedule and to two separate incidents per calendar year.

This cover is subject to the following conditions:

4.6.16.1 The water reading must be at least 50% above the average of the previous four readings.

4.6.16.2 If you discover a leak (either by physical evidence or from an abnormally high water bill) you must immediately take steps to repair the pipes or we will not pay for the costs of the loss of water.

However, we do not cover the cost of water lost from any of the following:

4.6.16.3 Leaking taps, geysers, or toilets.

4.6.16.4 Swimming pools or leaks in their inlet or outlet pipes.

4.6.16.5 Leaks that happen during the period that your private home is unoccupied for more than 30 consecutive days.

4.6.17 Cost of clearing debris after an insured event

We cover the reasonable costs of removing debris from your private home and the grounds insured under this policy after loss or damage caused by an insured event.

This cover is limited to the amount shown in the schedule.

4.6.18 Temporary increase of your Contents limit of compensation

We increase the limit of compensation of your Contents section for the period from 15 December to 15 January.

The percentage increase is shown in the schedule.

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4.6.19 Costs for preparing claims

We will pay you the costs for getting any documentation, proof or details you need to prepare for a valid claim under the Contents section of this policy.

This cover is limited to the amount shown in the schedule.

4.6.20 Hole-in-one

We will compensate you for hitting a hole-in-one during the period of insurance while playing golf as an amateur.

This cover is limited to the amount shown in the schedule.

This cover is subject to the following conditions:

4.6.20.1 The hole-in-one must happen on a registered golf course.

4.6.20.2 You must be playing according to the recognised rules of golf.

4.6.20.3 The secretary of the relevant golf club must confirm in writing that you hit the hole-in-one.

4.6.21 Full house

We will compensate you for scoring a full house during the period of insurance while playing bowls as an amateur.

This cover is limited to the amount shown in the schedule.

This cover is subject to the following conditions:

4.6.21.1 The full house must happen as part of an official competition.

4.6.21.2 The game must be on a registered bowling green.

4.6.21.3 You must be playing according to the recognised rules of the game, with all 8 or 9 bowls to count.

4.6.21.4 The secretary of the relevant bowling club must confirm in writing that you scored a full house.

4.6.21.5 If more than one person scores a full house in the same game, we will only compensate you for one full house.

4.7 Tenant's liability

4.7.1 **Tenant's liability**

We cover your legal liability which occurs during the period of insurance as the tenant or occupant of the private home for the following:

4.7.1.1 Accidental death of another person.

4.7.1.2 Accidental bodily injury or illness of another person.

4.7.1.3 Accidental loss of or damage to property belonging to another person.

4.7.1.4 Loss of or damage to the private home caused by an insured event.

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4.7.1.5 Accidental damage to the private home (including fixed sanitary ware, fixed glass, fixtures and fittings).

4.7.1.6 Accidental damage to water, sewerage, gas, electricity or telephone connections.

Our payment will include the following:

4.7.1.7 The amounts you are liable for.

4.7.1.8 Legal costs of the other person that you are liable for.

4.7.1.9 Costs that you incur to settle or defend the claim against you with our permission.

4.7.2 Limit of compensation

The limit of compensation at the time of the loss, damage, bodily injury, illness or death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

4.7.3 **What we do not insure under Tenant's liability**

We do not cover the following:

4.7.3.1 Liability claimed by any of the following people:

- you or any member of your family who normally lives with you;
- your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, close corporation or trust);
- your employees acting in the course of their employment with you at the time of the event.

4.7.3.2 Liability related to loss of or damage to property owned by, looked after or under the control of any of the following people:

- you or any member of your family who normally lives with you;
- your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, close corporation or trust);
- your employees acting in the course of their employment with you at the time of the event.

4.7.3.3 Liability related to any of the following:

- your employment, business or profession;
- your ownership or occupation of land or buildings other than your private home;
- aircraft, vehicles or watercraft that you or your employees own, look after or control;

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- the vibration, removal, weakening or interference with the support of any land, building or other property;
- fires spreading from your farm, plot or smallholding which you occupy as tenant or homeowner.

4.8 Optional cover under this section

This cover is optional. Please refer to your schedule to see if you have it.

4.8.1 Accidental damage including power surge - increased cover (excluding loadshedding) (if the type of insurance is Full cover)

We cover accidental damage including power surge damage caused to your contents situated at the risk address shown in the schedule.

This cover is limited to the amount shown in the schedule for any single event or series of events that are the result of a single incident and replaces the limit shown in the schedule for the cover under 4.5.1 above.

You must pay the excess shown in the schedule.

However, we do not cover any of the following:

4.8.1.1 Loss or damage caused by:

- a process of dyeing, cleaning or renovating;
- household pests (such as rodents, ants and moths);
- mechanical, electrical or electronic breakdown;
- depreciation, wear and tear and gradual deterioration;
- power surge following loadshedding or any interruption to the electricity supply network of any manner.

4.8.1.2 Loss or damage to:

- any contents of refrigerators and freezers;
- garden equipment, furniture or tools (including equipment for a pool or a pond);
- sporting equipment if it was damaged while you were using it;
- portable computer equipment including laptops, iPads and tablets;
- mobile communication equipment, e.g., cellular phones;
- solar panels and back-up power system/s (including their fixed ancillary equipment like fixed battery packs and inverters) belonging to you as the tenant of the private home.

4.8.1.3 Loss or damage:

- if the main electrical distribution board of the private home is not protected with a Type 2 surge protection device installed by a qualified electrician in accordance with SANS 10142-1:2008 regulations; and

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- If the surge protection device is not maintained in a working order in the event of a valid claim.

A Type 2 surge protection device can prevent the spread of overvoltage in the electrical installations and protects equipment connected to it.

4.8.1.4 Cracking, scratching or denting of glassware, furniture, jewellery or other brittle articles.

4.8.1.5 Loss or damage covered by any manufacturer's guarantee, purchase agreement or service contract.

4.8.2 Power surge cover caused by loadshedding

We cover loss or damage to your contents and to your solar power installations situated at the risk address shown in the schedule that is caused by power surges following loadshedding and the restoration or reconnection of the electricity supply following loadshedding.

4.8.2.1 If you are a homeowner or a tenant, we do not cover you:

- if the main electrical distribution board of the private home is not protected with a Type 2 surge protection device; and
- if the solar power installation is not protected with a minimum of a Type 2 surge protection device; and
- If the surge protection device/s is not maintained in a working order in the event of a valid claim.

Both of these devices must be installed by a qualified electrician in accordance with SANS 10142-1:2008 regulations.

A Type 2 surge protection device can prevent the spread of overvoltage in the electrical installations and protects equipment connected to it.

This cover is limited to the amount shown in the schedule for any single event or series of events that are the result of a single incident.

This cover is also subject to the excess shown in the schedule.

4.9 Special terms and conditions under this section

4.9.1 How we will compensate you

We will compensate you for loss of or damage to your contents by any one or combination of the following:

4.9.1.1 Paying the costs of the loss or damage.

4.9.1.2 Replacing whatever is lost or damaged.

4.9.1.3 Repairing whatever is damaged.

You must get our approval before doing any repairs or replacements. If you do not get our approval, we may reject your claim.

We base the compensation on the replacement value of similar new contents at the time of the loss or damage.

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4.9.2 Limits of compensation

4.9.2.1 Your schedule shows the limits of compensation of each event or item we insure. The maximum we will pay for any one claim is the contents limit of compensation shown in the schedule.

4.9.2.2 If you claim for loss of or damage to precious metals, precious stones, jewellery, watches, furs, paintings, rugs or carpets, we will only compensate you:

- up to one third of the Contents limit of compensation; and
- up to the "safe warranty limit" for jewellery and watches not kept in a locked safe when you are not wearing them.

4.9.3 Excess

There is an excess in the schedule for Contents. This is the amount that you must pay before we will compensate you.

This excess does not apply to claims for Tenant's liability.

4.9.4 Countries where you are insured under this section

Cover under this section applies to the Republic of South Africa only.

4.9.5 Make sure you are not underinsured

It is your responsibility to insure all your contents for its replacement value. The replacement value is what it will cost you to replace your contents with similar new items at the time of the loss or damage.

When you claim, we will determine the replacement value you should have insured your property for. If the replacement value is higher than the limit of compensation shown in the schedule, it means you are underinsured. If you are underinsured, we will not compensate you for the full amount of your claim, but only compensate you for the percentage of insurance you bought. We calculate the difference between the replacement value and the limit of compensation and apply this proportionately to your claim. You will be responsible for the difference.

Example:

The replacement value of your property is R 300 000. However, the limit of compensation is R 225 000.

You have only insured the item for 75% of its value.

Now there is R 50 000 damage to the item. We will only compensate you for 75% of the damage, less any applicable excess (i.e. R 37 500 minus the excess). You are responsible for the difference.

4.9.6 You must give proof of ownership

If we ask for it, you must give us acceptable proof that you owned an item, or acceptable proof of its value.

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4.9.7 You must give proof of valuation of jewellery and watches

When you claim, you must give us a professional valuation certificate for all insured jewellery and watches. This valuation must have been done before the date of the loss or damage.

If you do not have a valuation certificate done by a professional valuator / professional jeweller, your claim will be limited to the amount shown in the schedule for each item.

4.9.8 You must keep jewellery and watches in a locked safe

You must keep jewellery and watches over a certain value in a locked safe. This is called the "safe warranty limit" as shown in your schedule.

If you are not wearing the jewellery or watch, you must keep it in a securely locked wall- or floor-mounted safe. The keys to your safe must also be kept away, secured, and hidden from sight. We will not compensate you for loss or damage caused by theft or attempted theft for more than the "safe warranty limit" as shown in the schedule if you do not lock the item in a safe while you are not wearing it.

4.9.9 You must give proof of valuation of coins, coin- or stamp collections

When you claim, you must give us a professional valuation for all your insured gold coins, stamp- or coin collections. This valuation must have been done before the date of the loss or damage.

If you do not have a valuation certificate, your claim will be limited to the replacement value of one coin or stamp.

4.9.10 Pairs and sets

We will not compensate you for any additional, special value that an item has because it forms part of a pair or set. We will only compensate you for the proportionate value of the part of the set that is lost or damaged.

This condition does not apply if a single item of a pair or set is lost or damaged and that item cannot be replaced or repaired without replacing or repairing the entire pair or set.

4.9.11 Tell us if you are away for more than 60 days

You must tell us if you intend leaving your private home unoccupied for more than 60 consecutive days in any calendar year so that we can adjust your premium or change the terms of your cover.

If you do not tell us we may adjust your claim amount to compensate for the adjusted premium or apply additional excesses to a claim you may have.

4.9.12 Surveys

We may ask a surveyor to survey your private home at any time.

Based on the outcome of this survey, we may do any one of the following after giving you 31 days' notice:

4.9.12.1 Change the terms of your insurance contract.

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4.9.12.2 Cancel your insurance.

4.9.12.3 Treat your insurance as null and void, which means that we will cancel it from the start date of the policy as though the policy never existed.

4.9.13 Security measures

4.9.13.1 Burglar bars

If you have stated that you have burglar bars on all external opening windows, we will compensate you for theft or attempted theft if entry was gained through the opening window. However, if entry was gained through an external opening window and there are no burglar bars, you must pay an additional theft excess.

The additional theft excess is shown in your schedule.

4.9.13.2 Alarm system with alarm discount

If the schedule shows that you have an alarm and you indicated that you want an alarm discount, we will only cover your contents against theft or attempted theft if all the following conditions are met at the time of the theft or attempted theft:

- the alarm is installed at your private home and is in working order; and
- the alarm is armed when your private home is left unattended; and
- none of the passive infrared motion detectors is bypassed.

We do not consider occupation of an outbuilding to be occupation of the home.

4.9.13.3 Alarm system without alarm discount

If the schedule shows that you have an alarm and you indicated that you do not want an alarm discount, we will cover your contents against theft or attempted theft if all the following conditions are met at the time of the theft or attempted theft:

- the alarm is installed at your private home and in working order; and
- the alarm is armed when your private home is left unattended; and
- none of the passive infrared motion detectors is bypassed.

If the alarm is not armed during the periods that your private home is left unattended, you must pay the additional excess for theft or attempted theft shown in the schedule.

We do not consider occupation of an outbuilding to be occupation of the home.

4.9.14 Increase to cater for the effect of inflation

We increase the limit of compensation under your Contents section each year on the renewal of your policy by a percentage to cater for the effect of inflation. This means that your premiums may also increase.

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The percentage increase is shown in the schedule.

It remains your responsibility to make sure that the limits of compensation are sufficient to cover the value of all the insured items under this section.

4.10 What we do not insure under this section

Under this section, we will not compensate you for any of the following:

4.10.1 Circumstances where we do not cover your contents against theft or attempted theft

Unless there are visible signs of forced entry into or exit from your private home or threat of violence against you or your domestic staff, we do not cover loss or damage caused by theft or attempted theft:

4.10.1.1 Of money (note that money is only covered while inside your private home shown in the schedule).

4.10.1.2 While your private home is lent, let or sub-let.

4.10.1.3 While your private home is on show.

4.10.1.4 While your private home undergoes any renovations or alterations.

4.10.2 Items we do not cover

We do not cover any of the following:

4.10.2.1 Animals (except for veterinary expenses as specifically described in this section).

4.10.2.2 Motor vehicles including their fitted accessories.

4.10.2.3 Caravans and trailers including their fitted accessories.

4.10.2.4 Air- or watercraft including their fitted accessories and equipment.

4.10.2.5 Stock-in-trade that you own or are responsible for.

4.10.2.6 Cellular phones.

4.10.2.7 Loss or damage to your computer which is used for the purpose of cryptocurrency mining.

4.10.3 Gradual damages

We do not cover loss or damage caused by or arising from any of the following:

4.10.3.1 Wear and tear.

4.10.3.2 Any cause that happens over a period of time like rust, mildew, corrosion or decay.

4.10.3.3 Roots or weeds.

4.10.3.4 Vermin, insects or infestation by any other pests.

4.10.3.5 Depreciation or any other gradually operating cause.

4.10.3.6 The action of light or climatic conditions.

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4.10.4 Electronic, electrical or mechanical breakdown, breakage or failure

We do not cover loss or damage caused by or arising from the following:

- electronic, electrical or mechanical breakdown:
- breakage or failure; and
- power surge following loadshedding or any interruption to the electricity supply network of any manner.

4.10.5 Guarantees, agreements or contracts

We do not cover loss, damage or breakage covered by a manufacturer's purchase agreement, guarantee or service contract.

4.10.6 Items more specifically insured

We do not cover loss of or damage to contents that are more specifically insured under another section of this policy.

4.10.7 If you have solar panels installed on the building/outbuilding roofed with thatch

We do not cover any loss or damage to your contents if your solar installation system is fitted to a thatch roof.

Provided that the loss or damage is caused by the solar installation.

4.10.8 If your roof structure is not capable of bearing the weight of the solar installation system

We do not cover loss or damage to solar system installation where the roof structure was not capable of bearing the additional weight of the installation.

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5. PERSONAL LIABILITY SECTION

5.1 Definition for this section

you	means the policyholder, the co-policyholder named in the schedule, the policyholder's spouse and any family member who lives with the policyholder.

5.2 What we insure

5.2.1 Accidental death, bodily injury, illness, loss of or damage to property

We cover your legal liability which occurs during the period of insurance for the following:

5.2.1.1 Accidental death of another person.

5.2.1.2 Accidental bodily injury or illness of another person.

5.2.1.3 Accidental loss of or damage to property belonging to another person.

5.2.2 Compensation

Our payment for your legal liability for accidental death, bodily injury, illness, loss of or damage to property includes the following:

5.2.2.1 The amounts you are liable for.

5.2.2.2 Legal costs of the other person that you are liable for.

5.2.2.3 Costs that you incur with our permission to settle or defend the claim against you.

5.2.3 Limit of compensation

The limit of compensation at the time of the loss, damage, bodily injury, illness or death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

5.3 Extended covers in forming part of the limit of compensation

5.3.1 Wrongful arrest

We cover your legal liability if you are held liable for wrongful arrest while you are a member of a neighbourhood watch or block watch group, or a similar non-profit organisation, which occurs during the period of insurance.

This cover includes cover for your liability incurred because of an assault or search connected to the wrongful arrest.

This cover is limited to the amount shown in the schedule in any calendar year. This amount applies to any single event or series of events that are the result of a single incident.

Our payment will include the following:

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5.3.1.1 The amounts you are liable for.

5.3.1.2 Legal costs of the other person that you are liable for.

5.3.1.3 Costs that you incur to settle or defend the claim against you with our permission.

However, we do not cover your legal liability for wrongful arrest if the person that is holding you liable is under a contract of service or apprenticeship with you or is a member of your family or household.

5.3.2 Bank and SIM cards

We cover your legal liability if you are held liable for loss caused by the fraudulent use of your credit card, debit card or SIM cards during the period of insurance.

This cover is limited to the amount shown in the schedule in any calendar year. This amount applies to any single event or series of events that are the result of a single incident.

This cover is subject to the following conditions:

5.3.2.1 You must report the loss to the bank or other relevant company as soon as reasonably possible.

5.3.2.2 You must comply with the terms, conditions and exclusions for using the relevant card.

We do not cover your liability if the loss is caused by a member of your family who lives with you.

5.4 Special terms and conditions under this section

5.4.1 The countries where you are insured under this section

Cover under this section is world-wide.

5.4.2 Contracts with security, armed response and garden services companies

Cover for your legal liability under this section will not be invalidated by contracts you have with security providers, armed response or garden service providers at your private home shown in the schedule.

5.5 What we do not insure under this section

Under this section, we will not compensate you for any of the following:

5.5.1 Claims by certain people

We do not cover your legal liability claimed by any of the following people:

5.5.1.1 You.

5.5.1.2 Your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, close corporation or trust).

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5.5.1.3 Your employees acting in the course of their employment with you at the time of the event.

5.5.2 Liability related to property looked after or controlled by certain people

We do not cover your legal liability related to loss of or damage to property owned by, looked after, by or under the control of any of the following people:

5.5.2.1 You.

5.5.2.2 Your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, close corporation or trust).

5.5.2.3 Any employee acting in the course of their employment with you at the time of the event.

5.5.3 Liability related to your work, business and property

We do not cover your legal liability related to:

5.5.3.1 Your employment, business or profession.

5.5.3.2 Your ownership or occupation of land or buildings.

5.5.3.3 Your ownership or control of any drone.

5.5.3.4 Aircraft, vehicles or watercraft that you or your domestic employees own, look after or control (except for model aircraft, surfboards or paddle skis).

5.5.4 Liability arising from a contract

We do not cover your legal liability arising from a contract you entered into, unless you would have been liable if there were no contract. This exclusion does not apply to contracts entered into with security, armed response or garden services companies.

5.5.5 Liability related to support of property

We do not cover your legal liability related to the vibration, removal, weakening or interference with the support of any land, building or other property.

5.5.6 Judgements or settlements under USA or Canadian law

We do not cover your legal liability related to the following:

5.5.6.1 Any award or settlement made in countries that follow the laws of the United States of America or Canada.

5.5.6.2 Any order made to enforce an award or settlement made in the United States of America or Canada.

5.5.7 Liability based on events deliberately caused

We do not cover your legal liability if you, or any person colluding with you, caused the loss, damage, death or bodily injury deliberately.

