



FOR PROFESSIONALS  
SINCE 1941

**SHORT-TERM  
INSURANCE**



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# Personal Lines

Learner Guide

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## **THE PURPOSE OF THE LEARNING MATERIAL**

This guide is designed to provide employees of PPS Short Term Insurance with the necessary knowledge and skills to thrive in their role at PPS Short Term Insurance. It is intended for both new recruits and existing employees across all departments.

- Understand and explain PPS Short Term Insurance Eligibility criteria.
- A good understanding of the terms and conditions and product benefits of the PPS Short-Term Insurance Personal Lines policy offering.
- To be able to explain this to members, including the perils covered under this policy, the common extensions, specific exclusions as well as how our policy will indemnify your client under this policy.

This comprehensive resource will enhance your understanding of PPS Short Term Insurance and equip you with the tools necessary for success.

### **Accreditation**

Upon completion of this module, learners will be required to complete an assessment. The assessment will be online and will require a proficiency level of 80% to be competent.

## INTRODUCTION

The basis of cover is defined events and these together with general and specific terms, conditions and exclusions are communicated in easy English. Our product carries high levels of flexibility allowing for the selection of covers to suite individual client needs and customisation for individual client risk appetite. Pricing is scientific and designed to cater for individual client risk profile (in progress)

At PPS Short-Term Insurance we serve the graduate professional with products that carry high levels of flexibility allowing for the selection of covers to suite individual client needs and customisation for individual client risk appetite. Pricing is scientific and dependent on the individual client risk profile.

## MUTUALITY @ PPS

PPS was founded by a group of dentists who realised that if any of them were to suffer from an illness that kept them out of work, their earnings could be severely affected. To protect themselves, they started a society where everybody contributed. These funds would be used to help any member through a period of illness. With this shared value, PPS soon grew to include other like-minded professionals.

PPS membership is open to graduate professionals who hold at least a four-year academic degree or the equivalent thereof at a public University or the University of Technology.

## GENERAL PRODUCT INFORMATION:

The PPS Short-Term Insurance Pro-Insure policy has been specifically priced and designed for individual risk profiles, chosen sections, and optional covers. Previous claims history will have an impact on premiums, and excesses are flexible in the house content, buildings and vehicle sections.



# ELIGIBILITY

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## CRITERIA FOR ELIGIBILITY

PPS Short Term Insurance serves the graduate professional only and is a subsidiary of PPS Insurance, a member of the PPS Group which operates under the ethos of mutuality. PPS Group is a brand that has been catering for professionals since 1941 and PPS Short Term Insurance continues in this prestigious tradition.

The PPS Group specialises in providing niche products to graduate professionals. In order to qualify for membership of the PPS Short-term Insurance, an applicant needs to show that they hold an eligible qualification. Once an applicant has qualified for PPS membership, he/she remains a member for life.

- Academic Qualification(s)
  - Residence
- 

## ACADEMIC QUALIFICATION

PPS membership is open to graduate professionals who hold:

- A three-year undergraduate degree or diploma, and one of the following postgraduate qualifications: Postgraduate Diploma, Honours-, Masters-, Doctoral degrees or certain MBAs;
- PPS-qualifying B.Tech degrees;
- Certain four-, five-, six-year or longer undergraduate qualifications (for example, Bachelor of Medicine and Bachelor of Surgery or Bachelor of Laws); or
- Certain professional designations (a Certified Internal Auditor (CIA) registered at the Institute of Internal Auditors South Africa).

From an acceptable public tertiary institution, or a listed private tertiary institution's list of accepted qualifications.

### Accepted Tertiary Institutions

All public universities, public universities of technology and certain listed private universities are accepted by PPS. The institution must be accredited by the Council of Higher Education.

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“At PPS, we believe that the most valuable assets of a professional are knowledge and skills. Motivated by personal experience, the pioneers of PPS sought a better system of financial protection against the serious consequences arising from the inability to practice because of sickness or injury.”

**LIONEL BLUM - "THE FIRST 50 YEARS"**

<b>Foreign Qualifications</b>	A foreign qualification will be considered on merit. When a membership application is received, PPS will research the particular institution and whether it is accredited and accepted based on the criteria of the country it is in. Furthermore, PPS may require South Africa Qualifications Authority (SAQA) evaluation. This can be done by contacting SAQA ( <a href="http://www.saqa.co.za">www.saqa.co.za</a> ) for an evaluation. PPS Holdings Trust will cover evaluation costs if the applicant is found eligible for membership.
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<b>Recognition of prior learning (RPL)</b>	PPS will allow recognition of prior learning (RPL) if a public or private institution that is eligible under the PPS Eligibility Framework, applies RPL as entry into a qualifying post graduate qualification. The RPL clause only holds true if the post-graduate qualification is eligible for PPS membership. RPL applied must be proved explicitly and PPS reserves the right to refuse membership.
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## AREA OF OPERATION

The business operations of the PPS Group of companies are restricted to certain jurisdictions.

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<b>Requirements</b>	<p>To become a member of the PPS Holdings Trust, the applicant must, at the time of application, be:</p> <ul style="list-style-type: none"> <li>- A citizen of South Africa residing in South Africa*; or</li> <li>- Reside in South Africa with the proviso that the applicant is a citizen of Namibia, Botswana, Zimbabwe, Eswatini (Swaziland), Lesotho and Zambia or any country listed as a SADC country (proof of South African temporary residence is required as a prerequisite) *; or</li> <li>- If none of the above are applicable and the applicant is a citizen of another country, a permanent residence certificate or proof of citizenship is required when living in South Africa to qualify for PPS Holdings Trust membership. The South African Citizenship Act (Act 88 of 1995) clarifies who qualifies for citizenship or permanent residency in South Africa.</li> </ul>
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# PPS PROFIT-SHARE ACCOUNT

## INTRODUCTION

PPS operates under the ethos of mutuality. At PPS, our members (with qualifying products) share in all the operating profits and investment returns every year in the form of allocations to the PPS Profit-Share Account™. The balance on the PPS Profit-Share Account™ can grow to significant values and is accessible at retirement from the age of 60 or early death.

### Life Stage Framework

Members have the opportunity to share in profits throughout their working lives, as well as into retirement. The funds become accessible as a unique retirement benefit and can be used to supplement post-retirement expenses, settle debt or enhance retirement savings.

### Obtaining

When a PPS Provider™ Policy is issued for the first time, a PPS Profit-Share Account™ is automatically created for a member.

### Guarantees

The funds in the PPS Profit-Share Account™ are not guaranteed and the value can vary (positively or negatively) throughout the lifetime of the benefit.

### Costs

No premium is paid for the PPS Profit-Share Account™.

### Insurance or other benefit claims and health status

Claims and health status have no impact on Profit-Share allocations or the accumulated PPS Profit-Share Account™. Payable regardless of claims made or health status.

### Tax

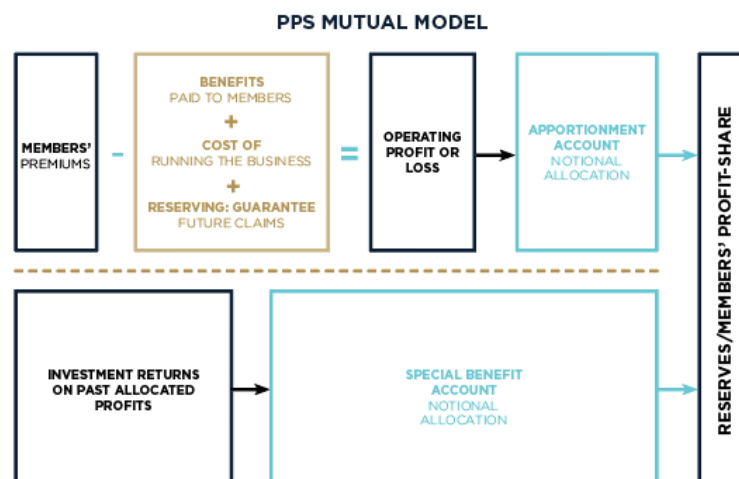
Tax on the growth of the PPS Profit-Share Account™ is paid by PPS as a policy benefit and not by the member. The ultimate payout of the PPS Profit-Share Account™ balance to the member is tax free in the member's hands (taxed within the fund).