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5.5.8 Liability relating to movable or immovable property

We do not cover your legal liability caused by the letting of hiring out of movable or immovable property for a fee.

5.5.9 Liability arising from spread of fires

We do not cover your legal liability caused by fires spreading from your farm, plot or smallholding which you occupy as tenant or homeowner.

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6. BUILDINGS SECTION

6.1 Definitions for this section

accidental loss or damage	means sudden and unforeseen loss of or damage to your private home.
fixed machinery	means the following fixed machinery installed at your private home: • machinery relating to swimming pools (except for automatic pool cleaners), Jacuzzi's, spa-baths, saunas or boreholes (except for windmills); • irrigation systems, filtration equipment, air conditioning systems or central cleaning systems; • electrical gate motors or motorised garage doors; • built-in stoves, walk-in fridges or freezers; • solar panels (including their fixed ancillary equipment like fixed battery packs and inverters); • solar geysers and solar geyser heating panels (including their fixed ancillary equipment like fixed battery packs and inverters); • fixed generators/inverters; • water pumps or heat pumps; • domestic borehole machinery; • escalators / lifts.
impact	means the action of any of the following objects coming violently and forcibly in contact with the private home, causing damage to your buildings: • any aircraft or aerial devices (e.g., a hot-air balloon) or any object falling from them; • vehicles; • falling trees or branches; • animals.
malicious damage	means the unlawful and intentional damaging of your property by another person not living at your private residence. It does not include damage caused by theft or attempted theft.

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outbuildings	means separate buildings at the address shown in the schedule that do not interlead with the main building. Examples of outbuildings are home offices, private garages and lapas. Unless shown otherwise in the schedule, the outbuildings must be made of brick, stone or concrete, with a slate, tile, metal, concrete, harvey tiles, asbestos and or fibre cement sheeting roof. If the outbuilding has a thatched roof, it is considered an outbuilding even if it is connected or attached to the private home with an interleading door, or if it is situated within 4 metres of the main building and the roof size is less than 15% of the roof size of the entire private home. The outbuildings must be situated at the address shown in the schedule.
pet	means a domestic cat, dog or bird kept for companionship.
power surge	means any temporary increase (of any degree) in the current or voltage of an electrical circuit, electricity network or supply.
private home / buildings	means the main building and outbuildings situated at the address shown in the schedule. It is the home where you live permanently. Unless stated otherwise in the schedule, the buildings and outbuildings must be made of brick, stone or concrete with a slate, tile, metal, concrete, harvey tiles, asbestos and or fibre cement sheeting roof. The private home includes the following: • the main home; • domestic outbuildings (including home offices and private garages); • lapas or other outbuildings of thatched roof construction, which may be attached to the private home by an interleading door or situated within 4 metres of the private home and with a roof size less than 15% of the total roof size of the entire private home; • paths and driveways constructed of brick, concrete, asphalt, synthetic grass or stone (but not gravel); • walls, gates, metal palisades and fences on the grounds, as well as the gate motors (but not fences or

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	gates made of wire or plants). It also includes patented security fencing solutions made of wiring, for example ClearVu or Vi-Thru; • fixtures and fittings that belong to you as the owner of the private home including geysers and related fixed ancillary equipment) in or on the private home. However, this does not include solar geysers and solar geyser heating panels and their fixed ancillary equipment like fixed battery packs and inverters; • carports excluding carports constructed of shade cloth or plastic sheeting; • water, sewerage, gas, electricity and telephone connections; • alarm systems, security monitoring systems (like close circuit televisions, surveillance cameras), intercom systems, electric fencing and infra-red beams; • jacuzzi's, saunas, spa baths, domestic water pumps as well as the machinery and equipment related to it; • fixed swimming pools, fixed filtration plants, heat pumps, automatic pool cleaners, safety nets and covers; • tennis courts; • television and radio aerials, satellite dishes; • lightning masts and -conductors; • fixed water storage facilities (e.g., JoJo tanks); • fixed water features, ponds and garden ornaments (like statues); • fixed gazebos; • septic tanks; • jetties and boardwalks; • home automation devices including all system components.
replacement value	means the cost to replace insured property with similar new property in the event of loss or damage.
risk address	means the address where your insured property is located as shown in the schedule.

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solar panels	means a device that converts sunlight into electricity by using photovoltaic (PV) cells. PV cells are made of materials that generate electrons when exposed to light. The electrons flow through a circuit and produce direct current (DC) electricity, which can be used to power various devices or be stored in batteries. Solar panels are also known as solar cell panels, solar electric panels, or PV modules.
standard construction	means a building with walls of brick, stone or concrete and with a slate, tile, metal, concrete, harvey tiles, asbestos and or fibre cement sheeting roof.
tenant	means a person who rents or occupies your private home in accordance with a verbal, written or digital contract.
unattended	means that you are not at the private home and you left no person in charge of your private home with the express instruction to look after the property.
unfurnished	means that your private home is not equipped with kitchen appliances, fixtures and fittings, curtains, carpets and any furniture essential for modern living.
unoccupied	means that your private home is not lived in for a period of 60 consecutive days per calendar year.
vermin	means any small animal or insects that are considered pests. Examples of vermin include rats, mice, cockroaches or squirrels. This definition of vermin does not include wild baboons or wild monkeys.
wild baboons or wild monkeys	means primates that live freely in the wild and that are not kept as pets or farm animals or kept confined in any way.
you	means the person(s) named in the schedule as the policyholder(s) and co-policyholder(s).

6.2 What we insure

6.2.1 We cover your private home against loss or damage caused by insured events

6.2.2 Jetties and boardwalks

Our cover for jetties and boardwalks constructed of wood that you own or are responsible for is restricted to loss or damage caused by the following insured events:

6.2.2.1 Fire, lightning or explosion.

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6.2.2.2 Storm, flood, wind, water, hail or snow.

6.2.2.3 Impact; or

6.2.2.4 Malicious damage.

This cover is subject to the excess shown next to it in the schedule.

6.3 Types of cover

Please refer to your schedule to see what type of cover you have.

6.3.1 Full cover including subsidence or landslip

If you have full cover including limited subsidence or landslip, we cover your private home against all the insured events and extended covers, but not against loss or damage caused by contraction, expansion or heave of clay and similar soil types due to its moisture or water content.

6.3.2 Full cover excluding subsidence or landslip

If you have full cover excluding limited subsidence cover, we cover your private home against all the insured events and extended covers, but not against loss or damage caused by subsidence or landslip.

6.4 Insured events

We cover loss or damage to your private home at the risk address shown in the schedule caused by any of the following insured events:

6.4.1 Fire, lightning or explosion

6.4.2 Malicious damage

However, we do not cover malicious damage caused by someone living in your private home.

6.4.3 Storm, flood, wind, water, hail or snow

However, we do not cover any of the following:

6.4.3.1 Loss or damage caused by:

- any process which uses or applies water;
- movement of the land supporting the building even if this movement is caused directly or indirectly by storm, flood, wind, water, hail or snow. (We do cover loss or damage caused by movement of the land supporting your private home if it resulted from flowing surface water);
- rising damp or a rise in the water table.

6.4.3.2 Loss of or damage to:

- retaining walls;
- gates and fences constructed of wood.

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6.4.4 Earthquake

6.4.5 Bursting or overflowing of pipes, oil-fired heating apparatus, water tanks or water heating apparatus (e.g., geysers)

However, we do not cover:

6.4.5.1 Leaking of non-pressurised pipes, oil-fired heating apparatus, water tanks or water heating apparatus.

6.4.5.2 Blocked drains.

6.4.6 Impact

6.4.7 Theft or attempted theft

However, if your private home is unoccupied, let or lent out, there must be visible signs of forced entry into or exit from your private home.

6.4.8 Subsidence or landslip

We cover damage of your private home caused by gradual sinking of land (subsidence), ground heave (upward movement of the ground) or landslip of the land supporting your private home.

However, we do not cover any of the following:

6.4.8.1 Loss or damage caused by or made worse by:

- faulty design, insufficient compacting of filling, poor construction;
- removal or weakening of support;
- structural alterations, additions or repairs;
- surface or subterranean excavations except those performed during mining operations;
- normal settlement, shrinkage or expansion;
- contraction, expansion or heave of clay and similar soil types due to its moisture or water content.

6.4.8.2 Loss of or damage to any of the following structures:

- drains or water courses;
- boundary walls, garden walls, screen- and retaining walls or fences;
- gates or gate posts;
- driveways or paving;
- swimming pools or swimming pool borders;
- tennis courts.

6.4.8.3 The cost of underpinning or piling the foundations.

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If we reject your claim for subsidence, ground heave or landslip because we say that your claim is not covered by this insured event and you disagree with our rejection, you must prove that the damage is in fact covered under this insured event.

This cover is subject to the excess shown next to it in the schedule.

6.5 Extended covers that form part of the limit of compensation

6.5.1 Accidental breakage to fixed machinery used in your private home

We cover accidental breakage including mechanical and electrical breakdown to fixed machinery that you use for domestic purposes at your private home situated at the address shown in the schedule.

This cover is limited to the amount shown in the schedule.

However, we do not cover any of the following:

6.5.1.1 Loss or damage caused by:

- depreciation, gradual causes, wear and tear or rust;
- faulty design or workmanship or using tools or equipment in an incorrect manner;
- cleaning, repairing or renovating;
- power surges.

6.5.1.2 Loss or damage to:

- geysers (including its fixed ancillary equipment);
- solar geysers and solar geyser heating panels (including their fixed ancillary equipment like fixed battery packs and inverters);
- solar panels and back-up power system/s (including their fixed ancillary equipment like fixed battery packs and inverters).

6.5.1.3 Loss or damage insured under a manufacturer's warranty or by a service contract.

You must pay the excess shown in the schedule.

6.5.2 Accidental damage to your private home

We cover accidental damage to your private home situated at the address shown in the schedule.

This cover is limited to the amount shown in the schedule.

You must pay the excess shown in the schedule.

However, we do not cover any of the following:

6.5.2.1 Loss or damage caused by:

- any process of dyeing, cleaning or renovating;
- confiscation or detention by any process of law;

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- pollution or contamination;
- power surge;
- or made worse by faulty design, defective workmanship or defective repair to your private home.

6.5.2.2 Loss or damage to:

- fixed machinery;
- geysers (including its fixed ancillary equipment);
- solar geysers and solar geyser heating panels (including their fixed ancillary equipment like fixed battery packs and inverters);
- solar panels and back-up power system/s (including their fixed ancillary equipment like fixed battery packs and inverters);
- television and radio aerials, satellite dishes or lightning conductors;
- fixed glass, glass stove tops, oven doors or sanitary ware;
- public supply or mains connections;

6.5.2.3 Consequential damage of any nature;

6.5.2.4 Loss or damage covered by any manufacturer's guarantee, purchase agreement or service contract.

6.5.2.5 Parts belonging to or forming part of any fixtures and fittings or of the insured item that have a short life span.

6.5.3 Television and radio aerials, satellite dishes and lightning conductors

We cover accidental loss of or damage to fixed radio or television aerials, satellite dishes or lightning conductors or -masts.

6.5.4 Fixed glass, glass stove tops, oven doors and sanitary ware

We cover accidental breakage of fixed glass, glass stove tops, oven doors and fixed sanitary ware (for example, toilets, sinks or baths).

However, we do not cover the following:

6.5.4.1 Chipping, scratching or other surface damage.

6.5.4.2 Any of these items while they are not in your private home.

6.5.4.3 Any of these items during the time that your private home is unoccupied.

6.5.5 Public supply or mains connections

We cover accidental loss of or damage to water, sewerage, gas, electricity and telephone connections between your private home and the public supply. These connections must belong to you or you must be responsible for them.

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6.5.6 Cover before property transfer

We cover damage caused by an insured event to a private home you are in the process of buying. This cover is for the period between you signing a deed of sale and the transfer of the property into your name by the Deeds Office.

This cover is subject to the condition that you insure the property you buy on this policy.

This cover will not apply if the private home is insured by the seller or on the seller's behalf.

6.6 Extended covers in addition to the limit of compensation

The following covers are in addition to your Buildings limit of compensation as shown in the schedule.

6.6.1 Alternative accommodation

We cover alternative accommodation of similar value and location as your private home, if your private home is not fit to live in because of loss or damage caused by an insured event.

This cover is limited to the amount of compensation shown in your schedule and to the period reasonably needed to make your private home fit to live in again.

This cover is subject to the condition that we will decide when your private home is not fit to live in after loss or damage.

6.6.2 Rent that you lose

We will pay for the rent that you lose, if your tenant cannot live in your private home due to an insured event.

This cover is limited to the amount of compensation shown in your schedule and to the period reasonably needed to make your private home fit to live in again.

This cover is subject to the condition that we will decide when your private home is not fit to live in after loss or damage.

6.6.3 **Public authorities' requirements**

We cover the reasonable costs of repairing or rebuilding your private home to meet the requirements of public authorities after a valid claim under this section.

This cover is limited to the amount shown in the schedule.

However, we do not cover public authorities' requirements:

6.6.3.1 That relate to defects in workmanship, design, planning or specifications.

6.6.3.2 Of which you had received notice before the date of the claim.

6.6.3.3 That relate to parts of your private home and outbuildings that are not lost or damaged because of an insured event.

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6.6.4 Fire brigade charges

We cover the reasonable costs that the fire brigade charges you for putting out or preventing a fire at your private home.

This cover is limited to the amount shown in the schedule.

6.6.5 Demolition and professional fees

If there is loss of or damage to your private home caused by an insured event, we will cover the necessary and reasonable costs of the following:

6.6.5.1 Demolishing your private home.

6.6.5.2 Clearing the site.

6.6.5.3 Putting up hoardings needed during building operations.

6.6.5.4 Architects' fees, quantity surveyors' fees and consulting engineers' fees.

6.6.5.5 Local authorities' inspection fees.

We only pay these costs if you have our consent in writing to incur these costs.

This cover is limited to the amount shown in the schedule.

6.6.6 Employing a security guard

We cover the reasonable cost of employing a security guard after loss or damage caused by an insured event.

This cover is limited to the amount shown in the schedule.

6.6.7 Loss of water by leaking

We cover the cost of water lost from leaking pipes at your private home or on its grounds, if you are responsible for paying these costs.

This cover is limited to the amount shown in the schedule and to two separate incidents per calendar year.

This cover is subject to the following conditions:

6.6.7.1 The water reading must be at least 50% above the average of the previous four readings.

6.6.7.2 If you discover a leak (either by physical evidence or from an abnormally high water bill) you must immediately take steps to repair the pipes or we will not pay for the costs of the loss of water.

However, we do not cover the cost of water lost from any of the following:

6.6.7.3 Leaking taps, geysers, or toilets.

6.6.7.4 Swimming pools or leaks in their inlet or outlet pipes.

6.6.7.5 Leaks that happen during the period that your private home is unoccupied for more than 30 consecutive days.

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6.6.8 Tracing of leaks

We cover the reasonable costs you incurred to trace the source of a water-, gas- or oil leak at your private home.

This cover is limited to the amount shown in the schedule.

This cover is subject to the condition that the first sign of a leak must have been detected after the start date of this section.

6.6.9 Removing fallen trees

We cover the reasonable costs of removing trees from the grounds of your private home that have fallen because of an insured event.

This cover is limited to the amount shown in the schedule and to one claim per calendar year.

This cover is subject to the condition that you have our consent in writing to incur these costs.

6.6.10 Keys, locks and electronic security devices

If the keys to outside doors, windows, safes or alarms of your private home are lost or damaged during the period of insurance we will cover the cost of replacing keys (including card keys) and remote controls, as well as changing the locks.

This cover is limited to the amount shown in the schedule.

6.6.11 Damage to the garden

We cover the reasonable costs of replacing trees, shrubs, plants and sprinkler irrigation systems at your private home caused by any of the following:

6.6.11.1 Fire.

6.6.11.2 Firefighting.

6.6.11.3 Explosion.

6.6.11.4 Impact by vehicles, aircraft, other aerial devices or other objects dropped from the air.

6.6.11.5 Malicious damage.

This cover is limited to the amount shown in the schedule.

6.6.12 Special alterations to your private home

We will pay you the necessary and reasonable costs for special alterations to facilitate wheelchair access to your private home after an accident that leaves you permanently disabled and bound to a wheelchair.

This cover is limited to the amount shown in the schedule.

This cover is subject to the condition that you have our consent in writing to incur these costs.

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6.6.13 Alternative accommodation for pets

We cover emergency accommodation for your pets if you cannot live in your private home due to an insured event.

This cover is limited to the amount shown in the schedule.

This cover is subject to the condition that we decided when your private home is not fit to live in.

6.6.14 Costs for preparing claims

We will pay you the costs for getting any documentation, proof or details you need to prepare for a valid claim under this section of this policy.

This cover is limited to the amount shown in the schedule.

6.7 Optional cover under this section

This cover is optional. Please refer to your schedule to see if you have it.

6.7.1 Power surge cover

We cover loss or damage to your private home situated at the risk address shown in the schedule that is caused by power surges from accidental changes in the power supply of a public supply authority.

However, we do not cover you:

- if the main electrical distribution board of the private home is not protected with a Type 2 surge protection device; and
- if the solar power installation is not protected with a minimum of a Type 2 surge protection device; and
- If the surge protection device/s are not maintained in a working order in the event of a valid claim.

Both of these devices must be installed by a qualified electrician in accordance with SANS 10142-1:2008 regulations.

A Type 2 surge protection device can prevent the spread of overvoltage in the electrical installations and protects equipment connected to it.

This cover is limited to the amount shown in the schedule for any single event or series of events that are the result of a single incident.

This cover is also subject to the excess shown next to it in the schedule.

6.8 Homeowners' liability

6.8.1 **What is insured under Homeowners' liability**

We cover your legal liability which occurs during the period of insurance as the owner of your private home for the following:

6.8.1.1 Accidental death of another person.

6.8.1.2 Accidental bodily injury or illness of another person.

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6.8.1.3 Accidental loss of or damage to property belonging to another person.

Our payment will include the following:

6.8.1.4 The amounts you are liable for.

6.8.1.5 Legal costs of the other person that you are liable for.

6.8.1.6 Costs that you incur to settle or defend the claim against you with our permission.

6.8.2 Limit of compensation

The limit of compensation at the time of the loss, damage, bodily injury, illness or death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

6.8.3 What we do not insure under Homeowners' **liability**

We do not cover the following:

6.8.3.1 Liability claimed by any of the following people:

- you or any member of your family who normally lives with you;
- your directors, members, trustees, beneficiaries and members of their families who normally live with them (if- you are a company, close corporation or trust);
- your employees acting in the course of their employment with you at the time of the event.

6.8.3.2 Liability related to loss of or damage to property owned by, looked after or under the control of any of the following people:

- you or any member of your family who normally lives with you;
- your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, close corporation or trust);
- your employees acting in the course of their employment with you at the time of the event.

6.8.3.3 Liability related to any of the following:

- your employment, business or profession. This exclusion does not apply if your private home is let out;
- your ownership or occupation of land or buildings other than your private home insured under this section;
- aircraft, vehicles or watercraft that you or your domestic employees own, look after or control;
- the vibration, removal, weakening or interference with the support of any land, building or other property;
- fires spreading from your farm, plot or smallholding which you occupy as the homeowner.