### Structure

The PPS Profit-Share Account™ is made up of:

- An **Apportionment Account** with a member's share in operating profits; and
- A **Special Benefit Account** with a member's share in investment returns.

Each year PPS's operating profits (or losses) are allocated to a member's profit-share account.



## **Profit Allocation**

### **Allocations to the Apportionment Account**

Each year, PPS's operating profits (or losses) are allocated to a member's Apportionment Account based on the qualifying products held by the member. A member will only receive the profits of a product/benefit if they hold such benefit. The more benefits held, the bigger the allocation will be.

#### **Profit Allocation:**

<b>PPS Group Affiliate</b>	<b>Qualifying Products</b>	<b>Basis of allocation per calendar year</b>
<b>PPS Insurance</b>	<ul style="list-style-type: none"><li>• Sickness and Permanent Incapacity and rider benefits.</li><li>• PPS Professional Life Provider™ differentiated by gender and smoking status and additional/accelerated rider benefits.</li><li>• Critical Illness Cover and rider benefits.</li><li>• PPS Professional Disability Provider™ and rider benefits differentiated by gender and smoking status.</li><li>• PPS Accidental Death Product.</li><li>• Education Cover and rider benefits.</li></ul>	Percentage of premiums paid for the core and rider benefits (excluding loadings).
<b>PPS Investments</b>	<ul style="list-style-type: none"><li>• Investment Account</li><li>• Tax Free Investment Account</li><li>• Endowment Plan</li><li>• Preservation Funds</li><li>• Personal Pension</li><li>• Retirement Annuity</li><li>• Living Annuity</li><li>• Vested PPS Profit-Share Account™</li></ul>	<p>Profit-Share allocation is based on the weighted average size of the PPS member's qualifying assets during the financial year relative to the total weighted average size of qualifying assets of all PPS members. Profit-Share allocations will be received on both PPS funds and retirement and savings solutions.</p> <p>Members can apply to link assets of child(ren), a spouse or life partner, parent(s) and/or parent(s)- in-law, which will then be included in the member's qualifying assets for Profit-Share allocation calculation for PPS Investments. *</p> <p><i>* Linked assets are excluded when calculating the PPS Profit-Share Cross-Holdings Booster.</i></p>



PPS Group Affiliate	Qualifying Products	Basis of allocation per calendar year
<b>PPS Healthcare Administrators</b>	Profmed: <ul style="list-style-type: none"> <li>• ProPinnacle</li> <li>• ProPinnacle Savvy</li> <li>• ProSecure Plus</li> <li>• ProSecure Plus Savvy</li> <li>• ProSecure</li> <li>• ProSecure Savvy</li> <li>• ProActive Plus</li> <li>• ProActive Plus Savvy</li> <li>• ProSelect</li> <li>• ProSelect Savvy</li> <li>• PPS Gap Cover*</li> </ul> <i>*The member must be a member of Profmed as well.</i>	Rand per R100 Profmed contributions paid.
<b>PPS Short Term Insurance</b>	<ul style="list-style-type: none"> <li>• Personal Line products</li> <li>• Professional Health Indemnity benefit</li> </ul>	Percentage of premiums paid for the core/basic benefit.

**Note** that allocations are only made where premiums are actively being paid. For example, if a member is in lapsed status due to non-payment, allocations will not be made.

#### Interest Allocation:

The Apportionment Account is also credited with an interest allocation each year. This is based on the declared percentage growth applied to the opening balance of the Apportionment Account for that year. Please refer to the latest PPS Integrated Report at [www.pps.co.za](http://www.pps.co.za) to obtain the latest allocations made.

#### Allocations to the Special Benefit Account

The full balance of the PPS Profit-Share Account™ is invested and the Special Benefit Account is debited (if positive) or credited (if negative) each year with the declared percentage on the full opening balance of the PPS Profit-Share Account™ for that year. Investment returns (and the subsequent declared percentage allocation) are based on the portfolio the member is invested in. Please refer to the latest PPS Integrated Report at [www.pps.co.za](http://www.pps.co.za) to obtain the latest allocations made.

#### Portfolio choice

When a member reaches age 55, they can take control of the investment strategy of their PPS Profit-Share Account™ by choosing how their accumulated profits are invested through the PPS Profit-Share Account™ Portfolio Choice to align with the investment strategy of other retirement assets and goals.

A member can exercise their Portfolio Choice option of their PPS Profit-Share Account™ annually until they retire. If the member chooses not to exercise their Portfolio Choice option, they will remain in the default Pooled PPS Profit-Share Account Portfolio (High Equity). The member should be comfortable that they either have enough time until their intended retirement to make up potential market losses or can withstand the financial impact of retiring with a potentially smaller accumulated Profit-Share value.

### PPS Profit-Share Cross-Holdings Booster

PPS members who have products from PPS subsidiaries and affiliates (in addition to qualifying life insurance products) qualify for an additional Profit-Share allocation, over and above the allocation pertaining to each PPS subsidiary and affiliate product holding.

How does it work?

A member who holds a PPS Provider™ Policy plus a product from PPS subsidiaries and affiliates (PPS Short-Term Insurance, PPS Health Professions Indemnity, Profmed and PPS Investments), will be placed into a PPS Profit-Share Cross-Holdings Booster tier based on the number of PPS subsidiaries and affiliates with which products are held. The member will receive a specific percentage based on the PPS Profit-Share Cross-Holdings Booster tier, which will apply to what has already been allocated from the PPS Provider™ Policy as well as across the various PPS subsidiaries and affiliates.

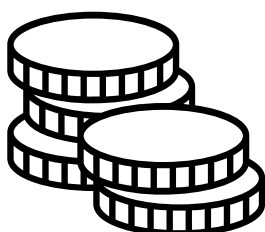
The Booster Allocation Calculation

PPS will multiply the Apportionment Account allocation the member receives from PPS subsidiaries and affiliates (expressed as a monthly amount) by the booster percentage that the member qualifies for. The booster allocations will be applied on a monthly basis and declared annually. A member must hold the products at the end of the calendar year to qualify for the booster allocation.

### The PPS Profit-Share Cross-Holdings Booster Tiers

The PPS Profit-Share Cross-Holdings Booster Tiers	Booster Percentage 2022
PPS Provider™ Policy product	0%
Plus ONE other subsidiary or affiliate product	14%
Plus TWO other subsidiary or affiliate products	20%
Plus THREE other subsidiary or affiliate products	30%

*\*PPS subsidiaries and affiliates (PPS Investments, PPS Short-Term Insurance, PPS Health Professions Indemnity and Profmed)*



# PRO-INSURE PERSONAL

## GENERAL TERMS AND CONDITIONS

Cover under this policy is provided subject to the following General Terms and Conditions.

### **Basis of this policy**

This policy, the Schedule, our correspondence to you, your application for insurance and any statement, written or spoken, made by you, or on your behalf, forms the contract between us and you. It is important that you read and understand these documents and that you make sure that all the information supplied by you, or anyone acting on your behalf, is correct. Any incorrect or undisclosed information may affect the validity of this contract.

### **Payment of Premium**

Ensure that your premium payment is made on time to maintain continuous coverage. If you choose to pay by debit order monthly, the payment should be made before the start of each month. In case of non-payment, there is a 30-day grace period, during which the premium will be deducted twice from your account to ensure continuous coverage. If payment is still not received, your policy will be canceled, and you will not have coverage for the unpaid period. The grace period for monthly payments applies from the second month of coverage.

- **Yearly Payments**

Yearly payments by debit order, the premium should be paid before the start of the coverage year. If payment is not received as agreed, different scenarios apply. If you stop the payment, the policy will lapse immediately with no grace period. If there is any other reason for non-payment, we will attempt to collect the premium within 30 days from the first collection. If we are unable to collect the payment, the policy will end on the last day of the coverage year.

- **Yearly Payment in cash**

The premium must be paid by the start date or renewal date. Failure to make the payment within 30 days will result in the policy ending on the last day of the coverage year. Please note that in the event of a loss, the remaining premium is non-refundable.

### **Payment Refund**

If the insured item/s is removed from cover after a claim is settled, there is no refund of the pro-rata portion of the monthly premium for the specific period for which that premium was paid. In the event of a yearly policy the remaining premium is not refundable.