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6.9 Special terms and conditions under this section

6.9.1 How we will compensate you

We will compensate you for loss of or damage to your private home by any one or combination of the following:

6.9.1.1 Paying the costs of the loss or damage.

6.9.1.2 Replacing whatever is lost or damaged.

6.9.1.3 Repairing whatever is damaged.

You must get our approval before doing any repairs or replacements. If you do not get our approval, we may reject your claim.

We base the compensation on the replacement value of similar new buildings at the time of the loss or damage.

6.9.2 Limits of compensation

Your schedule shows the limits of compensation of each event or item we insure. The maximum we will pay for any one claim is the Buildings limit of compensation shown in the schedule.

6.9.3 Excess

There is an excess in the schedule for Buildings. This is the amount that you must pay before we will compensate you.

This excess does not apply to claims for Homeowners' liability.

6.9.4 Countries where you are insured under this section

Cover under this section applies to the Republic of South Africa only.

6.9.5 **We look after the credit provider's rights**

If you have a home loan or bond registered over your private home and you have a claim, we will pay the credit provider first up to the amount of your outstanding loan. If there is any balance, we will pay it to you.

Example:

James buys a house for R 2 000 000 and borrows money to pay for it. The credit provider registers a home loan over the buildings for the full value. James buys insurance for the full value.

James has paid back R 400 000 to the credit provider when his house is destroyed in a fire. James claims from his insurance. We compensate the credit provider for

R 1 600 000 and then pay James R 400 000 for the damage, less any excess.

If you act or fail to act in a way that leads to the rejection of your claim, we will still pay the credit provider if:

6.9.5.1 the credit provider did not know that you acted in a way that made this insurance invalid.

6.9.5.2 the credit provider tells us of your act or omission as soon as it becomes aware of it; and

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6.9.5.3 the rejection of the claim was not due to fraud, dishonesty, misrepresentation or any event deliberately caused by you or any person colluding with you.

6.9.6 Matching building materials

We do not have a duty to repair your private home to precisely match its previous state, but we will repair it as close as circumstances reasonably allow.

Where we cannot match it exactly, we will use materials that, in our opinion, match the damaged or lost materials as closely as possible.

We will only do this to the part of your private home where the loss or damage has occurred. We will not pay for matching building materials to create a uniform effect throughout your private home.

6.9.7 Compliance certificates

It is a requirement that solar panels and gas installations must be installed and serviced by an accredited service provider.

You must send us the Certificate of compliance from the accredited installer at installation stage or at the start date or renewal date of your policy.

We do not cover you for loss or damage or any injury caused by the solar panels and gas installations if not installed by an accredited service provider.

6.9.8 Make sure you are not underinsured

It is your responsibility to insure your private home for its replacement value. The replacement value is what it will cost you to replace your private home with similar new property at the time of the loss or damage.

When you claim, we will determine the replacement value you should have insured your property for. If the replacement value is higher than the limit of compensation shown in the schedule, it means you are underinsured. If you are underinsured, we will not compensate you for the full amount of your claim, but only compensate you for the percentage of insurance you bought. We calculate the difference between the replacement value and the limit of compensation and apply this proportionately to your claim. You will be responsible for the difference.

Example:

The replacement value of your property is R 2 000 000. However, the limit of compensation is R 1 500 000.

You have only insured the item for 75% of its value.

Now there is R 500 000 damage to the property. We will only compensate you for 75% of the damage, less any applicable excess (i.e. R375 000 minus the excess). You are responsible for the difference.

6.9.9 **Tenants' behaviour**

If a tenant living in your private home acts in a way that would make this policy invalid, we will still give you cover under this policy if:

6.9.9.1 you did not know of or agree to the tenant's action or omission.

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6.9.9.2 you tell us about the action or omission as soon as you find out about it; and

6.9.9.3 the rejection of the claim was not due to fraud, dishonesty, misrepresentation or any event deliberately caused by you or any person colluding with you.

6.9.10 Tell us if you are away for more than 60 days

You must tell us if you intend leaving your private home unoccupied for more than 60 consecutive days in any calendar year so that we can adjust your premium or change the terms of your cover.

If you do not tell us we may adjust your claim amount to compensate for the adjusted premium or apply additional excesses to a claim you may have.

6.9.11 Surveys

We may ask a surveyor to survey your private home at any time.

Based on the outcome of this survey, we may do any one of the following after giving you 31 days' notice:

6.9.11.1 Change the terms of your insurance contract.

6.9.11.2 Cancel your insurance.

6.9.11.3 Treat your insurance as null and void, which means that we will cancel it from the start date of the policy as though the policy never existed.

6.9.12 Increase due to inflation

We increase the limits of compensation under your Buildings section each year on the renewal of your policy by a percentage to cater for the effect of inflation. This means that your premiums may also increase.

The percentage increase is shown in the schedule.

It remains your responsibility to make sure that the limits of compensation are sufficient to cover the value of all the insured items under these sections.

6.10 What we do not insure under this section

Under this section, we will not compensate you for any of the following:

6.10.1 Gradual damages

We do not cover loss or damage caused by or arising from any of the following:

6.10.1.1 Wear and tear.

6.10.1.2 Any cause that happens over a period of time like rust, mildew, corrosion or decay.

6.10.1.3 Roots or weeds.

6.10.1.4 Vermin, insects or infestation by any other pests.

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6.10.1.5 Depreciation or any other gradually operating cause.

6.10.1.6 The action of light or climatic conditions.

6.10.2 If you do not maintain your private home

We do not cover any damage caused by your private home not being maintained.

6.10.3 When you do alterations to your private home

When you do structural building alterations or alterations at your private home, we do not cover any of the following:

6.10.3.1 Loss of or damage to glass and sanitary ware (e.g., toilets, sinks and baths) caused by the structural building alterations or renovations.

6.10.3.2 Alternative accommodation.

6.10.3.3 Rent that you lose.

6.10.3.4 Homeowners' liability.

6.10.4 Ensure compliance with building laws and regulations

We do not cover any loss, damage or liability as a result of your private home not complying with the National Building Regulations or any other laws or regulations that apply to building standards or maintenance.

6.10.5 Faulty design workmanship or repair

We do not cover any loss or damage caused by or made worse by faulty design, defective workmanship or defective repair to your private home.

6.10.6 If you have solar panels installed on the building/outbuilding roofed with thatch

We do not cover any loss or damage to your private home if your solar installation system is fitted to a thatch roof.

Provided that the loss or damage is caused by the solar installation.

6.10.7 If your roof structure is not capable of bearing the weight of the solar installation system

We do not cover loss or damage to solar system installation where the roof structure was not capable of bearing the additional weight of the installation.

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7. PERSONAL ACCIDENT SECTION

7.1 Definitions for this section

accident	means an event that is external to the body that you could not avoid, that you did not intend and that you could not have expected or foreseen.
beneficiary	means the person you choose and whose name appears on the schedule to receive compensation if you die.
bodily injury	means a physical injury to the body caused by an accidental, violent, visible and external event.
child / children	means: • your biological child or the biological child of your spouse, who is under the age of 19 years; • your or your spouse's stepchild, legally adopted child, or adopted child in terms of customary or religious adoption practices of the people of South Africa, who is under the age of 19 years; • your child or the child of your spouse of any age, who is permanently mentally or physically disabled and financially dependent on you; • your child or the child of your spouse, who is under the age of 25 years and who is a full-time student at a tertiary institution registered in terms of legislation in South Africa or approved in writing by us.
death	means death resulting from an external violent and intentional use of physical force or power, threatened or actual, against oneself or death resulting from a motor vehicle accident.
permanent disability	means a bodily injury caused by an accident as a result of which you become permanently and totally unable to perform your usual job or any other career suited to your education, knowledge, training, or experience.
phalanx	means a bone that forms the fingers and toes. The plural is phalanges.
repatriation	means to bring your body back to the Republic of South Africa if you die from an accident while you are outside South Africa.

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temporary disability	means a bodily injury caused by an accident, which prevents you from doing your normal occupation and which lasts for longer than seven consecutive days up to a maximum of 104 weeks.
you	means the policyholder, the co-policyholder named in the schedule, the policyholder's spouse, the parents of both the policyholder and the policyholder's spouse, the financially dependent children of the policyholder or spouse, the full-time domestic employees of the policyholder of spouse, as well as any other related persons named in the schedule.

7.2 What we insure

7.2.1 We give compensation up to the amount shown in the schedule for accidental death

7.2.2 Limits of compensation for death of children

The law limits compensation for accidental death of children. Limits for the compensation are shown in the schedule.

7.3 Types of cover

Please refer to your schedule to see what type of cover you have.

7.3.1 Full cover

If you have full cover, we will compensate you after any accident.

7.3.2 Limited cover

If you have limited cover, we will compensate you after a motor vehicle accident only.

7.4 Extended covers that form part of the limit of compensation

7.4.1 If you disappear

If you disappear, we will pay your claim as if you had died.

This cover is subject to the following conditions:

7.4.1.1 We must receive a copy of the court order of Presumption of Death.

7.4.1.2 We must have no reason to believe that any event other than an accident took place.

7.4.1.3 If, any time after we have paid the claim, you are found alive, you must repay all compensation to us.

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7.4.2 Exposure to the elements, thirst and starvation

We cover your accidental death or bodily injury caused by exposure to the elements, thirst or starvation after an accident.

7.5 Extended covers in addition to the limit of compensation

The following covers are in addition to your Personal accident limit of compensation as shown in the schedule.

7.5.1 Repatriation costs

If you die from an accident while you are outside the borders of the Republic of South Africa, we cover the reasonable costs to return your body to South Africa.

This cover is limited to the amount shown in the schedule.

7.5.2 Double compensation

If the policyholder and the policyholder's spouse die within twelve months of the accident that caused their accidental deaths, we will give double compensation for accidental death.

This cover is subject to the following conditions:

7.5.2.1 The deaths must be caused by the same accident.

7.5.2.2 You must have cover for death, permanent disability and temporary disability.

7.5.2.3 You must have surviving children under the age of 18 years, who are dependent on you and your spouse.

7.5.2.4 You, your spouse and your children must all be members of the same household at the time of the accident.

7.6 Optional cover under this section

These covers are optional. Please refer to your schedule to see if you have it.

7.6.1 Permanent disability

7.6.1.1 Your accidental permanent disability is compensated in accordance with the following scale of benefits:

Description of accidental permanent disability	Percentage of limit of compensation
Loss of four fingers:	70%
Loss of thumb: • Both phalanges • One phalanx	 25% 10%

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Description of accidental permanent disability	Percentage of limit of compensation
Loss of index finger:	
• Three phalanges	10%
• Two phalanges	8%
• One phalanx	4%
Loss of middle finger:	
• Three phalanges	6%
• Two phalanges	4%
• One phalanx	2%
Loss of ring finger:	
• Three phalanges	5%
• Two phalanges	4%
• One phalanx	2%
Loss of little finger:	
• Three phalanges	4%
• Two phalanges	3%
• One phalanx	2%
Loss of metacarpal:	
• First or second (additional)	3%
• Third, fourth or fifth (additional)	2%
Loss of toes:	
• All on one foot	30%
• Big toe, both phalanges	5%
• Big toe, one phalanx	2%
• All toes other than the big toe, if more than one toe is lost	1% for each toe lost
Loss of sight:	
• One or both eyes	100%
• One eye, except perception of light	75%
Loss of speech	100%
Loss of hearing:	
• Both ears	100%
• One ear	25%

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Description of accidental permanent disability	Percentage of limit of compensation
Loss by physical separation at or above the wrist or ankle of one or more limbs, or permanent and complete loss of use of a limb	100%
Injuries resulting in total paralysis, permanent disability or in being permanently bedridden	100%

7.6.1.2 If your accidental permanent disability does not appear in this table, we will apply a percentage of disability to your injury that is consistent with the percentages in the table.

7.6.1.3 Burns

We cover your accidental permanent disability caused by burns, depending on the percentage of your body's surface area that is disfigured from burns. Permanent loss of use of a part of your body will be treated as loss of that part.

This cover is limited to the amount shown in the schedule.

This cover is subject to the following conditions:

- if the percentage disfigurement for burns is less than 100% of the surface area, we will apply a percentage to the compensation that is consistent with the actual disfigurement you suffer.
- we will only make payment once the permanent effect of medical or surgical treatment for your burns has been established.

We do not cover your burns if less than 10% of the surface area is affected.

7.6.2 Temporary disability

We will compensate you if you are temporarily disabled due to an accident.

This cover is limited to the amount shown in the schedule for each week of your temporary disability.

We will not pay your temporary disability:

7.6.2.1 For longer than 104 weeks.

7.6.2.2 If we consider you medically fit or able to return to your usual business or occupation.

7.7 Special terms and conditions under this section

7.7.1 How we will compensate you

In the event of your accidental death, we will pay your beneficiary or your estate.

In the event of your accidental permanent disability or temporary disability, we will pay you.

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Temporary disability payments will be made to you at intervals, if the attending medical practitioner gives us a satisfactory medical report at the time of the temporary disability.

7.7.2 Limits of compensation

If we pay the full limit of compensation for either accidental death or accidental permanent disability, this section of the policy will end immediately and you cannot make any further claims under it.

We will only pay up to the limit of compensation for accidental permanent disability caused by one accident. The total we pay for accidental permanent disability for any one accident will not be more than 100% of the permanent disability maximum limit of compensation.

We will only pay you for either accidental death or accidental permanent disability caused by the same accident.

We will only pay you for either accidental permanent disability or temporary disability caused by the same accident. If we pay you for temporary disability and then you claim for accidental permanent disability, we may deduct the amount that we paid out for temporary disability from the payment for accidental permanent disability.

7.7.3 Compensation limits for the accidental death of a child

The law limits compensation for accidental death of children. These limits are shown in the schedule.

7.7.4 Countries where you are insured under this section

Cover under this section is world-wide.

7.7.5 Accidental death or disability must happen within 24 months of the accident

Your accidental death or disability must take place within 24 months of the accident that caused the bodily injury.

For accidental death, the 24-month period does not include the time that you are kept alive by life support equipment if you are on the equipment for more than three consecutive days. If the life support equipment is used for less than three consecutive days, the 24-month period is not delayed.

7.7.6 You must give us certain information

You must give us immediate notice if:

7.7.6.1 You have any physical medical condition which affects you.

7.7.6.2 You change your occupation to a more dangerous occupation.

7.7.7 You must get proper medical care

If you have any physical injury that might result in a claim, you must get medical care within a reasonable time.

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We will not cover your accidental death or disability that has been affected in any way by you not having any medical treatment that we believe you should have had.

7.7.8 You must agree to medical examinations

If you have a claim, you must attend medical examinations as often as we ask you to. We are responsible for the cost of these examinations and any reasonable expenses related to it.

7.8 What we do not insure under this section

Under this section, we will not compensate you for any of the following:

7.8.1 Medical conditions

We do not cover death, bodily injury or disability caused by a medical condition that existed before the person was first added to this section.

7.8.2 Taking part in certain activities

We do not cover death, bodily injury or disability caused by caused by your participation in any of the following activities:

7.8.2.1 Any sport as a professional.

7.8.2.2 Extreme activities like paragliding, skydiving, hang-gliding, off- road motorcycling, quad-biking or free climbing.

7.8.2.3 Wrestling, boxing or martial arts.

7.8.2.4 Racing, speed or endurance events on or in power-driven vehicles or craft.

7.8.2.5 Flying, except if you are a passenger in a legally licensed passenger-carrying aircraft.

7.8.2.6 Mountaineering where the use of ropes or a guide is necessary; or

7.8.2.7 Digging or sinking of mine pits or shafts, underground mining activities or the manufacture or use of explosives.

7.8.3 Alcohol or drug use

We do not cover death, disability or bodily injury that results from you:

7.8.3.1 Being under the influence of alcohol or drugs; or

7.8.3.2 Having a blood-alcohol level over the legal limit.

If your alcohol level is above the legal limit, we will consider you are under the influence of alcohol.

This exclusion will not apply if a qualified medical practitioner prescribes the drugs for you and you take them in the way they are prescribed.

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7.8.4 Intentional misconduct

We do not cover death, disability or bodily injury resulting from your intentional misconduct, for example when you provoke an assault, break any law or disturb the peace.

7.8.5 Death or bodily injury that you deliberately cause

We do not cover death, disability or bodily injury that you cause by suicide, attempted suicide, intentional self-injury or exposure to danger.

7.8.6 Military or other service

We do not cover death, disability or bodily injury resulting from your service in the military, naval, police or air service of any country.

7.8.7 Participation in riot, civil commotion or act of terrorism

We do not cover death, disability or bodily injury resulting from your participation in any riot, civil commotion or act of terrorism.

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8. ALL RISKS SECTION

8.1 Definitions for this section

general items	means: • your clothing and personal items that a person would normally wear or carry; • your personal sporting gear that a person participating in sport would normally wear or use; • household items, including groceries that you are transporting to or from any place of purchase, repair or renovation.
insured items	means general and specified items.
money	means bank notes, coins that are not part of a collection, cheques, postal orders, bank drafts, travel tickets, traveller's cheques, postage stamps, saving stamps, certificates, premium bonds and other negotiable instruments. Money does not include bullion.
permanent fittings of a caravan or trailer	means items that were fitted by the manufacturer of the caravan or trailer.
specified items	means any item specifically insured under this section and shown in the schedule.
unattended	means that you are not with your insured property and you left no person in charge of it with the express instruction to look after the property.
you	means the policyholder, the co-policyholder named in the schedule and members of the policyholder's family who live with them.

8.2 What we insure

We cover accidental loss of or damage to:

8.2.1 General items

This cover is limited to the amount shown in the schedule for any one incident and to 25% of the limit of compensation for any one item.

However, we do not cover any of the following items under general items:

8.2.1.1 Mobile communication devices, e.g., cellular phones.

8.2.1.2 Car radios or sound systems.

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8.2.1.3 Pedal cycles, surfboards, kite boards, paddle skis, kayaks, canoes, surf skis, windsurfers or sailboards.

8.2.1.4 Tools.

8.2.1.5 Stamp- or coin collections.

8.2.1.6 Money or documents.

8.2.1.7 Guns or firearms.

8.2.1.8 Contents of caravans or trailers.

8.2.1.9 Drones.

8.2.2 Specified items

Please refer to your schedule to see if any of these items are specified.

8.2.2.1 Pedal cycles

We cover loss of or damage to your specified pedal cycles. This cover includes the ancillary equipment that comes with your pedal cycles.

This cover is limited to the amount shown in the schedule.

This cover is subject to the condition that the specified pedal cycle must be secured inside a locked building, locked with a bicycle locking device or padlock or secured to a vehicle with a bicycle locking device or padlock whenever the pedal cycle is left unattended or while being transported. It is important to note that a pedal cycle that is tied to a building or vehicle with ropes or ties that can easily be cut will not be considered secured.

If you do not comply with this condition, we will not cover loss of or damage to your pedal cycle caused by theft or attempted theft.

8.2.2.2 Contents of caravans or trailers

We cover loss of or damage to your specified or unspecified contents of caravans or trailers while it is in the caravan or trailer or inside a tent attached to the caravan or trailer.

This cover is limited to the amount shown in the schedule. The maximum we will pay for any one item of contents of caravans or trailers is also shown in the schedule.