If you or anyone acting on your behalf cancel your policy or any part thereof because you also have cover for the same item/s with another insurer, or your vehicle was sold, stolen or written off, or for any other reason, your premium refund will be limited to premiums paid in the 6 months prior to the cancellation.

### **Duty of Care**

You must take all necessary steps to prevent or minimise loss, damage, injury or liability.

- Maintaining the property or insured items and keep them in a working condition.
- Following all legal requirements and manufacturers' recommendations.
- If an event occurs that is likely to result in a claim, you must take all reasonable steps to prevent any further loss or damage.

### **Changes**

We may make changes to this policy by giving you 31 days written notice of the changes at your last known address.

### **Prior loss History**

We may base our risk acceptance on your prior loss, incident and claims history. We have the right to treat your policy or any section thereof as voidable should all this information not be declared to us at inception date.

### **Cancellation**

You have the option to cancel this policy or any section at any time and it will take effect immediately. However, we will need confirmation of your cancellation request for the policy to be officially cancelled. If we don't receive confirmation, the policy will be renewed, and payment will be collected on the agreed debit order date.

In the event that we decide to cancel your policy or any section, we will provide you with a written notice of cancellation 31 days in advance to your last known address as shown on the Schedule.

### **Your Rights**

You (in this paragraph meaning the names set out in the Schedule) may not cede or assign your rights or obligations to another person. No other person may make a claim against us.

### **Claims**

- **Claims preparation costs**

We will compensate you for costs you incur, our compensation is limited to R10 000 for each and every claim.

- **Claim settlement basis**

We may decide to compensate you by any one or more of the following methods:

- Repairing, replacing, reinstating, paying cash, Issuing of a voucher; or any combination of these.

- **Our rights after an event which may lead to a claim**

- You must allow us or our appointed agent to enter the premises where the event took place and take possession of any damaged property insured by this policy and deal with it in a manner, we consider reasonable.
- You must supply all information and assistance that we reasonably require, and we may take over the recovery, defense or settlement of a claim and conduct it in your name.
- We may, at any time, relinquish control of any defense, settlement or proceedings and pay you the full amount of our liability, or any lesser amount for which the claim can be settled. If we do so, we will be discharged from all further liability.

- **Fraudulent or willful acts**

- A claim or any part thereof is fraudulent or if you or anyone acting on your behalf uses any fraudulent means to obtain any benefit under this policy; or
- A claim occurs due to a deliberate, or willful, or intentional act committed by you or with your involvement or anyone acting on your behalf; or
- The quantum of a claim is deliberately exaggerated by you or anyone acting on your behalf.

- **Time limits**

- If we reject your claim or dispute the amount of your claim, which decision was communicated to you in writing, you may within 90 days from the date of our communication make written representation to us.
- If we still reject your claim or dispute the amount of your claim despite your written representation, you may institute legal proceedings against us within 180 days from the date we communicate to you the rejection of your written representation. 2 in relation to amounts for which you may become legally liable.

- **No premium refund for an item or event where a claim is settled.**

If we compensate you for a claim, we will not refund any premium for the remainder of the period of your insurance for that event or item.

### **Proof of ownership**

You need to:

- Prove ownership and value of any item for which you are claiming.
- Make available for inspection any damaged items and its accessories, for which you are claiming, in order to substantiate the extent and nature of the damage.

### **Unauthorised repairs**

Before doing any repairs, you must get our approval, failing which your claim may be rejected.

### **Repairs and replacements**

Any repairs or replacements must be completed within six months of your claim being settled.

### **Admitting guilt**

Unless we give you our written consent, you must not:

- Admit you are at fault, whether verbally or in writing;
- Make any promises;
- Offer or accept any form of compensation.

### **Insurable interest**

You may only insure items in which you have an insurable interest. You only have insurable interest in an item if you stand to suffer a direct financial loss due to the insured item being lost or damaged.

### **Definitions**

- Your property must be located in the Republic of South Africa
- Your vehicle must be registered in the Republic of South Africa
- Other Property that you insure under the policy must be registered or permanently located within the borders of the Republic of South Africa

### **Electronic smoking devices, E-cigarettes and E-Liquids**

- Not covered for liability, including loss, costs and expenses that arise directly or indirectly out of result from a consequence of, or related to electronic smoking devices, e-Cigarettes and e-liquids
- Whether or not there's a related cause of loss that may have contributed concurrently or in any sequence to a loss, cost, or expense.

## PRO-INSURE PERSONAL





## 1. HOUSE CONTENT – PERILS

### Property insured.

Refers to all personal possessions inside a member's home and outbuildings at the address noted on the schedule. Outbuildings, whether they are separate from the home or not, include garages, domestic quarters, and storerooms. The contents must belong to member or to any members of the household. **It will also include fixtures and fittings that belong to the member as the tenant, not the owner of the private residence, which you will take when you move.**



### Basic Cover

Property insured:

- Household contents i.e. all moveable items including items like cutlery, crockery, linen etc.
- **Fixtures/fittings that belong to you as a tenant.**

### Cover provided / The Perils

1. fire, lightning and explosion.
2. storm, wind, water, flood, hail, or snow.

***We will not cover loss or damage caused by the following:***

- any process which uses or applies water.
  - wear and tear.
  - gradual deterioration.
  - mildew, damp, rust, or corrosion.
3. earthquake.
  4. impact with the private residence by animals, vehicles, aircraft or aerial devices or other objects falling from them or falling trees (but not while they are being felled).
  5. collapse or breakage of aerial systems and satellite dishes.
  6. theft or attempted theft; but does not cover theft or attempted theft while private residence is lent, let, or sub-let.
  7. burglary.
  8. bursting, leaking, or overflowing of water or oil from tanks, apparatus or pipes excluding damage to these items.
  9. malicious damage but does not cover malicious damage while the private residence is lent, let, or sub-let.

### **Property insured while inside private residence and outbuildings.**

- PPS Short-term Insurance will compensate members for losses or damage to the insured property caused by an insured event while the insured property is **inside your private residence and outbuildings**. The compensation is limited to the amount for the item, as shown in the Schedule.
- Loss or damage from theft or attempted theft from any outbuilding on the premises is limited to the amount or percentage of the insured amount for the item (whichever is the greater), as shown in the Schedule.
- Cover for loss of or damage to money as a result of an insured event is limited to the amount shown in the Schedule. However, loss of or damage to money as a result of theft, is not covered.

### **Insured property while not inside private residence (all insured events)**

PPS Short-term Insurance will compensate the loss or damage to the insured property caused by any insured event while the insured property is:

- inside a building where you **live temporarily**.
- **temporarily** inside the residential section of any occupied private home.
- deposited for safe keeping at any **hotel, guest house, club, bank, safe deposit, or registered furniture storehouse**.
- **on the premises of your private residence**, up to the amount or percentage of the insured amount for the item (whichever is the greater), as shown in the Schedule.

### **Insured property while not inside private residence (only some insured events)**

- PPS Short-term Insurance will compensate the member for loss or damage to their insured property caused by: any insured event, while inside the building of a business for the purpose of making up, altering, renovating, repairing, cleaning, or dyeing, **excluding theft or attempted theft**.
- any insured event, inside a building of any office, business, or trade where you are employed. However, theft or attempted theft is limited to the amount, or percentage of the insured amount for the item (**whichever is the greater**), as shown in the Schedule.
- theft, collision or overturning of the conveying vehicle while you are in the process of permanently moving to a different risk address, or while your insured property is being transported to or from any registered furniture storehouse, by a professional furniture removal contractor. Cover excludes any damage to brittle articles such as glass, china, art works, electronic equipment and the like unless such articles were packed by the professional furniture removal contractor and are not otherwise insured.
- fire, lightning or explosion while being transported or temporarily in places other than those mentioned in 4.1 to 4.3 above.