However, we do not cover the following:

- loss or damage caused by theft while the caravan or trailer and their attached tents are unoccupied, unless there are visible signs of forced entry into or exit from the caravan, trailer or tent;
- loss of or damage to permanent fittings;
- loss or damage caused by fraud or dishonesty by a person who has borrowed or hired the caravan or trailer;

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- stamp or coin collections, furs, jewellery, watches or any item more specifically insured.

8.2.2.3 Contact lenses / spectacles

We cover loss of or damage to your specified contact lenses, spectacles or sunglasses.

This cover is limited to the amount shown in the schedule.

8.2.2.4 Jewellery / wristwatches

We cover loss of or damage to your specified jewellery or wristwatches.

This cover is limited to the amount shown in the schedule.

This cover is subject to the condition that you must give us a professional valuation certificate for all specified jewellery and watches. This valuation certificate must be dated before the date of the loss or damage.

If you do not have a valuation certificate, your compensation will be limited to the amount shown in the schedule.

8.2.2.5 Car sound equipment

We cover loss of or damage to your specified car sound equipment.

This cover is limited to the amount shown in the schedule.

8.2.2.6 Cellular phones / pagers / car phones

We cover loss of or damage to your specified cellular phones, pagers or car phones. This cover includes the ancillary equipment that comes with these mobile communication devices.

This cover is limited to the amount shown in the schedule.

8.2.2.7 Specified clothing / personal effects

We cover loss of or damage to your specified clothing and personal effects.

This cover is limited to the amount shown in the schedule.

8.2.2.8 Collectables / antiques / works of art

We cover loss of or damage to your specified collections. Examples of collections are stamp of coin collections, antiques, artwork and Persian carpets.

This cover is limited to the limit of compensation shown in the schedule for the total collection.

The maximum we will pay for any one stamp or coin is also shown in the schedule.

This cover is subject to the condition that loss of or damage to stamp collections is only covered if one or more complete pages of the collection is lost or damaged.

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We do not cover any current, valid coins under your specified coin collections.

8.2.2.9 Electrical items / household goods

We cover loss of or damage to your specified electrical equipment and household goods.

This cover is limited to the amount shown in the schedule.

8.2.2.10 Other non-road licenced motorised equipment

We cover loss of or damage to your specified non-road licenced motorised equipment.

This cover is limited to the amount shown in the schedule.

8.2.2.11 Photographic / video equipment

We cover loss of or damage to your specified photographic or video equipment. This cover includes the ancillary equipment that comes with your photographic equipment.

This cover is limited to the amount shown in the schedule.

8.2.2.12 Portable / hand-held electronic items

We cover loss of or damage to your specified portable or hand-held electronic equipment. This cover includes the ancillary equipment that comes with your electronic equipment.

This cover is limited to the amount shown in the schedule.

8.2.2.13 Sport / recreational equipment

We cover loss of or damage to your specified sport or recreational equipment. This cover includes the ancillary equipment that comes with your sport or recreational equipment.

This cover is limited to the amount shown in the schedule.

8.2.2.14 Tools / hand tools

We cover loss of or damage to your specified tools or hand-held tools. This cover includes the ancillary equipment that comes with your tools or hand-held tools.

This cover is limited to the amount shown in the schedule.

8.2.2.15 Wheelchairs / lawnmowers / motorised items

We cover loss of or damage to your specified wheelchairs, lawnmowers or other motorised items.

This cover is limited to the amount shown in the schedule.

8.2.2.16 Baby prams and car seats / baby accessories

We cover loss of or damage to your specified baby prams, car seats or other baby accessories.

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This cover is limited to the amount shown in the schedule.

8.2.2.17 Loss of money and/or documents

We cover loss of or damage to your specified money or documents.

This cover is limited to the amount shown in the schedule.

8.2.2.18 Zippy-nippy / kiddie's cycles

We cover loss of or damage to your specified zippy-nippy or children's bicycles.

This cover is limited to the amount shown in the schedule.

8.2.2.19 Firearms

We cover loss of or damage to your specified firearms. This cover includes the ancillary equipment that comes with your firearms.

This cover is limited to the amount shown in the schedule.

However, we do not cover loss of or damage to firearms caused by mechanical defects, bursting or splitting of barrels or any damage that happens while the firearm is fired, loaded or unloaded.

8.2.2.20 Musical instruments

We cover loss of or damage to your specified musical instruments.

This cover is limited to the amount shown in the schedule.

However, we do not cover the following:

- broken strings, drum- or tympanic membranes;
- loss of or damage to the musical instrument when it is in transit, unless your specified musical instrument is securely stored in a case made of wood, metal, leather or other similar protective material.

8.2.2.21 Essential medical equipment

We cover loss of or damage to your specified medical equipment.

This cover is limited to the amount shown in the schedule.

8.2.2.22 CD- and DVD collections

We cover loss of or damage to your specified CD- or DVD collections.

This cover is limited to the limit of compensation shown in the schedule for the total collection.

The maximum we will pay for any one CD or DVD is also shown in the schedule.

8.2.2.23 Artificial limb(s) and replacement

We cover loss of or damage to your specified artificial limbs.

This cover is limited to the amount shown in the schedule.

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8.2.2.24 Drones

We cover loss of or damage to your specified drones.

This cover is limited to the amount shown in the schedule.

However, we do not cover the following:

- loss or damage while it is in use;
- drones that are governed by the South African Civil Aviation Authority and are used for commercial purposes;
- any liability.

8.3 Extended cover that forms part of the limit of compensation

8.3.1 Remote jamming or blocking and /or items stolen from unattended vehicles

We will only compensate you for loose items stolen from an unattended vehicle if:

8.3.1.1 The insured item/s are in the locked boot, cubby-hole or under retractable or removable boot covers of the vehicle; and

8.3.1.2 The vehicle windows must be closed; and

8.3.1.3 There are visible signs of forced entry into the vehicle; and

8.3.1.4 You must have locked the vehicle when leaving it unattended.

We compensate you as follows:

8.3.1.5 The compensation limit shown in the schedule for specified items; and/or.

8.3.1.6 25% of the compensation limit for unspecified items.

The maximum we will pay is the compensation limit shown in the schedule for each and every item.

You must pay the excess shown in the schedule.

However, we do cover items stolen from an unattended vehicle even if there are no visible signs of forced entry into the vehicle, if we suspect that access was gained to the vehicle by remote jamming or blocking.

This cover is subject to the following conditions:

8.3.1.7 The insured item/s must be specified in the schedule; and

8.3.1.8 The vehicle windows must be closed; and

8.3.1.9 The insured items are in the locked boot, cubby-hole or under retractable or removable boot covers of the vehicle; and

8.3.1.10 You must have locked the vehicle when leaving it unattended.

However, this does not apply to baby or toddler car seats.

We will not pay more than the compensation limit shown in the schedule for each item specified.

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The maximum limit we will pay for remote jamming/blocking is also shown in the schedule for each and every event.

You must pay the remote jamming excess shown in the schedule.

8.4 Special terms and conditions under this section

8.4.1 How we will compensate you

We will compensate you for loss of or damage to your insured items by any one or combination of the following:

8.4.1.1 Paying the costs of the loss or damage.

8.4.1.2 Replacing whatever is lost or damaged.

8.4.1.3 Repairing whatever is damaged.

You must get our approval before doing any repairs or replacements. If you do not get our approval, we may reject your claim.

We base the compensation on the replacement value of similar new items at the time of the loss or damage.

8.4.2 Limits of compensation

8.4.2.1 General items

- for any one item, we will only compensate you up to 25% of the total limit of compensation shown in the schedule;
- for the whole claim, we will compensate you up to the limit of compensation shown in the schedule.

8.4.2.2 Specified items

We will compensate you up to the limit of compensation shown in the schedule.

8.4.3 Excess

There is an excess in the schedule for All Risks. This is the amount that you must pay before we will compensate you.

8.4.4 Countries where you are insured under this section

Cover under this section is world-wide.

8.4.5 Items in a bank safety deposit box or recognised private vault

If your specified items are shown in the schedule as kept in a bank safety deposit box or recognised private vault, we only cover those items if they are in the safety deposit box or private vault at the time of the loss or damage.

If you remove the item from the bank safety deposit box or private vault, you must notify us, insure the item as an ordinary specified item and pay any additional premium due.

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8.4.6 Make sure you are not underinsured

It is your responsibility to insure your specified items for their replacement value.

8.4.7 You must give proof of ownership and value

If we ask for it, you must give us acceptable proof that you own an item. You must also give us acceptable proof of the value of an item if we ask for it.

8.4.8 Pairs and sets

We do not cover any additional, special value that an item has because it forms part of a pair or set. We only cover the proportionate value of the part of the set that is lost or damaged.

This condition does not apply if a single item of a pair or set is lost or damaged and that item cannot be replaced or repaired without replacing or repairing the entire set.

8.4.9 Increase due to inflation

We increase the General items limits of compensation under your All Risks section each year on the renewal of your policy by a percentage to cater for the effect of inflation. This means that your premiums may also increase.

The percentage increase is shown in the schedule.

8.5 What we do not insure under this section

Under this section, we will not compensate you for any of the following:

8.5.1 Items more specifically insured

We will not compensate you under General items for any item that is specified or insured elsewhere.

8.5.2 Vehicles, aircraft and watercraft

We do not cover any of the following:

8.5.2.1 Motor vehicles and their accessories (except for specified car radios and sound systems).

8.5.2.2 Trailers or caravans.

8.5.2.3 Hang gliders.

8.5.2.4 Aircraft.

8.5.2.5 Watercraft and their accessories.

8.5.3 Computers

We do not cover any computer equipment or its accessories, e.g., laptops, palmtops, notepads, tablets (e.g., iPads), e-readers or desktop computers.

8.5.4 Unset gems

We do not cover any loss of or damage to unset gems.

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8.5.5 Gradual causes

We do not cover loss or damage caused by gradual causes like wear and tear, rust, mildew, corrosion, decay, depreciation or deterioration.

8.5.6 Cost of reproduction

We do not cover the cost of reproducing sounds, data or images that are lost from any media.

8.5.7 Cleaning, dyeing, renovating or repairing

We do not cover loss or damage caused by cleaning, dyeing, renovating or repairing.

8.5.8 Confiscation or detention

We do not cover loss of or damage to items that are confiscated or detained by any process of law.

8.5.9 Professional and commercial use

We do not cover loss of or damage to any item that is used for professional or commercial purposes. Examples of items used for professional or commercial purposes are the photographic equipment used by a professional photographer, the tools used by a professional handyman or the golf clubs used by a professional golfer.

8.5.10 Electrical or mechanical breakdown

We do not cover electronic, electrical or mechanical breakdown, breakages or failure.

8.5.11 The action of light or climatic conditions

We do not cover damage caused by the action of light or climatic conditions.

8.5.12 **Manufacturer's purchase agreement**, guarantee or service contract

We do not cover loss, damage or breakage covered by a manufacturer's purchase agreement, guarantee or service contract.

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9. MOTOR SECTION

9.1 Definitions for this section

agreed value	means the value you and we agree at which to insure your vehicle and its factory-fitted accessories.
car	means a private motor car.
caravan or trailer	means a caravan or trailer, which is not self-propelled, including its permanent fittings.
code 3 / built-up vehicle	means a new or used vehicle that has been declared permanently unfit for use, usually because the vehicle: • was involved in an incident and declared unfit for use as a vehicle; • is damaged to an extent which includes structural defects and requires substantial rebuilding; • was stolen.
credit shortfall	means the difference between the total amount you owe a registered credit provider under a financing agreement in terms of the National Credit Act, Act 34 of 2005, and the value of the vehicle shown in the schedule.
designated driver/s	means the person/s authorised to drive the vehicle and is noted on your schedule as the designated driver/s. There can be up to two designated drivers shown in the schedule.
excess	means the first amount you must pay before we settle a claim.
factory fitted vehicle accessories	means vehicle accessories that are fitted during production of the vehicle and are included in the manufacturer's standard specification of the particular vehicle model. These accessories are fitted before any optional extras or additions that the original buyer may request from the manufacturer before purchasing the vehicle.
golf car	means a motorised or battery-operated vehicle designed for transport on a golf course.
light delivery vehicle (LDV)	means a light delivery vehicle (including 4x4 or 4x2 vehicles) with a gross mass of 3 500 kg or less.
motorcycle	means a standard road two- or three-wheel motorcycle, a motor scooter (with or without a side car), a three- or four-wheel motorised vehicle (for example a quad bike or all-terrain vehicle).

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non-factory fitted vehicle accessories	means vehicle accessories that can be added during the time of purchase, or after the vehicle's purchase. These include enhancements, optional extras and/or any additional accessories. These accessories generally increase the value of the vehicle. They must be insured separately and will be shown in your policy schedule.
retail value	means the price at which a car dealer sells a vehicle with its factory-fitted accessories and as published in a recognised and current motor trade publication or database.
recreational tractor	means a self-propelled, recreational tractor or lawn mower, which is used for domestic or recreational purposes (for example mowing the lawn at your private home).
regular driver	means you or the person who has your permission to drive the vehicle. This is the person who drives the vehicle most frequently and is noted on your policy schedule as the regular driver.
replacement vehicle	means any car or light delivery vehicle that you hire, lease or temporarily use as a replacement for the insured vehicle while the insured vehicle is in for a service or repairs by the motor trade.
SAPVIN	means the number that is uniquely generated by the SAPS vehicle circulation system. A SAPVIN number is issued when a vehicle does not have a VIN or engine number, the vehicle's VIN or engine numbers have been duplicated, or the vehicle's VIN or engine numbers have been altered, defaced or obliterated. SAPVIN is an abbreviation for South African Police Vehicle Identification Number.
total loss	means that your vehicle is written off or stolen.
vehicle	means the insured vehicle shown in the schedule, or the replacement vehicle where relevant. the vehicle includes factory-fitted accessories and spare parts when they are in or on the vehicle.
vehicle accessories	means items which are fitted to your vehicle in such a way that they cannot be removed without the use of a tool or tools without being damaged.
written off	means your vehicle is damaged and, in our opinion, is not economical to repair.

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you	means the policyholder(s) including your spouse/partner and co-policyholder named in the schedule. This includes any person who has your permission or is authorised to drive the vehicle.

9.2 What we insure

We cover loss of or damage to the vehicle shown in the schedule.

We also cover the replacement vehicle. The maximum compensation we will give for a replacement vehicle is the retail value or agreed value of the insured vehicle on your policy.

9.3 Types of vehicle use

When you insure your vehicle, you choose the class of use for each vehicle. You may only use your vehicle for the purpose in the description you selected and which is shown in the schedule.

If you use the vehicle for other purposes, we may not accept any claims. If you change the purpose of use of the vehicle, you must inform us immediately.

9.3.1 Domestic use

If the schedule shows that your vehicle is used for domestic purposes, you may use it for social and private travel, travel to and from work, as well as travel for professional or occupation purposes once a week. If you use your vehicle for business or occupation more than once a week, it cannot be covered under Domestic class of use.

9.3.2 Business use

If the schedule shows that your vehicle is used for business purposes, you may use it for social and private travel, travel to and from work, as well as travel for administrative professional or occupational purposes. If you use the vehicle for trade, transport or any other commercial purpose, it cannot be covered under this policy and you must take out commercial cover for the vehicle.

9.4 Types of vehicle value

Please refer to your schedule to see which type of vehicle value applies to each vehicle you insure.

9.4.1 Cars and light delivery vehicles

9.4.1.1 Retail value

Retail value is the price at which a car dealer sells a vehicle with its factory-fitted accessories. The retail value is determined by reference to the retail value from the Auto Dealer's guide published by TransUnion Auto Information Solutions (Pty) Limited or any similar publication approved by the company. The vehicle's age, condition and odometer readings may affect the value.

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If the schedule shows that your vehicle value is Retail value, we will automatically adjust your vehicle sum insured and premium each renewal date to align to the most current retail value on your renewal date.

If your vehicle is written off or stolen, we will settle the claim at the Retail value at the time of the claim.

To ensure that your vehicle is sufficiently covered, you must insure the following items separately:

- non-factory fitted accessories;
- credit shortfall (any amounts you still owe on the vehicle).

You must ensure that the values of any extra accessories are accurate and up to date. You may change the values that the non-factory fitted accessories are insured for at any time.

9.4.1.2 Agreed value

Agreed value is only used for vehicles that do not have a retail value publicised in a recognised and current motor trade publication or database (for example imported sports cars or vintage cars).

If the schedule shows that your vehicle value is Agreed value, you must give us proof of the vehicle value in the form of a valuation by a reputable motor vehicle dealer. You must give us this proof at every renewal date of this policy otherwise the agreed value will remain unchanged on the renewal of this policy.

If the condition of the vehicle deteriorates after the Agreed value valuation, but before a claim, we may pay you less if there is a claim.

9.4.2 Motorcycles, caravans, trailers, golf cars and recreational tractors

The maximum compensation we will pay is the lowest of the limit of compensation shown in the schedule or the retail value of the vehicle at the time of the loss.

9.5 Types of motor cover

Please refer to your schedule to see what type of cover you have for each vehicle you insure.

9.5.1 Comprehensive

If the schedule shows that your type of vehicle insurance is Comprehensive, we will compensate you for the following:

9.5.1.1 Any loss or damage.

9.5.1.2 All extended covers.

9.5.1.3 Liability.

All products are underwritten by Old Mutual Insure.
Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

9.5.2 Third party, fire and theft

If the schedule shows that your type of vehicle insurance is Third party, fire and theft, we only compensate you for the following:

9.5.2.1 Loss or damage caused by fire, lightning or explosion.

9.5.2.2 Loss or damage caused by theft or attempted theft.

9.5.2.3 Loss or damage caused by hijacking or attempted hijacking.

9.5.2.4 Costs to protect the vehicle.

9.5.2.5 Costs for emergency repairs.

9.5.2.6 Costs to tow and store the vehicle.

9.5.2.7 Delivery after repair.

9.5.2.8 Special modification to your vehicle.

9.5.2.9 Fire extinguishing costs.

9.5.2.10 Car hire (if you have selected it).

9.5.2.11 Cover for vehicles used in a neighbouring country for more than 3 days a week (if you have selected it);

9.5.2.12 Liability.

9.5.3 Third party only

If the schedule shows that your type of vehicle insurance is Third party only, we only cover the vehicle against liability.

9.6 Extended covers that form part of the limit of compensation

9.6.1 Window glass (if the type of insurance is Comprehensive)

We cover the costs of replacing or repairing the window glass of your vehicle.

If your window is damaged, you must contact our 24-hour call centre telephonically on 0860 225 563 or via our emergency services app to arrange replacement or repair of the window glass with one of our approved service providers.

This cover is subject to a window glass excess, which is shown in the schedule.

We will not compensate you for damage to cover sunroofs and other glass that forms part of the body of the vehicle under this cover, as they are not regarded as window glass.

9.6.2 Replacement of your car or light delivery vehicle (if the type of insurance is Comprehensive)

If your car or light delivery vehicle is subject to a total loss, we will replace your vehicle with a new vehicle of the same make and model.