## Basic Cover (add the excess structure)

Basic cover (limited to each separate residence)		Benefit limit
<b>3</b>	<b>Your property insured while inside your private residence and outbuildings</b>	
3.1	Your property insured while inside your private residence and outbuildings	House contents sum insured
3.2	Theft / attempted theft from any outbuildings	5% of sum insured or R5 000 whichever is the greater
3.3	Loss/damage to money (excluding theft)	R5 000
<b>4</b>	<b>Your Insured property while not inside your private residence (all insured events)</b>	
4.1	Inside a building where you live temporarily	House contents sum insured
4.2	Temporarily inside the residential section of any occupied private home	House contents sum insured
4.3	Deposited for safekeeping at any hotel, guest house, club, bank, safe deposit or registered furniture storehouse	House contents sum insured
4.4	On the premises of your private residence	5% of sum insured or R10 000 whichever is the greater
<b>5</b>	<b>Your Insured property while not inside your private residence (only some insured events)</b>	
5.1	Any insured event, while inside the building of business for the purpose of making up, altering, renovating, repairing, cleaning or dyeing, excluding theft or attempted theft	Replacement costs
5.2	Property not inside your private residence, but on the premises where you are employed - theft or attempted theft is limited to;	5% of sum insured or R5 000 whichever is the greater
5.3	Theft, collision or overturning of the conveying vehicle while you are in the process of permanently moving to a different risk address, or while the insured property is being transported to or from any registered furniture storehouse, by a furniture professional removal contractor. Cover excludes any damage to brittle articles such as glass, china, artworks, electronic equipment and the like unless such articles were packed by the professional furniture removal contractor and are not otherwise insured;	House contents sum insured
5.4	Fire, lightning or explosion while being transported or temporarily in places other than those mentioned in 4.1 to 4.3 above;	House contents sum insured

## Embedded Benefits

The benefits below are embedded into the basic cover/benefits of the sections to which it is added. This means that our members do not pay additional premiums for having these benefits.

Extended Basic Cover		
1	Temporary increase of the sum insured	10% of the sum insured
2	Debris removal	R10 000
3	Rent	25% of the House contents sum insured
4	Extinguishing charges	Reasonable costs
5	Mirrors and certain glass	Reasonable costs
6	Compensation for death	R15 000
7	Veterinary expenses	2% of sum insured or R5 000 whichever is the greater
8	Keys, locks and remote-control units	R20 000
9	Hole-in-one	R5 000
10	Full house	R5 000
11	Power surge	R10 000
12	Loss of water	R10 000 limited to a maximum of 2 incidents within a 12 month period
13	Transporting of groceries and household goods	R5 000
14	Business goods and equipment	R100 000
Convenience Benefits		
1	Medical expenses of guests or visitors	R10 000 per event
2	Medical expenses of domestic employees	R10 000 per event
3	Personal effects of guests	2% of sum insured or R10 000 whichever is the greater
4	Personal effects of domestic employees	2% of sum insured or R10 000 whichever is the greater
5	Contents of refrigerators & freezers	2% of sum insured or R10 000 whichever is the greater
6	Storage costs for contents after damage	2% of sum insured or R5 000 whichever is the greater
7	Trauma treatment	R10 000 per event
8	Guards	R10 000 per event
9	Damage to gardens	R10 000 (all perils)
10	Loss or delay of luggage	R10 000 limit to a maximum of 2 incidents within a 12-month period

We will temporarily increase the insured amount each year for the period 15 Dec to 31 Jan. The percentage of the increase is shown in the Schedule.

We will compensate you for the reasonable cost of replacing the following while it is inside your private residence. 1: Accidentally broken mirrors or glass tops of furniture belonging to you. 2: Accidentally broken glass forming part of a stove or oven which is your responsibility, and which is not insured elsewhere.

**Please refer to the Policy Wording Document for a comprehensive overview of the benefits detailed above. Any changes to these benefits will be formally communicated.**

## **Optional Cover**

If the member chooses to add any of the below benefits, it will be added at an additional premium (limited to the sum insured selected by the member). If the cover option is not selected, the member will not have that optional cover. (This will reflect as (blank or no) on the policy schedule.