This cover is subject to the following conditions:

9.6.2.1 Your car or light delivery vehicle may not be older than one year from the date of first registration.

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Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

9.6.2.2 Your car or light delivery vehicle may not have travelled more than 30 000 kilometres.

9.6.3 Unavailable spare parts (if the type of insurance is Comprehensive)

If any part needed to repair the vehicle is not available in the Republic of South Africa as a standard part, we will compensate you for an amount up to the manufacturer's list price at the time of the loss or damage. This amount includes the reasonable cost to transport the part to South Africa.

9.6.4 Cover if you buy a new vehicle (if the type of insurance is Comprehensive)

If you buy a new vehicle to replace a vehicle insured under this section of your policy, we will cover your new vehicle for the first 72 hours after you take possession of the vehicle, even if it is not shown in the schedule.

This cover is subject to the condition that your new vehicle is added to this policy with effect from the date that you take possession of the vehicle and that you pay any additional premium due to us.

9.7 Extended covers in addition to the limit of compensation

The following extended covers are in addition to your limit of compensation as shown in the schedule.

9.7.1 Costs to protect the vehicle (if the type of insurance is Comprehensive or Third party, fire and theft)

We cover the reasonable costs to protect the vehicle after a valid claim under this section.

This cover is limited to the amount shown in the schedule.

9.7.2 Costs for emergency repairs (if the type of insurance is Comprehensive or Third party, fire and theft)

If you have a valid claim under this section, you may authorise emergency repairs to your vehicle without our consent.

This cover is limited to the amount shown in the schedule.

You must give us a detailed invoice from the repairer.

9.7.3 Costs to tow and store the vehicle (if the type of insurance is Comprehensive or Third party, fire and theft)

We cover the reasonable costs for towing and storage of your vehicle after a valid claim under this section.

If your vehicle is damaged, you must contact our 24-hour call centre telephonically on 0860 247 365 or via our emergency services app to arrange towing and storage with one of our approved service providers.

If you do not use our approved service providers, this cover is limited to the amount shown in the schedule.

All products are underwritten by Old Mutual Insure.
Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

9.7.4 Delivery after repair (if the type of insurance is Comprehensive or Third party, fire and theft)

We cover the reasonable costs to deliver your vehicle to your private home in the Republic of South Africa after a valid claim under this section.

This cover is subject to the condition that the vehicle must be repaired in South Africa.

9.7.5 Special modifications to your car or light delivery vehicle (if the type of insurance is Comprehensive or Third party, fire and theft)

We cover the necessary and reasonable costs for special modifications to your vehicle after an accident that causes bodily injury which leaves you permanently disabled and bound to a wheelchair.

This cover is limited to the amount shown in the schedule.

This cover is subject to the condition that we must authorise the modification before you proceed with it.

9.7.6 Wreckage removal (if the type of insurance is Comprehensive)

We cover the reasonable costs of clearing up and removing debris and wreckage of your vehicle after a valid claim under this section.

9.7.7 Emergency expenses for accommodation (if the type of insurance is Comprehensive)

We cover accommodation expenses for you and one passenger after a valid claim under this section.

This cover is limited to the amount shown in the schedule and to a maximum of two days.

This cover is subject to the following conditions:

9.7.7.1 Your vehicle must be a car or light delivery vehicle.

9.7.7.2 The loss or damage must have occurred more than 250 kilometres from your private home shown in the schedule.

9.7.8 Death from an accident (if the type of insurance is Comprehensive)

We will pay your estate if you are injured in an accident in your vehicle that leads to a valid claim under this section, and you die within 90 days from the accident as a direct result of that injury.

This cover is limited to the amount shown in the schedule.

9.7.9 Locks, keys and remote control units (if the type of insurance is Comprehensive)

We cover loss of or damage to your vehicle's locks, keys (including smart keys) and remote control units.

This cover is limited to the amount shown in the schedule.

All products are underwritten by Old Mutual Insure.
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9.7.10 Tracking device (if the type of insurance is Comprehensive)

We cover the cost to install a tracking system in your new vehicle, if you had a tracking system in your vehicle which was written off or stolen and not recovered.

This cover is limited to the amount shown in the schedule.

This cover is subject to the following conditions:

9.7.10.1 You must have a valid contract with a tracking company for the vehicle that was written off or stolen.

9.7.10.2 All payments to the tracking company must be up to date at the time of the loss or damage.

9.7.10.3 We must authorise the installation before you proceed with it.

9.7.11 Fire extinguishing costs (if the type of insurance is Comprehensive or Third party, fire and theft)

We cover the reasonable costs of extinguishing or fighting a fire that poses a danger to your vehicle.

This cover is limited to the amount shown in the schedule.

This cover is subject to the condition that you must be legally liable to pay the extinguishing costs.

9.7.12 Emergency costs (if the type of insurance is Comprehensive)

We cover the costs you have to pay any public authority for emergency services after a valid claim under this section of your policy.

This cover is limited to the amount shown in the schedule.

9.7.13 Costs to recover the vehicle (if the type of insurance is Comprehensive)

We cover the costs to find your vehicle after it was stolen or hijacked.

This cover is limited to the amount shown in the schedule.

9.7.14 Difference in excess for a hired vehicle (if the type of insurance is Comprehensive)

If your car or light delivery vehicle is lost or damaged, we arranged a hire vehicle for you, and the hired vehicle is lost or damaged while you are using it, we will pay the difference between your standard or selected excess under this section and the excess for the hired vehicle.

This cover is limited to the amount shown in the schedule.

9.7.15 Costs for preparing claims

We will pay you the costs for getting any documentation, proof or details you need to prepare for a valid claim under the Motor section of this policy.

This cover is limited to the amount shown in the schedule.

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9.8 Vehicle liability

9.8.1 Legal liability for vehicles insured on this policy

We cover your legal liability caused by your vehicle, which occurs during the period of insurance for the following:

9.8.1.1 Accidental death of another person.

9.8.1.2 Accidental bodily injury of another person.

9.8.1.3 Accidental loss of or damage to property belonging to another person.

Our payment will include the following:

9.8.1.4 The amounts you are liable for.

9.8.1.5 Legal costs of the other person that you are liable for.

9.8.1.6 Costs that you incur to settle or defend the claim against you with our permission.

The limit of compensation at the time of the loss, damage, bodily injury or death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

However, we do not cover your legal liability if you are towing for reward.

9.8.2 Passenger liability

We cover your legal liability, which occurs during the period of insurance for the following:

9.8.2.1 Accidental death of a passenger of the insured vehicle.

9.8.2.2 Accidental bodily injury of a passenger of the insured vehicle.

The limit of compensation at the time of the bodily injury or death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

The limit of compensation for drivers of cars or light delivery vehicles aged 25 years or younger is also shown in the schedule.

However, we do not cover the following:

9.8.2.3 Passengers in or on the load body of a light delivery vehicle.

9.8.2.4 Passengers on motorcycles, motor scooters or three-and four-wheeled motorised vehicles.

9.8.3 Legal liability while other people drive or use your vehicle

We also cover the legal liability of any person who is driving or using your vehicle during the period of insurance for the following:

9.8.3.1 Accidental death of another person.

9.8.3.2 Accidental bodily injury of another person.

9.8.3.3 Accidental loss of or damage to property belonging to another person.

All products are underwritten by Old Mutual Insure.
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This cover is subject to the following conditions:

9.8.3.4 The person driving or using your vehicle must:

- have your permission to drive or use it;
- not have legal liability cover under any other insurance;
- not have been refused motor insurance at any time;
- comply with the terms, conditions and exclusions of this policy.

9.8.3.5 You must ensure that any person driving or using your vehicle is aware of the terms, conditions and exclusions of this policy.

9.8.4 Legal liability for cars or light delivery vehicles not insured on this policy

We also cover your legal liability while you are using or driving a car or light delivery vehicle not insured on this policy during the period of insurance for the following:

9.8.4.1 Accidental death of another person.

9.8.4.2 Accidental bodily injury of another person.

9.8.4.3 Accidental loss of or damage to property belonging to another person.

This cover is subject to the following conditions:

9.8.4.4 You must not own the vehicle.

9.8.4.5 You are not buying, leasing or hiring the vehicle under a credit agreement or similar agreement.

However, we do not cover loss of or damage to the vehicle not insured under this policy.

9.8.5 Compensation

Our compensation for your vehicle liability includes the following:

9.8.5.1 The amounts you are liable for.

9.8.5.2 Legal costs of the other person that you are liable for; and

9.8.5.3 Costs that you incur with our permission to settle or defend the claim against you.

9.8.6 Limit of compensation

The limit of compensation is shown in the schedule. This amount applies to any single event or for a series of incidents that are the result of one event.

9.8.7 Legal representation for liability claims

We may arrange the following:

9.8.7.1 Representation for you at any inquiry into death resulting from a valid vehicle loss or damage claim under this section.

9.8.7.2 Legal representation for your defence at any criminal proceedings resulting from a valid claim under this section.

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9.8.8 What is not covered under vehicle liability

We do not cover the following:

9.8.8.1 Death of or bodily injury to certain people

We do not cover your legal liability caused by the death of or bodily injury to any of the following people:

- you, any person using or driving your vehicle with your permission or members of your family who normally live with you;
- your employees acting in the course of their employment with you at the time of the event. This exclusion does not apply to your domestic employees;
- any person in or on a caravan or trailer while it is towed by your vehicle;
- any passenger who was outside the body of the vehicle at the time of the event;
- any person mounting onto, or dismounting from any motorcycle, golf car or recreational tractor.

9.8.8.2 Loss of or damage to property belonging to certain people

We do not cover your legal liability caused by loss of or damage to property:

- that you, a person using or driving your vehicle with your permission or any member of your family own, look after or control;
- in or on a caravan or trailer while it is being towed.

9.8.8.3 Cover in terms of the Road Accident Fund

We do not cover:

- your liability in terms of the Road Accident Fund;
- any amounts that the Road Accident Fund wants to recover from you; or
- if the Road Accident Fund is incapable or unable to compensate you.

9.8.8.4 If you alter or fail to update on-board computer software

We do not cover liability if death, injury, loss or damage results from any of the following:

- unauthorised changes to your vehicle's on-board computer software; or
- your failure to update your vehicle's on-board computer software in accordance with the manufacturer's requirements.

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9.9 Optional cover

These covers are optional. Please refer to your schedule to see if you have it.

9.9.1 Credit shortfall (if the type of insurance is Comprehensive)

This cover is only available to cars, light delivery vehicles and motorcycles.

We cover any credit shortfall you may have for your vehicle if the vehicle is financed by a registered credit provider under a financing agreement in terms of the National Credit Act, Act 34 of 2005.

This cover is subject to the following conditions:

9.9.1.1 The vehicle must be stolen or hijacked and not physically returned to you or to us; or

9.9.1.2 The vehicle must be written off.

9.9.1.3 You must give us the following documents within 30 days of the loss or damage:

- A copy of the credit agreement.
- A statement of your account showing the outstanding settlement balance at the date of loss or damage.

We do not cover the following amounts:

9.9.1.4 Payments or interests that are in arrears before the date of loss or damage.

9.9.1.5 Early settlement penalties.

9.9.1.6 Any other amounts that can be refunded to you (for example, extra payments you have made to reduce your credit).

9.9.1.7 Any legal costs you owe the finance company.

Example:

You buy a car for R 250 000. You take out vehicle financing from a registered credit provider to pay off the car in instalments.

During the vehicle loan repayment period, the vehicle is written off and at that stage you owe the credit provider R 230 000, but your vehicle retail value is R 220 000.

Normally, we would pay the credit provider R 220 000 (less your excess) and you would still owe them the outstanding R 10 000. If you have Credit shortfall cover, we will pay the R 220 000 (less your excess) PLUS the outstanding R 10 000.

9.9.2 Vehicle hire costs (if the type of insurance is Comprehensive or Third party, fire and theft)

This cover is only available to cars and light delivery vehicles.

If you have a valid claim under this section, we will arrange the hiring of a vehicle and pay the vehicle hire charges if your vehicle:

- cannot be driven;

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Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

- is undergoing repairs;
- is stolen and not recovered.

This cover is subject to the following conditions:

9.9.2.1 We must arrange the vehicle hire for you and pay the vehicle hire charges from an approved vehicle hire company of our choice.

9.9.2.2 You must accept the terms, conditions and exclusions of the vehicle hire company.

9.9.2.3 We will not extend the period of vehicle hire by the number of days that spare parts for the repair of your vehicle are not available.

9.9.2.4 The type of vehicle we will arrange, as well as the period of vehicle hire you will be compensated for, are shown in the schedule.

The period of vehicle hire you will be compensated for will start from any of the following dates:

9.9.2.5 The date your vehicle cannot be driven.

9.9.2.6 The date your vehicle is handed to the motor body repairer for repairs; or

9.9.2.7 The date the theft of your vehicle was reported to us.

The period of vehicle hire you will be compensated for ends at the earliest of the following dates:

9.9.2.8 The day your vehicle has been completely repaired.

9.9.2.9 The day we pay you for the total loss of your vehicle; or

9.9.2.10 The last day of the number of days shown in the schedule.

This cover does not include running costs (fuel, oil, tollgate fees or any other optional service supplier fees) of the hired vehicle.

9.9.3 4x4 or 4x2 cover (if the type of insurance is Comprehensive)

This cover is only available to cars and light delivery vehicles.

The covers listed under this optional cover are either in addition to the extended covers, or the values of the extended covers replace those shown in the schedule for comprehensive cover without the optional 4x4 or 4x2 cover. Cover is therefore not in addition to these limits, but replaces them, where applicable.

9.9.3.1 Costs for emergency repairs

You may authorise emergency repairs to the vehicle without our consent.

This cover is limited to the amount shown in the schedule.

You must give us a detailed invoice and photographic evidence from the repairer as soon as possible.

9.9.3.2 Mechanical and electrical breakdown of winching equipment

We cover sudden mechanical or electrical breakdown, failure or breakage of the winching equipment of your vehicle.

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This cover is limited to the amount shown in the schedule.

However, we do not cover failure or breakage:

- associated with defective design, defective parts, defective repair or incorrect operation of the winching equipment;
- due to wear, tear or gradual deterioration of the equipment's consumable parts, cable or coupling devices.

9.9.3.3 Head-, tail- or spotlights

We cover the cost of replacing any head, tail or fitted spotlights accidentally damaged, even if there is no other damage to the vehicle.

You must pay the excess shown in the schedule for this cover.

9.9.3.4 Documents

We cover the following documents that are lost or damaged:

- identity documents, passports, visas and vaccination certificates;
- printed road maps or permits which allow the vehicle entry into or exit from countries.

This cover is limited to the amount shown in the schedule.

9.9.3.5 Vehicle hire costs

If you have a valid claim under this section of your policy, we will pay the actual charges for the hire of a vehicle if your vehicle:

- cannot be driven;
- is being repaired; or
- is stolen and not recovered.

This cover is limited to the amount per day shown in the schedule and includes the cost of delivery of a vehicle from a vehicle rental company.

This cover is subject to the condition that you must accept the terms, conditions and exclusions of the vehicle hire company.

The period of vehicle hire will start from any of the following dates:

- the date your vehicle cannot be driven;
- the date your vehicle is handed to the motor trade for repair; or
- the date the theft of your vehicle was reported to us.

The period of vehicle hire ends at the earliest of the following dates:

- the day your vehicle has been completely repaired;
- the day we pay you for the total loss of your vehicle; or
- after a maximum of 30 days.

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Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

9.9.3.6 The countries where you are insured

In addition to the countries where you are insured under this section of the policy, we will also cover your vehicle in the United Republic of Tanzania, the Republics of Kenya, Zambia and Angola (excluding the Cabinda enclave).

If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to the Republic of South Africa and we will only consider your claim once the vehicle has been returned to South Africa.

If your vehicle is uneconomical to repair and you did not bring the vehicle back to the Republic of South Africa, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim.

We will determine the value of the wreckage at 20% of the retail value or agreed value as shown in the schedule and deduct the value of the wreck from the claim settlement.

9.9.4 Cover for vehicles used in a neighbouring country for more than three days a week (if the type of insurance is Comprehensive or Third party, fire and theft)

This cover is only available to cars and light delivery vehicles.

If you use your vehicle in a neighbouring country for more than three days a week, we will only cover the vehicle if you have this optional cover.

We will cover your vehicle if it is lost or damaged in the Republics of Botswana, Mozambique, Malawi, Namibia, Zimbabwe and the Kingdoms of Eswatini and Lesotho.

If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to the Republic of South Africa and we will only consider your claim once the vehicle has been returned to the Republic of South Africa.

If your vehicle is uneconomical to repair and you did not bring the vehicle back to the Republic of South Africa, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim.

We will determine the value of the wreckage at 20% of the retail value or agreed value as shown in the schedule and deduct the value of the wreck from the claim settlement.

9.9.5 Additional cover for locks, keys and remote -control units (if the type of insurance is Comprehensive)

We cover loss of or damage to your vehicle's locks, keys (including smart keys) and remote-control units.

This cover is limited to the amount shown in the schedule and replaces the limit shown in the schedule for the cover under 9.7.9 above.

All products are underwritten by Old Mutual Insure.
Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

9.10 Special terms and conditions under this section

9.10.1 How we will compensate you

If you have valid claim, we will compensate you for loss of or damage to your vehicle by any one or combination of the following:

9.10.1.1 Paying for the vehicle's repair at our approved repairer.

9.10.1.2 Replacing the vehicle.

9.10.1.3 Paying the amount of the loss, damage or liability.

You must get our approval before doing any repairs or replacements. If you do not get our approval, we may reject your claim.

We will decide how to compensate you. If we decide to repair your vehicle that is no longer under warranty, we can choose to replace non-safety or non-critical parts with parts that are not from the same source as those supplied by the original manufacturer or your vehicle, or with used parts that have been reconditioned.

If we replace the damaged item by paying you cash or replacing it, the damaged item belongs to us and we have the right to collect it from you. You may not discard or keep any damaged item without our written permission to do so.

9.10.2 Limits of compensation

9.10.2.1 Retail value

If the type of vehicle value of your vehicle is shown in the schedule as Retail value, we will compensate you for the retail value at the time of the incident giving rise to a claim in the event of a total loss, less any excess.

If the incident occurs within the first 12 months from the date of first registration of your vehicle and the vehicle is written off or stolen, we will replace your vehicle with a new vehicle of the same model (or similar model if the same model is not available), less any excess.

9.10.2.2 Agreed value

If the type of vehicle value of your vehicle is shown in the schedule as Agreed value and the vehicle is stolen or written off, we will compensate you for the limit of compensation shown in the schedule, less any excess.

9.10.2.3 Code 3 vehicle, built-up vehicle or a vehicle with SAPVIN numbers

If your vehicle is a Code 3 vehicle, built-up vehicle or a vehicle with SAPVIN numbers, our compensation is limited to 70% of the retail value at the time of loss or damage, less any excess if the type of vehicle value is shown in the schedule as Retail value or Sum insured value. If the type of vehicle value is shown in the schedule of Agreed value, we will pay the agreed value shown in the schedule, less any adjustments for deterioration (where relevant) and excess.

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9.10.3 Excess

There is an excess in the schedule for Motor. This is the amount that you must pay before we will compensate you.

This excess does not apply to claims for Vehicle liability.

If you have a claim because of an incident where you were not at fault, we are not responsible for recovering your excess from the party who was at fault. However, we may choose to do so. If we recover all or part of your excess, we will repay all or part of it to you.

9.10.4 Countries where you are insured under this section

Unless shown otherwise in the schedule, this section of the policy applies to the Republics of South Africa, Botswana, Mozambique, Malawi, Namibia, Zimbabwe and the Kingdoms of Eswatini and Lesotho.

If loss or damage occurs to the vehicle outside Republics of South Africa, Botswana, Mozambique, Malawi, Namibia, Zimbabwe and the Kingdoms of Eswatini and Lesotho, you are responsible for all costs you incur in bringing the vehicle back to South Africa. We do not compensate you for these costs.

Until the vehicle has been brought back to South Africa, we will not consider any claim for loss or damage to the vehicle.

9.10.5 You must take care of your vehicle

You must take all reasonable steps to protect your vehicle against loss or damage.

You must also ensure that your vehicle is roadworthy at all times, according to relevant legislation.

9.10.6 You must keep your vehicle secure

9.10.6.1 Security systems

If the schedule states that your vehicle is fitted with a security system, it is your responsibility to ensure that the security system has been installed.

We will only cover theft, attempted theft or hijacking if you comply with the following conditions:

- you must give us proof that the security system was installed at the time of the theft, attempted theft or hijacking;
- you must comply with the service agreements and recommendations of the manufacturers and installers of the security system.

9.10.6.2 Satellite tracking systems

If the schedule states that your vehicle is fitted with a satellite tracking system, it is your responsibility to ensure that the satellite tracking system has been installed.

We will only cover theft, attempted theft or hijacking if you comply with the following conditions:

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- you must immediately notify the authorities and the vehicle tracking company of the event;
- by no means may you interfere (including not paying fees) with the tracking or response company's ability or willingness to track and recover the vehicle effectively;
- you may not cancel your service agreement.

9.10.7 You must agree to inspections

We may ask an inspection agent to inspect your vehicle at any time. We may decide not to insure your vehicle if you do not agree to the inspection. We reserve the right to change the terms, conditions and exclusions or cancel the insurance based on the outcome of the inspection.

9.10.8 You must tell us about any traffic offences

You must tell us immediately in writing if your driver's licence, or the driver's licence of anyone you allow to drive the vehicle, is endorsed, suspended or cancelled. This includes a conviction for or charges brought against you or anyone you allow to drive the vehicle for any of the following reasons:

9.10.8.1 Negligent driving.

9.10.8.2 Reckless driving.

9.10.8.3 Driving under the influence of alcohol or drugs; or

9.10.8.4 Driving with a blood-alcohol level that is over the legal limit.

9.10.9 Only the policyholder can claim under this section

Only the policyholder may claim under this section of the policy. If the cover applies to someone other than the policyholder, the policyholder must claim on their behalf.

We have no further responsibility under this section once we have compensated you.

9.10.10 The policyholder will be compensated first

If more than one person has a right to insurance under this section, the limit of compensation applies to the total compensation we give. The policyholder receives compensation before any other people insured under this section.

9.10.11 Vehicle sharing

We will cover your vehicle if you accept payment for giving lifts to passengers as part of a vehicle-sharing agreement for social commuting purposes.

This is subject to the following conditions:

9.10.11.1 Your vehicle must be a car or light delivery vehicle.

9.10.11.2 The passengers are not transported in the course of a passenger-carrying business.

9.10.11.3 The total payment does not amount to profit.

All products are underwritten by Old Mutual Insure.
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9.10.12 Sound equipment

We cover the sound equipment of your vehicle if it is insured separately as an accessory under this section and if the type of insurance of your vehicle is Comprehensive.

You must pay the excess shown in the schedule.

9.10.13 Let us know if there is a change to the regular driver

The regular driver is the person who drives your Vehicle most frequently in any monthly period. This person will be noted in your Policy Schedule.

Should this regular driver change, you must notify us immediately. The terms, conditions and premiums are calculated on the profile of the regular driver.

If the terms, conditions and premiums are based on incorrect information supplied by you, we will be receiving an incorrect premium and your cover will be affected.

This means that you must pay:

9.10.13.1 The difference in premium; and

9.10.13.2 The additional excess shown in the schedule.

9.11 What we do not insure under this section

Under this section, we will not compensate you for any of the following:

9.11.1 Gradual damages

We do not cover loss, damage or liability caused by or from:

9.11.1.1 Deterioration in value resulting from repairs.

9.11.1.2 Wear and tear.

9.11.1.3 Rust, mildew, corrosion or decay.

9.11.2 Certain damages to tyres

We do not cover the following damage to tyres:

9.11.2.1 Malicious damage.

9.11.2.2 Damage caused by the application of brakes.

9.11.2.3 Damage caused by distortion of the tyre.

9.11.2.4 Punctures, cuts or bursts caused by road hazards including potholes.

9.11.3 Taking or impounding by authorities

We do not cover loss, damage or liability caused by any authority lawfully taking or impounding the vehicle or any part of the vehicle.

9.11.4 Outside the countries

We do not cover any event that takes place outside the countries where you are insured under this section, except while your vehicle is in transit by water between ports in these countries.

All products are underwritten by Old Mutual Insure.
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9.11.5 Compliance with the National Road Traffic Act Regulations (1996) and subsequent amendments

We do not cover any loss, damage or liability incurred while you or any person drives or uses your vehicle, have violated any of the provisions or requirements of the National Road Traffic Act, 93 of 1996 (as amended) or any of its regulations. This includes the Road Traffic Regulations of 1999 (as amended).

Examples of these provisions include, but are not limited to:

9.11.5.1 Driving under the influence of alcohol or drugs, or with a blood-alcohol level over the legal limit.

9.11.5.2 Driving without a vehicle licence that is valid in the country where the vehicle is being driven or used.

9.11.5.3 Driving the vehicle without a driver's or learner's licence that is valid in the country where the vehicle is being driven or used.

9.11.5.4 Do not comply with the relevant laws about licences in the country where the vehicle is being driven or used.

9.11.5.5 Driving your vehicle excessively faster than the prescribed speed limit.

9.11.5.6 Overtaking another vehicle on a solid white line, blind rise, corner or bend.

9.11.5.7 Ignoring important road traffic signs or traffic lights.

9.11.5.8 Driving your vehicle while it is not roadworthy.

The non-compliance with condition 9.11.5.5, 9.11.5.6, 9.11.5.7 or 9.11.5.8 must be a material cause of the loss, damage or liability. If we reject your claim due to non-compliance with any of those conditions, you must prove that the non-compliance is not a material cause of the loss, damage or liability.

9.11.6 If you leave the scene of the accident

We may not cover loss, damage or liability if you or any person who drives or uses your vehicle leaves the scene of the accident before the relevant authorities arrive on the scene.

9.11.7 Theft of vehicle accessories and spare parts in the vehicle

We will not cover theft of vehicle accessories and spare parts from the inside of the vehicle or its boot unless there are visible signs of forced entry to the vehicle.

9.11.8 Third Party selling your vehicle

We will not cover loss or damage to your vehicle if it is possession of a third party who is selling the vehicle on your behalf.

9.11.9 Types of use we do not cover

We do not cover any loss, damage or liability incurred while your vehicle is used for any of the following:

9.11.9.1 Commercial travelling (for example couriers or transport of stock or livestock).

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9.11.9.2 Carrying fare-paying passengers.

9.11.9.3 Giving lifts to passengers for profit.

9.11.9.4 Carrying goods for trade.

9.11.9.5 Giving driving lessons for reward.

9.11.9.6 Hiring out the vehicle for reward.

9.11.9.7 Racing or speed contests.

9.11.9.8 Rallies or trials involving driving of any kind, including use on 4x4 courses and test circuits (this exclusion does not apply if you have selected the optional 4x4 or 4x2 cover).

9.11.9.9 Gymkhanas, fun-day events or any events held on a race-track sanctioned by or under the auspices of a motoring club.

9.11.9.10 Any purpose relating to the motor trade, except when your vehicle is in the care of a member of the motor trade for maintenance or repairs.

9.11.10 Mechanical, electronic or electrical breakdown

We do not cover mechanical, electronic or electrical breakdowns, failure or breakages of your vehicle.

9.11.11 Pre-existing damage on vehicle

We will not be liable for the payment for repairs to pre-existing damage. This exclusion will not be applicable if proof of repairs to such damage can be produced.

Proof of repairs must have been done before the date of your next valid claim.

9.11.12 Unauthorised software alterations or failure to update software

We do not cover damage to your vehicle resulting from any of the following:

9.11.12.1 Unauthorised changes to the software of the on-board computer systems.

9.11.12.2 Your failure to update the software of the on-board computer systems.

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10. WATERCRAFT SECTION

10.1 Definitions for this section

credit provider	means a registered credit provider, with whom you entered into a financing agreement in terms of the National Credit Act, Act 34 of 2005.
laid-up	means that the watercraft is out of use and is out of the water.
sighting	means checking for damage after grounding.
total loss	means that your watercraft is written off or stolen.
watercraft	means a boat used on water for pleasure and private purposes with a maximum design speed of 100 km per hour. It includes, for example, jet skis, rubber dinghies, yachts and rowing watercrafts. For certain watercraft, you must specify the hull, the motor, the accessories and special equipment in the schedule. Other watercraft for example jet skis, are insured as a whole unit. In these cases the watercraft includes the hull, superstructure, fittings, machinery, engines, motors, accessory watercraft, gear and any equipment that would usually be sold with the watercraft.
written off	means your watercraft is damaged and, in our opinion, is not economical to repair.
you	means the policyholder(s), the co-policyholder named in the schedule, the policyholder's spouse and any other person using the watercraft with the policyholder's permission.

10.2 What we insure

We cover loss of or damage to the watercraft shown in the schedule.

10.3 Types of watercraft value

10.3.1 New value

If your watercraft is less than four years old, we will pay the purchase price of the same or similar model up to the limit of compensation shown in the schedule.

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10.3.2 Market value

If your watercraft is four years old or older, we will pay the current market value of the watercraft up to the limit of compensation shown in the schedule.

10.4 Extended cover that forms part of the limit of compensation

10.4.1 Loss or damage during yacht racing

We cover loss or damage to your yacht caused by stranding, sinking, fire, collision or contact with anything other than water (including ice) while your yacht is participating in a race.

10.5 Extended covers in addition to the limit of compensation

The following extended covers are in addition to your Watercraft limit of compensation as shown in the schedule.

10.5.1 Sighting expenses

We cover the reasonable costs of sighting the underwater section of the hull after grounding. The costs must be reasonable and must be for the purpose of sighting.

We will pay these costs even if there is no damage to the hull.

This cover is limited to the amount shown in the schedule.

10.5.2 Avoiding or minimising loss

We cover all reasonable emergency costs that you spend to avoid or minimise loss or damage that would be covered by this policy. This includes the cost of salvaging the watercraft.

This cover is limited to the amount shown in the schedule.

10.5.3 Extinguishing costs

We cover the reasonable costs of extinguishing or fighting a fire that poses a danger to your watercraft.

This cover is limited to the amount shown in the schedule.

This cover is subject to the condition that you must be legally liable to pay the extinguishing costs.

10.6 Watercraft liability

10.6.1 Legal liability for watercraft insured on this policy

We cover your legal liability caused by your watercraft, which occurs during the period of insurance for the following:

10.6.1.1 Accidental death of another person.

10.6.1.2 Accidental bodily injury of another person.

10.6.1.3 Accidental loss of or damage to property belonging to another person.

All products are underwritten by Old Mutual Insure.
Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

10.6.2 Legal liability while other people pilot or use your watercraft

We also cover the legal liability of any other person who is piloting or using your watercraft during the period of insurance for the following:

10.6.2.1 Accidental death of another person.

10.6.2.2 Accidental bodily injury of another person.

10.6.2.3 Accidental loss of or damage to property belonging to another person.

This cover is subject to the following conditions:

10.6.2.4 The person piloting or using your watercraft must:

- have your permission to pilot or use it.
- not have legal liability cover under any other insurance.
- not have been refused liability insurance at any time.
- comply with the terms, conditions and exclusions of this policy.

10.6.2.5 You must ensure that any person piloting or using your watercraft is aware of the terms, conditions and exclusions of this policy.

10.6.3 Legal liability for water skiers

We also cover the legal liability of any water skier while they are towed or preparing to be towed by your watercraft during the period of insurance for the following:

10.6.3.1 Accidental death of another person.

10.6.3.2 Accidental bodily injury of another person.

10.6.3.3 Accidental loss of or damage to property belonging to another person.

10.6.4 Moving or destroying the wreck of your watercraft

We cover your legal liability for moving or trying to remove or destroy the wreck of your watercraft, or as a result of not removing or destroying the wreck of your watercraft.

10.6.5 Compensation

Our payment will include the following:

10.6.5.1 The amounts you are liable for.

10.6.5.2 Legal costs of the other person that you are liable for.

10.6.5.3 Costs that you incur to settle or defend the claim against you with our permission.

10.6.5.4 Costs relating to official enquiries and coroner's inquest which you incurred with our permission.

The limit of compensation at the time of the loss, damage, bodily injury, illness or death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

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10.6.6 What is not covered under Watercraft liability

We do not cover the following:

10.6.6.1 Liability for death of or bodily injury to any of the following people:

- you, the water skier, a person using or piloting your watercraft with your permission or members of your family who normally live with you;
- any person that you or anyone else connected with the watercraft employs and is acting in the course of their employment with you at the time of the event;
- any person who is employed by a shipyard, repair yard, slipway, yacht club, marina, sales agency or similar organisation and is acting in the course of their employment at the time of the event;
- fare-paying passengers.

10.6.6.2 Liability for loss of or damage to the following property:

- property that you, the water skier, a person using or piloting the watercraft with your permission or any member of your family own, look after or control;
- property of fare-paying passengers.

10.6.6.3 Liability related to airborne sport

We do not cover your liability related to kiting or any other airborne sport. This includes liability that arises while any person is preparing to be towed by or while any person is towed by the watercraft. We do cover liability that arises once the person is back on the watercraft and is no longer taking part in the sport.

10.6.6.4 Liability related to transporting of the watercraft

We do not cover your liability related to the watercraft being transported by vehicle, rail, ship or aircraft.

10.7 Special terms and conditions under this section

10.7.1 How we will compensate you

We will compensate you for loss of or damage to your watercraft by any one or combination of the following:

10.7.1.1 Paying for the watercraft's repair at our approved repairer.

10.7.1.2 Replacing the relevant watercraft or parts.

10.7.1.3 Paying the amount of the loss, damage or liability.

You must get our approval before doing any repairs or replacements. If you do not get our approval, we may reject your claim.

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10.7.2 Limits of compensation

We will pay up to the limit of compensation shown in the schedule for any loss of or damage to your watercraft. You must ensure that the limit includes any amounts you owe a registered credit provider that financed the purchase of your watercraft.

10.7.2.1 If we repair or replace

If we repair or replace your watercraft, we will have the watercraft or damage repaired or replaced as close as possible to the original condition. We do not promise that we will achieve an exact restoration.

For a glass-reinforced plastic hull, we will not match a glitter finish.

10.7.3 If you still owe money on the watercraft

If you bought the watercraft on instalment sale or lease and have a total loss claim, we will first pay your outstanding debt. We will compensate the registered credit provider that financed the purchase of the watercraft. The credit agreement must fall under the National Credit Act (Act 34 of 2005).

If you owe less than the limit of compensation of your watercraft shown in the schedule, we will first pay the credit provider and then pay the balance to you.

If you owe more than the limit of compensation of your watercraft shown in the schedule, we will pay the credit provider the amount that you still owe, up to the limit of compensation of your watercraft shown in the schedule.

We will take off the following amounts from the amount that you still owe:

10.7.3.1 Any instalments that are late.

10.7.3.2 Any interest on late payments.

10.7.3.3 Any refunds of premiums for cancelled insurance for your watercraft.

10.7.3.4 The excess.

10.7.3.5 Any increase in instalments that occur because you are unable to realise your residual capital value after the loss.

We will not, in total, pay more than the limit of compensation for your watercraft shown in the schedule, less the excess.

We do not cover the following amounts:

10.7.3.6 The amount that you owe if you have in any way refinanced the sale or lease.

10.7.3.7 That you owe if one of the instalments in your agreement, except for the final residual payment, was more than 10% different from any other instalment.

10.7.4 Excess

There is an excess in the schedule for Watercraft. This is the amount that you must pay before we will compensate you.

This excess does not apply to claims for Watercraft liability.

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10.7.5 Countries where you are insured under this section

Cover under this section applies to the Republics of South Africa, Botswana, Mozambique, Malawi, Namibia, Zimbabwe and the Kingdoms of Eswatini and Lesotho.

We also cover your watercraft within 12 nautical miles off the coast of the Republics of South Africa, Namibia and Mozambique.

10.7.6 If your watercraft is damaged outside the Republic of South Africa

If your watercraft is damaged outside the Republic of South Africa but within the countries where you are insured, you are responsible for all costs to bring the watercraft back to South Africa. We will not compensate you for these costs.

We will only consider your claim once your watercraft has been brought back to the Republic of South Africa.

If your watercraft is lost or totally destroyed, you must immediately report it to the nearest police station to the area of the loss or damage, and to us.

10.7.7 You must take care of your watercraft

You must take all reasonable steps to protect your watercraft against loss or damage.

You must also ensure that your watercraft is seaworthy and in a good state of repair at all times.

10.7.8 Outboard motors

10.7.8.1 While you use the watercraft

We only cover loss of your outboard motors while you use it, if they are securely bolted to your watercraft.

10.7.8.2 Theft of outboard motors

We only cover loss of your outboard motors caused by theft if:

- they are securely locked onto your watercraft by means of any anti-theft device (including a padlock); or
- they are stolen with the watercraft; or
- there are visible signs of forced entry into or exit from the place of storage.

10.7.9 Damage to rubber and similar crafts

If your watercraft is an inflatable, semi-rigid or similar craft and there is damage to the rubber fabric, we will only pay for the cost of patching or repairing the damage.

10.7.10 Theft of machinery, gear or equipment

We only cover loss of or damage to machinery, gear or equipment caused by theft if:

10.7.10.1 It is stolen with the watercraft; or

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Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

10.7.10.2 There are visible signs of forced entry into or exit from the watercraft or its place of storage.

10.7.11 Loss caused by fire or explosion

For watercraft with inboard machinery, we cover damage caused by fire or explosion subject to the following conditions:

10.7.11.1 Fire extinguishing systems must be installed in the engine room or engine space, the tank space and in the galley.

10.7.11.2 The fire extinguishing systems must either be automatic or have controls at the steering position.

10.7.11.3 The fire extinguishing systems must be correctly installed and kept in good working order.

10.7.12 SAMSA Regulations

We may cancel this section of your policy from the start date of this section if your watercraft and its use do not comply with the following requirements as set out in the Merchant Shipping Regulations 2007:

10.7.12.1 If the watercraft does not follow the design and construction requirements.

10.7.12.2 If the person piloting the watercraft does not have a valid Certificate of Competence (unless that person was supervised by a person with a valid Certificate of Competence).

10.7.12.3 If the watercraft does not have a valid Certificate of Fitness or Local General Safety Certificate.

These SAMSA requirements do not apply if the watercraft is one of the following:

10.7.12.4 A sailing watercraft less than 9 metres long.

10.7.12.5 A power-driven watercraft under 15 horse-power.

10.7.12.6 A watercraft propelled by human power alone.

10.7.13 If the watercraft is laid up

We will not refund your premiums for periods when your watercraft is laid up.

10.7.14 If the watercraft is over 10 years old

If your watercraft is over 10 years old, it must be surveyed by an independent professional surveyor. The survey must be done while the watercraft is out of the water. We will not pay for the survey. We may request new survey reports at any point after this, at your cost.

Based on the outcome of this survey, we may:

10.7.14.1 Change the terms, conditions and exclusions of your insurance; or

10.7.14.2 Cancel this section.

If you do not have this survey done, we may choose not to pay any claim under this section of this policy.

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10.7.15 Make sure you are not underinsured

It is your responsibility to insure your watercraft for its replacement value.

If, at the time of loss or damage, the replacement value is more than the sum insured, we will not pay the full amount of your claim. We calculate the difference between the replacement value and the sum insured and apply this difference proportionately to your claim amount. You will be responsible for the difference.

10.7.16 If other people use the watercraft

We cover your watercraft if someone else pilots or uses it with your permission.

The other person must comply with the terms, conditions and exclusions of this policy. It is your responsibility to ensure that any person piloting or using your watercraft is aware of the terms, conditions and exclusions of this policy.

10.8 What we do not insure under this section

10.8.1 Use of the watercraft

We do not cover loss, damage or liability if your watercraft is used for any of the following:

10.8.1.1 Any purpose other than recreational and private use, unless we have agreed to it in writing.

10.8.1.2 If the watercraft is hired out or chartered, unless we have agreed to it in writing.

10.8.1.3 If the watercraft is towed on water.

This exclusion does not apply under the following circumstances:

- towing when the watercraft is stranded; or
- customary towage in connection with laying up, fitting out or repairs.

10.8.1.4 To tow or salvage another watercraft, unless the other watercraft is in distress.

10.8.1.5 To tow or salvage any other watercraft under a contract arranged before the start of the towing or salvaging.

10.8.1.6 Participating in racing, speed tests or related trials (except for yacht racing).

10.8.1.7 Power jumping or extreme beach landing.

10.8.2 Unattended watercraft

We do not cover any loss, damage, salvage services or liability if your watercraft is unattended and left moored or anchored off an exposed beach or shore, and the watercraft then becomes stranded, sunk, swamped or breaks adrift.

10.8.3 Gradual damages

We do not cover loss or damage caused by or from any of the following:

10.8.3.1 Depreciation in value over time.

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10.8.3.2 Deterioration in value resulting from repairs.

10.8.3.3 Wear and tear.

10.8.3.4 Rust, mildew, corrosion or decay.

10.8.4 Cleaning, repairing, restoring, maintenance

We do not cover any loss or damage caused by or from cleaning, repairing, restoring or maintenance.

10.8.5 Faulty design or defects

We do not cover any part of your watercraft which is condemned only because of a fault in its design or construction.

We also do not cover any defect caused by negligence or breach of contract relating to any repair to or alteration of your watercraft.

10.8.6 Mechanical or electrical breakdown

We do not cover mechanical, electronic or electrical breakdown of machinery, engines, motors, batteries or their connections.

This exclusion does not apply if the mechanical or electrical breakdown is caused by an external event that is not excluded under this section. It also does not apply to loss or damage caused by breakdown of the shaft or the propeller.

10.8.7 Damage to sails

We do not cover damage to sails or protective coverings that are split by the wind or blown away while set.

This exclusion does not apply to the following:

10.8.7.1 Damage to the sails or protective coverings that happened because of damage to the spars which the sails are attached to.

10.8.7.2 Damage to the sails or protective coverings that happened because the watercraft is stranded, sunk, burnt, in a collision or in contact with any external substance, including ice, but excluding water.

10.8.8 Loss or damage during transport (including loading and unloading)

We do not cover any of the following during transport of the watercraft on land or by air:

10.8.8.1 Scratches.

10.8.8.2 Dents.

10.8.8.3 Any legal liability to another person.

10.8.8.4 Loss or damage while the watercraft is transported by any person without a valid driver's licence, unless that person is charged with theft or illegal use of the vehicle towing the watercraft.

10.8.8.5 Loss or damage while the watercraft is transported by a person who is under the influence of alcohol or drugs, or who has a blood alcohol level above the legal limit.

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10.8.9 Contents of the watercraft

We do not cover loss of or damage to the following:

10.8.9.1 Your personal effects.

10.8.9.2 Food and other consumables that you keep on the watercraft.

10.8.9.3 Fishing gear; or

10.8.9.4 Moorings.

10.8.10 If the watercraft is used as a residence

We do not cover any loss, damage or liability if your watercraft is used as a houseboat or as your permanent home.

10.8.11 Use against any regulations

We do not cover loss, damage or liability relating to your watercraft if it is used in any way by any person contrary to any regulations from a competent authority.

This includes if your watercraft is piloted by any person who is not competent to pilot it, unless that person is under immediate supervision from a competent pilot.

10.8.12 Piloting under the influence

We do not cover loss, damage or liability relating to your watercraft while you or any other person pilots it while under the influence of alcohol or drugs or when your or that person's blood-alcohol level is over the legal limit.

This exclusion does not apply if your watercraft is used without your permission.

10.8.13 Piloting by certain people

We do not cover loss, damage or liability relating to your watercraft while an operator or employee of any of the following is piloting it:

10.8.13.1 Shipyard.

10.8.13.2 Repair yard.

10.8.13.3 Slipway.

10.8.13.4 Yacht club.

10.8.13.5 Marina.

10.8.13.6 Watercraft sales service or similar operation.

All products are underwritten by Old Mutual Insure.
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11. PERSONAL COMPUTER SECTION

11.1 Definitions for this section

computer	means any device or machine that performs processes, calculations or operations based on instructions provided by a software or hardware program and which is designed to execute applications and give a variety of solutions by combining integrated hardware and software.
crypto mining	means the process of gaining cryptocurrencies by solving cryptographic equations with the use of high-power computers.
power surge	means any temporary increase (of any degree) in the current or voltage of an electrical circuit, electricity network or supply.
you	means the policyholder(s) named in the schedule and members of the policyholder's family that live with them.
your computer	means the computer shown in the schedule. It includes the keyboard, monitor, printer and any other accessories, including software.

11.2 What we insure

We cover accidental loss of or damage including power surge damage to your computer.

11.3 Extended cover that forms part of the limit of compensation

11.3.1 Remote jamming or blocking and / or items stolen from unattended vehicles

We will only compensate you for items stolen from an unattended vehicle if:

11.3.1.1 The item/s are specified in the schedule; and

11.3.1.2 The item/s are in the locked boot, cubby-hole or under retractable or removable boot covers of the vehicle; and

11.3.1.3 The vehicle windows must be closed; and

11.3.1.4 There are visible signs of forced entry into the vehicle; and

11.3.1.5 You must have locked the vehicle when leaving it unattended.

This cover is limited to the compensation limit shown in the schedule.

You must pay the excess shown in the schedule.

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However, we do cover items stolen from an unattended vehicle even if there are no visible signs of forced entry into the vehicle, if we suspect that access was gained to the vehicle by remote jamming or blocking.

The maximum we will pay for remote jamming / blocking is also shown in the schedule for each and every event.

You must pay the remote jamming excess shown in the schedule.

11.4 Extended cover in addition to the limit of compensation

The following extended cover is in addition to your Personal computer limit of compensation as shown in the schedule.

11.4.1 Loss of data and programs

We cover the reasonable costs of recompiling data or programs that are lost because they have been accidentally erased or because your computer was lost or damaged. This cover includes costs associated with data usage to download programs or data from the cloud or other virtual storage facility.

This cover is limited to the amount shown in the schedule for any single loss or series of losses that are the result of one event.

11.5 Special terms and conditions under this section

11.5.1 How we will compensate you

11.5.1.1 If your computer can be repaired

If your computer is physically damaged and can be repaired, we will compensate you for the lower amount of:

- the costs of repair, less the excess;
- the amount that your computer is insured for, less the excess.

11.5.1.2 If your computer cannot be repaired

If your computer is lost or physically damaged and cannot be repaired, we will compensate you for the lower amount of:

- the cost of replacing your computer with a computer of the closest possible performance and capacity, less the excess;
- the amount that your computer is insured for, less the excess.

You must get our approval before doing any repairs or replacements. If you do not get our approval, we may reject your claim.

11.5.2 Limit of compensation

The maximum we will pay for any one claim is the Personal Computer limit of compensation shown in the schedule.

All products are underwritten by Old Mutual Insure.
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11.5.3 Excess

There is an excess in the schedule for Personal Computer. This is the amount that you must pay before we will compensate you.

11.5.4 Countries where you are insured under this section

Cover under this section is world-wide.

11.6 What we do not insure under this section

11.6.1 Erasing data

We do not cover loss of data or programs accidentally erased as a result of any of the following:

11.6.1.1 Program errors.

11.6.1.2 Viruses, trojans, worms or other destructive media or computer programs.

11.6.1.3 Incorrect data entries.

11.6.1.4 Corrupted data.

11.6.2 Loss or damage insured under agreement

We do not cover loss of or damage to your computer that is insured:

11.6.2.1 Under any maintenance or lease agreement or arrangement; or

11.6.2.2 Under any guarantee, service contract, or purchase agreement.

11.6.3 Gradual damages

We do not cover loss or damage caused by or from any of the following:

11.6.3.1 Depreciation in value over time.

11.6.3.2 Deterioration in value resulting from repairs.

11.6.3.3 Wear and tear and other gradually operating causes.

11.6.3.4 Rust, mildew, corrosion or decay.

11.6.3.5 The development of poor electrical and electronic contacts.

11.6.4 Electronic or electrical breakdown or failure

We do not cover electronic or electrical breakdown or failure of your computer, unless it is also physically damaged in the same incident.

11.6.5 Cleaning or upgrade

We do not cover damage to your computer caused by cleaning or upgrading.

11.6.6 Scratches

We do not cover scratches to the painted or polished surfaces of your computer.

11.6.7 Viruses, trojans, worms or other destructive media or computer programs

We do not cover loss of or damage to your computer caused by or from viruses, trojans, worms or other destructive media or computer programs.

All products are underwritten by Old Mutual Insure.
Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

11.6.8 Irregular or unusual workings

We do not cover your computer working in an irregular or unusual way, unless it is caused by physical damage that is covered under this section of your policy.

11.6.9 Parts with a short lifespan

We do not cover the parts of your computer that have a short lifespan. Some examples of this are cathode ray tubes, bulbs, fuses and sacrificial buffer circuits.

If these parts are affected when your computer is damaged, we will only compensate you for the remaining lifespan of the parts at the time of the damage.

11.6.10 Personal computers used for crypto mining

We do not cover loss or damage to your computer which is used for the purpose of cryptocurrency mining.

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12. LEGAL COSTS SECTION

12.1 Definitions for this section

crimen injuria	means the wilful injury to someone's dignity, caused by the use of obscene or offensive language, actions or gestures.
defamation	means false statements that could harm a person's reputation.
legal costs	means the costs that you are legally responsible to pay.
you	means the policyholder(s), co-policyholder named in the schedule and members of the policyholder's family that live with them.

12.2 What we insure

We cover legal costs that we have approved in writing, relating to any of the following:

12.2.1 A civil court case by you

12.2.2 A civil court case against you

12.2.3 Defending criminal charges against you

12.3 Special terms and conditions under this section

12.3.1 Limit of compensation

The maximum we will pay for any one claim is the Legal costs limit of compensation shown in the schedule.

12.3.2 Excess

There is an excess in the schedule for Legal costs. This is the amount that you must pay before we will compensate you.

12.3.3 Countries where you are insured under this section

Cover under this section applies to the Republic of South Africa only.

12.4 What we do not insure under this section

12.4.1 No reasonable prospect of success

We do not cover your legal costs for any legal action if we think that you do not have reasonable prospects of success.

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12.4.2 General

Under this section we do not cover your legal costs for any legal action that is caused in any way by any of the following:

12.4.2.1 Your job, business, profession or any other activity that you are paid for.

12.4.2.2 Owning or using a vehicle, watercraft of any type, or aircraft.

12.4.2.3 Anything you have done that is dishonest, violent or indecent.

12.4.2.4 Divorce, maintenance, custody, guardianship.

12.4.2.5 Curatorship or any similar proceedings.

12.4.2.6 Any proceedings related to intellectual property (for example copyright, trademarks, tradenames or patents).

12.4.2.7 Defamation or crimen injuria.

12.4.3 Arbitration, inquests and statutory enquiries

We do not cover your legal costs arising from arbitration, inquests or statutory enquiries.

12.4.4 Legal costs between certain people

We do not cover your legal costs between:

12.4.4.1 People insured under this section.

12.4.4.2 You and us.

All products are underwritten by Old Mutual Insure.
Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

13. EXTENDED PERSONAL LIABILITY SECTION

13.1 Definitions for this section

underlying policy	means an active insurance policy you have with an insurer in or outside the Republic of South Africa that insures you for: • Personal liability; • Homeowners' liability; • Tenant's liability; • Vehicle liability; • Watercraft liability.
you	means the policyholder(s), co-policyholder named in the schedule and members of the policyholder's family that live with them.

13.2 What we insure

We cover your legal liability which results from events during the period of insurance if:

13.2.1 You have an active underlying insurance policy that insures the type of liability you are held liable for; and

13.2.2 Your underlying insurer does not cover your legal liability for any reason (except if you do not comply with a condition of the underlying policy); or

13.2.3 Your legal liability is more than the limit of compensation of your underlying policy and the insurer of the underlying policy has paid or has agreed to pay the full amount of that limit; and

13.2.4 Your underlying policy is active and you have complied with all the conditions of the underlying policy.

13.3 Extended cover that forms part of the limit of compensation

13.3.1 Liability for pollution or contamination

We cover your legal liability if you are held liable for pollution or contamination that occurred during the period of insurance.

Our payment will include the following:

13.3.1.1 The amounts you are liable for.

13.3.1.2 Legal costs of the other person that you are liable for.

13.3.1.3 Costs that you incur to settle or defend the claim against you with our permission.

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This cover is limited to the amount shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

This cover is subject to the condition that the pollution or contamination must have been caused by a sudden, unforeseen, unintended and unexpected event.

13.4 Special terms and conditions under this section

13.4.1 Compensation

Our payment will include the following:

13.4.1.1 The amounts you are liable for.

13.4.1.2 Legal costs of the other person that you are liable for.

13.4.1.3 Costs that you incur to settle or defend the claim against you with our permission.

We will only cover your legal liability above the following amounts:

13.4.1.4 R 5 000 000 for Personal liability.

13.4.1.5 R 5 000 000 for Vehicle liability.

13.4.1.6 R 3 000 000 for Watercraft liability.

13.4.2 Limit of compensation

The limit of compensation at the time of the loss, damage, bodily injury, illness or death is shown in the schedule.

This amount applies to any single event or series of events that are the result of a single incident in any calendar year.

13.4.3 The countries where you are insured under this section

Cover under this section is world-wide.

13.5 What we do not insure under this section

13.5.1 Judgements or settlements under United States of America or Canadian law

We do not cover your legal liability related to the following:

13.5.1.1 Any award or settlement made in countries that follow the laws of the United States of America or Canada.

13.5.1.2 Any order made to enforce an award or settlement made in the United States of America or Canada.

13.5.2 Liability related to your work, business and property

We do not cover your legal liability related to:

13.5.2.1 Your employment, business or profession. This includes if you sell anything or provide services for any form of payment.

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13.5.2.2 Hiring out of any property, whether movable or immovable, for money or any other benefit, unless the immovable property is used as a private home and is covered by your underlying policy.

13.5.2.3 You buying, selling or exchanging any movable or immovable property.

13.5.3 Liability resulting from your reckless or deliberate acts

We do not cover your legal liability:

13.5.3.1 If you recklessly ignored the consequences of what you were doing or failing to do.

13.5.3.2 That results from your own dishonest, fraudulent or malicious act.

13.5.3.3 That results from a physical assault or seduction you commit.

13.5.4 Liability between people insured under the same policy

We do not cover legal liability between people insured under this policy at the time of the event that gave rise to the liability.

13.5.5 If you have other insurance

We do not cover your legal liability that results from loss of or damage to property that is insured under any other insurance policy.

13.5.6 Liability related to vehicles, aircraft or watercraft

We do not cover your legal liability:

13.5.6.1 That results from your ownership or use of any aircraft (except for model aircraft or hang gliders).

13.5.6.2 That relates to a law that controls the use of vehicles if:

- by law you must insure against the liability; or
- the state or any government body or authority accepts liability for the claim;

13.5.6.3 For the loss of or damage to a vehicle, watercraft or aircraft that you own or that you look after or control.

13.5.6.4 That relates to Vehicle liability, unless:

- it is covered by your underlying policy; or
- the only reason it is not covered by your underlying policy is because it falls outside the countries where the underlying policy applies.

13.5.6.5 That results from your use or ownership of quad bikes, all-terrain vehicles or golf cars.

13.5.6.6 That relates to Watercraft liability if the maximum design speed of the watercraft is more than 100 kilometres per hour. If the design speed is less, we cover Watercraft liability if:

- it is covered by your underlying policy; or

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- the only reason it is not covered by your underlying policy is because it falls outside the countries where the underlying policy applies.

13.5.7 Fines and penalties

We do not cover any punitive damages, fines or penalties that you are held liable for.

13.5.8 Debts

We do not cover your legal liability related to:

13.5.8.1 Any debt.

13.5.8.2 You failing to pay maintenance.

13.5.8.3 A breach of promise action.

13.5.9 HIV and AIDS Immunodeficiency

We do not cover your legal liability related to:

13.5.9.1 Medical condition caused by or related to Human Immunodeficiency Virus (HIV) or any variations of HIV.

13.5.9.2 Medical condition caused by or related to Acquired Immunodeficiency Syndrome (AIDS) or any similar condition.

All products are underwritten by Old Mutual Insure.
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14. MECHANICAL AND ELECTRICAL BREAKDOWN SECTION

14.1 Definitions for this section

insured items	means any household appliances described in the schedule. Some examples are: • televisions, DVD players, hi-fis, home theatre systems; • fridges, stoves, ovens, microwaves; • washing machines, tumble dryers, dishwashers.
mechanical or electrical breakdown	means the failure of the insured item due to a hardware part malfunction caused by mechanical or electrical failure, when operated according to the manufacturer's instructions.
power surge	means any temporary increase (of any degree) in the current or voltage of an electrical circuit, electricity network or supply.
private home	means the main buildings and outbuildings at the address shown in the schedule.
you	means the policyholder(s) named in the schedule and members of the policyholder's family that live with them.

14.2 What we insure

We cover sudden and unforeseen mechanical and electrical damage excluding power surge damage to the insured item that is in your private home situated at the address shown in your schedule.

14.3 Special terms and conditions under this section

14.3.1 How we will compensate you

We will compensate you for damage to insured items caused by mechanical or electrical breakdown by our choice of any one or combination of the following:

14.3.1.1 Paying the costs of the damage.

14.3.1.2 Replacing whatever is damaged.

14.3.1.3 Repairing whatever is damaged.

You must get our approval before doing any repairs or replacements. If you do not get our approval, we may reject your claim.

All products are underwritten by Old Mutual Insure.
Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

14.3.2 Limit of compensation

We will compensate you up to the limit shown in the schedule.

14.3.3 Excess

There is an excess in the schedule for each item we insure under this section. This is the amount that you must pay before we will compensate you.

14.3.4 You must give proof of ownership

If we ask for it, you must give us acceptable proof that you owned an item, or acceptable proof of its value.

14.3.5 The countries where you are insured under this section

Cover under this section applies to the Republic of South Africa only.

14.4 What we do not insure under this section

14.4.1 Theft

Under this section, we do not cover loss or damage caused by theft or attempted theft.

14.4.2 Gradual damages

We do not cover damage caused by or from any of the following:

14.4.2.1 Depreciation in value over time.

14.4.2.2 Deterioration in value resulting from repairs.

14.4.2.3 Wear and tear and any other gradually operating causes.

14.4.2.4 Rust, mildew, corrosion or decay.

14.4.2.5 Light, sunlight or normal climatic conditions.

14.4.3 Cleaning, dyeing, renovating and repairing

We do not cover damage caused by cleaning, dyeing, renovating or repairing.

14.4.4 Confiscation and detention

We do not cover loss of or damage to items that are confiscated or detained by a process of law.

14.4.5 Using or treating items in the wrong way

We do not cover damage caused because:

14.4.5.1 Tools were used on the insured item in the wrong way.

14.4.5.2 You or any other person made mistakes when installing the insured item.

14.4.5.3 The insured item was not maintained as the manufacturer recommended.

14.4.5.4 The insured item was used for something other than its normal home use.

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14.4.6 Guarantees or warranties

We do not cover damage to insured items that are covered under a manufacturer's guarantee or warranty.

14.4.7 Damage to glass and lenses

We do cover any damage to glass or lenses.

14.4.8 Damage to parts of the insured item that have short life spans

We will not compensate you for damage to parts of the insured item that have a short life span. Some examples are:

- batteries, bulbs;
- speakers;
- tapes, ribbons;
- pilot lights;
- the plate inside the microwave;
- globes, clocks;
- hoses;
- air and water filters;
- fuses;
- belts, knobs;
- screen protectors;
- accessory cables;
- removable storage devices;
- obsolete spare parts;
- remote controls.

14.4.9 Computers, notebooks, laptops, palmtops, tablets, e-readers and data processing equipment

Under this section we do not cover damage to computers, notebooks, laptops, palmtops, tablets (including iPads), e-readers or data processing equipment.

14.4.10 Electric gate motors

Under this section we do not cover damage to electric gate motors.

All products are underwritten by Old Mutual Insure.
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15. IDENTITY THEFT SECTION

15.1 Definition for this section

you	means the policyholder, the policyholder's spouse and any family members named in the schedule who permanently live with the policyholder and are financially dependent on the policyholder.

15.2 What we insure

15.2.1 Identity theft

We cover your financial loss and legal expenses if another person or entity assumes your identity to:

15.2.1.1 Get a loan.

15.2.1.2 Open a credit account.

15.2.1.3 Take over an existing account.

This cover is limited to the amount shown in the schedule.

15.3 Extended covers that form part of the limit of compensation

15.3.1 Legal costs

We cover your reasonable legal costs for defending any legal action brought against you by a creditor or collection agency or someone acting on their behalf. This includes the following:

15.3.1.1 Civil proceedings because of identity theft.

15.3.1.2 Criminal proceedings where you are charged with illegal acts someone else has committed while using your identity.

15.3.2 Civil or criminal judgment

We cover the removal of any civil or criminal judgment wrongfully taken against you as the result of the identity theft.

15.3.3 Consumer credit report

We cover the costs of challenging the accuracy or completeness of any information in your consumer credit report.

This cover is subject to the condition that the wrong information must have been given to the credit agency or financial institution.

15.3.4 Income you have lost due to time off work

We cover your unpaid leave from your job or profession while you have insurance under this section, or within 12 months of the end date of this section.

This cover is subject to the condition that the only reason you had to take the time off was the identity theft.

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However, we do not cover the following:

15.3.4.1 Leave days.

15.3.4.2 Sick days; or

15.3.4.3 Lost income if you are self-employed.

15.3.5 Amounts you have to pay to a creditor

We cover your actual loss from a legal liability to pay a creditor if any of the following cards or accounts were opened in your name, without your permission:

15.3.5.1 ATM card, credit card or debit card account.

15.3.5.2 Bank account.

15.3.5.3 Other credit accounts.

15.3.6 Various other expenses

We cover the following:

15.3.6.1 Costs to re-submit applications for loans or other credit or debit accounts if the lender rejected your application only because they received the wrong information due to the identity theft.

15.3.6.2 Reasonable costs for getting a notary to check documents related to your identity theft.

15.3.6.3 Reasonable costs for long distance telephone calls and registered mail as a result of your efforts to report an identity theft.

15.3.6.4 Costs for a maximum of four credit reports per incident of identity theft, from an entity that we approve. You must have asked for the credit reports during the twelve months after the discovery of the identity theft.

15.4 Special terms and conditions under this section

15.4.1 Limit of compensation

We will compensate you up to the limit shown in the schedule for each incident of identity theft.

15.4.2 The countries where you are insured under this section

Cover under this section applies to the Republic of South Africa only.

15.4.3 This section must be in force

You may claim for identity theft that took place any time from the start date of this section to one year after the end date of this section.

15.4.4 The creditor must confirm information

The creditor must confirm any amounts in writing that you owe as a result of identity theft.

15.4.5 You must cooperate with our investigation

You must give us permission to inspect your books and financial records.

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You must cooperate with us and help us to enforce any legal rights you or we have in relation to your identity theft. This includes giving evidence and instituting any legal proceeding or other proceeding necessary to resolve the identity theft.

15.4.6 You must take steps to avoid further identity theft

You must take all reasonable action to prevent further loss from identity theft.

15.4.7 Notify the police and financial institutions within 24 hours

You must notify the police, your bank, the company that issued your ATM card, debit or credit card, financial institution, or any other relevant entity, of the identity theft within 24 hours of discovering it.

If you do not do this, we will not accept your claim.

15.4.8 What to do if you have a claim

You must give us proof when you claim.

If you claim for lost income, you must submit all of the following:

15.4.8.1 Proof from your employer that you took unpaid leave. You must have a commissioner of oaths certify this information.

15.4.8.2 Proof that it was necessary to take time off work

15.4.8.3 Copies of any demands, notices, summonses, complaints, or legal papers that relate to the identity theft.

If you do not do this, we will not accept your claim.

15.5 What we do not insure under this section

15.5.1 Identity theft dishonesty

We do not cover identity theft if the identity theft relates to any dishonest, criminal, malicious or fraudulent acts that you or any family member committed, had knowledge of or planned.

15.5.2 Loss that relates to your business

We do not cover you for loss that relates to your business.

15.5.3 Costs for death, injuries or other loss

We do not cover you for death, injury, sickness, disease, disability, shock, mental anguish or mental injury that results from identity theft.

This includes any care you may need, or any other loss we do not specify as a cost we insure.

15.5.4 Credit card fees if you did not comply with terms, conditions and exclusions

We do not cover you for credit card fees for stolen credit cards if you did not comply with all the terms, conditions and exclusions under which the cards were issued.

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Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.

16. SWIFTCARE

16.1 Definitions for this section

accident	means the unintended collision of one motor vehicle with another vehicle, a stationary object, pothole, or person, which causes damage to your vehicle. It also means damage to your vehicle caused by fire or water.
country	means the Republic of South Africa.
emergency roadside	means any sudden, unexpected and unforeseen event that leaves your vehicle un-driveable (without it being involved in an accident) and it needs to be towed.
home emergency	means any sudden, unexpected, unforeseen and unintended event at your private home that requires the immediate services of a domestic tradesman or repairer, to ensure your safety and to limit or prevent further damage to your private home.
mechanical or electrical breakdown	means the operational failure of your vehicle in such a way that: • the underlying mechanical or electrical problem stops your vehicle from operating at all; • it hinders your vehicle's operation to a point where it is very difficult or nearly impossible to drive; • your vehicle becomes dangerous to drive; or • driving further could cause further damage to your vehicle.
we	means swiftcare.
you	means the policyholder(s) and co-policyholder named in the schedule, the policyholder's spouse and the policyholder's or policyholder's spouse's financially dependent children who normally live with them.

Please contact swiftcare on 0860 247 365.

16.2 What is covered under Swiftcare

This value added product is optional – please refer to your schedule to see if you have it.

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swiftcare when selected is a value-added service for you as an allsure policyholder, with quality benefits that assist you on the road for your insured vehicles, at home for your insured property, or while on vacation.

swiftcare takes care of emergency circumstances by automatically paying for certain servicing costs.

16.3 Roadside assistance

16.3.1 Towing service for accidents

Old Mutual Insure pioneered a Swift Accident Management Solution, to help you if you are involved in a motor vehicle accident. swiftcare will connect all accident-related calls to the accident management helpdesk.

16.3.2 Towing service for mechanical or electrical breakdown

If your insured vehicle suffers a mechanical or electrical breakdown, swiftcare will send an Old Mutual Insure appointed towing vehicle to competently and efficiently tow your vehicle to the closest, most appropriate repair centre or dealer.

If the appointed towing vehicle is not the closest, most appropriate, quality and cost-effective towing vehicle available, we will send an alternative preferred towing vehicle.

16.3.3 Minor roadside problems

We will assist you if you have minor roadside problems. This includes the following:

16.3.3.1 Flat tyres.

16.3.3.2 Flat batteries.

16.3.3.3 Your keys locked in your vehicle.

16.3.3.4 If you run out of fuel (you will have to pay for the fuel).

This service is limited to the call-out fee and first hour's labour, as well as to three incidents per year. You will have to pay for any additional costs.

16.3.4 Accommodation and transport

If your vehicle suffers a mechanical or electrical breakdown or you have a minor roadside problem more than 100 kilometres from your private home, we will arrange the following:

16.3.4.1 Hotel accommodation

We give telephonic assistance to arrange hotel accommodation and travel arrangements. You will have to pay for the accommodation and travel.

16.3.4.2 Car rental or a taxi

We give telephonic assistance to arrange car rental or a taxi. You will have to pay for the car hire or taxi.

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16.3.5 Storage

If your vehicle needs safe storage after a mechanical or electrical breakdown or a minor roadside problem, we will handle all the arrangements. You will have to pay for the safe storage.

16.3.6 Vehicle return

If your vehicle suffers a mechanical or electrical breakdown or you have a minor roadside problem, we will bring your vehicle back to your private home or another agreed destination. We will handle all the arrangements, but you will have to pay for the service.

16.3.7 Communication of urgent messages

We will pass on any messages to your family members or employer on your behalf if your vehicle is involved in an accident or if it suffers a mechanical or electrical breakdown.

16.3.8 Secure services

We will send a security guard to your location after your vehicle broke down or you had a minor roadside problem. The security guard will stay with you until help arrives.

16.4 Home assistance

16.4.1 Household emergencies

We give 24-hour unlimited assistance if you have a household emergency. This includes locksmiths, electricians, plumbers, glaziers or any other domestic emergency.

16.4.2 Secure services

We will send a security guard from a private security company if you have an emergency situation at your private home. The security guard will stay with you until the matter has been addressed and your private home is safe again.

This service is limited to 24 hours. You will have to pay for any additional hours.

16.4.3 Emergency notifications

We will notify the police, ambulance, fire and rescue services or any other emergency services telephonically if you have an emergency at home.

16.4.4 Non-emergency call-outs

We also give assistance services for non-emergency call-outs.

This service is limited to the call-out fee and first hour's labour and to three incidents per year. You will have to pay for any additional costs.

16.4.5 Service suppliers

We will put you in touch with reliable service suppliers, like plumbers, electricians, glaziers, locksmiths or repairers of domestic appliances.

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16.5 Medical assistance

16.5.1 Emergency Medical Response service

We offer a 24-hour medical emergency service whether Motor Vehicle Accident related or Non Motor Vehicle Accident related.

The appropriate response service determined by the EMS Operations Centre will be despatched immediately to the location of the Medical Emergency where the necessary and required life saving care will be administered by the Health Care Professional.

The patient will be stabilised at the scene and where necessary, transported to the nearest most appropriate medical care facility.

The cost of this transportation will be covered under your Old Mutual Insure Swiftcare benefits, subject to the NHRPL Tariffs, under supervision. The destination will be determined by it being the closest facility that are capable and able to administer the required treatment and care as determined by the Emergency Medical Service Provider in attendance.

The mode of transport will also be determined by said Emergency Medical Service Provider be it by road or air. If by Road, the level of ambulance (Basic, Intermediate or Advanced) will be commensurate with the extent of treatment required.

If you were not able to contact our 24-hour call centre because of the seriousness of your injury or illness and you were transported to a medical facility, you or someone acting on your behalf, must contact our 24-hour call centre within 72 hours after the incident. If you then get an account for the emergency ambulance transport that you are personally responsible to pay, you must send us the original invoice, your full contact details and policy number with a brief description of the incident. We will then pay the ambulance service provider directly up to the benefit limits. If you had already settled the account, we will refund you up to the benefit limits.

16.5.2 Telephonic advice

We have a 24-hour call centre which is operated by trained professionals. We can give you the following:

16.5.2.1 Free telephonic medical information and advice for minor ailments;

16.5.3 Other services after a medical emergency

We also give you the following benefits:

16.5.3.1 A travel companion with medical supervision for minor children that are stranded (we call this Childsafe).

16.6 Special terms and conditions under swiftcare

16.6.1 We make sure you are satisfied

If you made use of our swiftcare benefits, we will follow up with you until you confirm that the matter has been resolved to your satisfaction.

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16.6.2 We look after your claim

If your emergency is covered under any of the other sections of this policy, we will arrange for your claim and assist with all necessary claims documentation.

16.6.3 What to do if there is a claim

The benefits given under this section are service-related benefits. You must therefore contact us on our dedicated share call number to access your swiftcare benefits.

Please contact us on 0860 24 7 365 or via our swiftcare app.

16.6.4 We try our best

We have contracted with service providers across the country. We may however not have contracted service providers in small or remote areas. Although we will always do our best to give you the assistance you need, we may not always be able to give you the speed of service you expect, if you need assistance in a small or remote area.

Service providers are independent contractors. Although we make every effort to monitor and assess the service providers, the responsibility of loss, damage or defective workmanship stays with the service provider.

16.6.5 Your vehicle must be insured with us

We will only give you roadside assistance to your legally licensed vehicle which is insured under this policy.

16.6.6 You must stay with your vehicle

You must be with your vehicle at the time of service and assistance.

16.6.7 Vehicles under warranty

If your vehicle is still under warranty, we may transfer the service to the warranty provider. If we gave assistance for a vehicle under warranty, you must sign an indemnity to clear us from any warranty dispute.

16.6.8 Your private home and contents must be insured with us

We only give you home assistance if your private home or contents is insured under this policy.

16.6.9 We can determine if your home assistance is an emergency

We may first find out if the assistance you requested is an emergency. If we decide that the assistance can be done during office hours and is not an emergency, we will let you know.

16.7 What is not covered under swiftcare

16.7.1 Unattended vehicles and existing damage

We will not be responsible for any damage to or loss from unattended vehicles or any existing damage to your vehicle.

All products are underwritten by Old Mutual Insure.
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16.7.2 Off-site costs

We will not be responsible for any off-site repair or costs.

16.7.3 Appliances

We will not be responsible for removing or delivering any appliance from your private home.

16.7.4 Home assistance

We will not be responsible for assistance relating to any of the following:

16.7.4.1 Septic tanks.

16.7.4.2 Remote controls or access controls.

16.7.4.3 Main electrical or water supply to your private home.

16.7.4.4 Normal wear and tear.

16.7.4.5 Any appliances still under manufacturer's guarantee.

16.7.4.6 Installation of any appliances.

16.7.4.7 Any electrical appliance older than eight years.

16.7.4.8 Replacement of light bulbs.

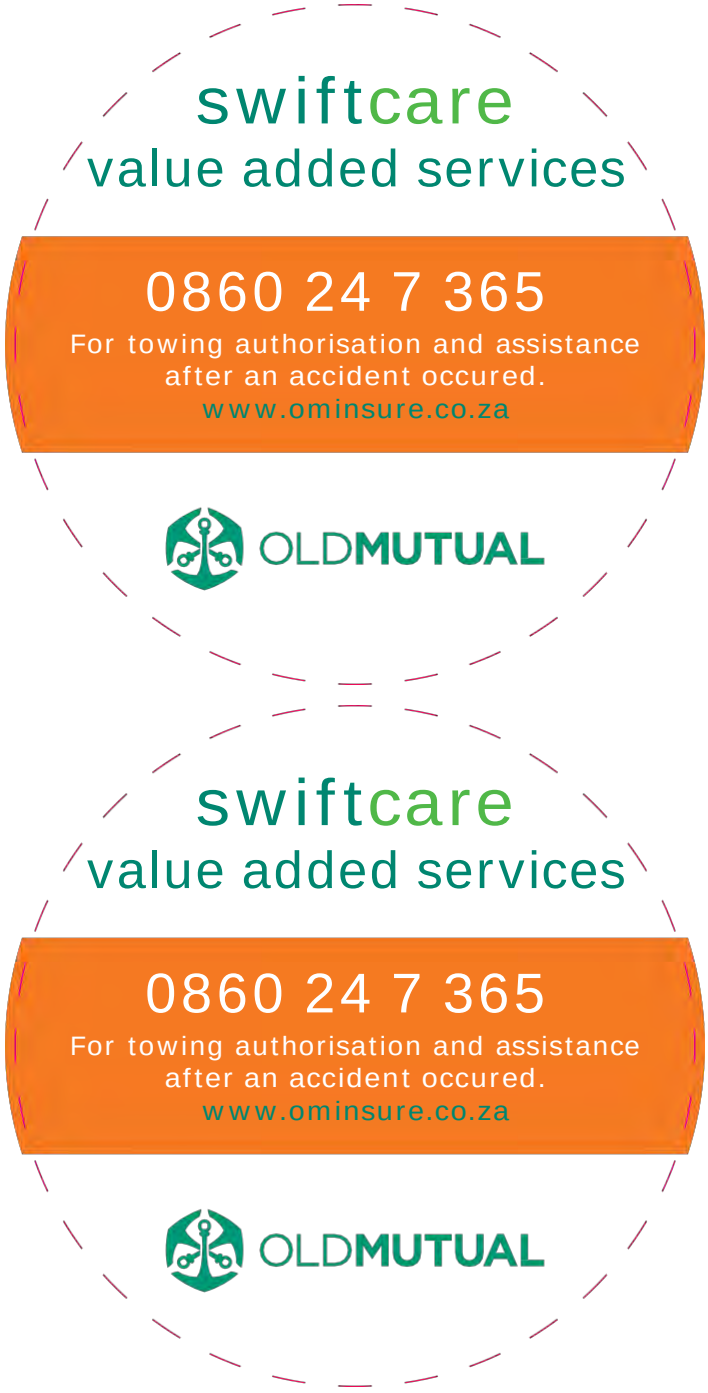
16.7.4.9 Adjustment of thermostats.

16.7.4.10 Buying any parts.

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17. SWIFTCARE – "DO NOT TOW" DISKS

17.1 "Do Not-Tow" cut out images



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