1. **Accidental physical loss or damage** to your property while it is in your private residence, outbuildings or on your premises. **Comprehensive Subsidence and landslip**- Loss of or damage to your insured property caused by subsidence or landslip or both. However, we will not cover loss or damage following: 2.1 the faulty design or construction of any building; 2.2 the removal or weakening of supports of any building; 2.3 structural alterations, additions or repairs; 2.4 excavations other than by mining activities; 2.5 the poor compaction of soil used to fill areas under paving and floors.
2. **Extended contents cover** – We will compensate you for accidental loss, damage and theft to your insured property while anywhere in the world.
  - Extended contents cover is added to the house contents section of the policy
  - Irrespective of the excesses shown under “Applicable Excesses”, the following excess will apply in respect of any claim related to portable electronic equipment (including mobile communication devices): **25% of claim minimum R2 500.**

### **Limits under Extended Content Cover**

<b>Min Content Sum Insured</b>	<b>Sum Insured</b>	<b>Limit per item</b>
R500 000	R50 000	R10000
R750 000	R100 000	R20 000
R1 000 000	R200 000	R25 000
R1 250 000	R250 000	R50 000

3. **Power Surge** – This is in addition to the R10 000 power surge benefit embedded with most sections. Clients can buy up on this cover. There is an additional compulsory excess is applicable: 5% of claim, minimum R2 500 for each and every claim.

An approved surge protector, with a minimum of 40kA, must be installed to the main distribution board of the insured premises. The installation should be done by a certified electrician who must also issue a new Certificate of Compliance after the installation has been completed. Should the correct surge protector not be fitted to the DB board, we will limit cover to R10 000.

### **Limited cover**

If this option is selected and shown on the Schedule, we will not compensate you for loss of or damage to insured property caused by or arising from: Theft or attempted theft and burglary.

## Terms and Conditions

### Insured amount, basis of indemnity and limit of compensation

The insured amount for the insured property, as shown in the Schedule, must throughout the period of this policy represent the current replacement value of similar new property.

**Payments under Extended basic cover and Convenience benefits are included within the Sum Insured and not additional to the insured amount for Basic cover.**

### Valuable articles

We will only compensate you for loss of or damage to furs, jewels, jewellery, gemstones, watches, and articles made of platinum, gold or silver **up to one third of the insured amount** shown in the Schedule at your private residence.

### Security measures

If the following security measures are required as described on the Schedule, we will compensate you for theft or burglary only if they are fitted.

- Burglar bars
- Security gates
- Alarm system – must be noted that this is required if the SI is over R1 million/ R1 000 000
- Perimeter security – fencing or gates around the property.

### Not covered by this section

1. property that is more specifically insured, in this or any other policy, other than for any amount more than the specified insured amount.
2. loss or damage arising from claims occurring outside the countries set out in this policy.
3. property, whether it is processed or not, obtained with the purpose of disposing of it in a business transaction.
4. money, securities for money, deeds, bonds, bills of exchange, promissory notes, negotiable and other documents, stamps, manuscripts, rare books, medals and coins;
5. vehicles, watercraft (excluding surfboards, kite boards, paddle skis, kayaks, canoes, surf skis, windsurf boards, sailboards and model boats), aircraft (excluding model aircraft), other aerial devices, and all tools, spare parts and accessories of these vehicles, aircraft or watercraft that are on, in or attached to it;
6. golf carts and ride-on lawnmowers, motorcycles, scooters, scramblers or quad bikes and all tools, spare parts and accessories related and attached to any of the listed items;
7. birds, fish and animals;
8. loss or damage to property in the open caused by storm, water, flood, wind, hail or snow unless the insured property is designed to exist in the open;
9. the cost of reproduction or repair of data of any kind;
10. loss, damage or breakage covered by a manufacturer's purchase agreement, guarantee or service contract.

## 2. ALL RISKS PERILS

All risks refer to personal possessions, which are usually taken out of the home, and which belong to you or to any members of your household who live with you.

If any of the Basic covers of this section are shown in the Schedule, your property is covered up to the limit of the insured amount shown there under.

### Basic Cover

#### Clothing and personal effects

Loss of or damage to:

1. Clothing and personal effects normally worn or carried by or on a person.
2. Personal sporting equipment normally worn/used by a person; our compensation is limited to the amount shown in the Schedule.

#### Excludes the following unless specified.

1. Any items including articles forming pairs or sets with values more than 25% of the insured amount shown in the Schedule for Basic Cover 1. (clothing and personal effects) unless separately specified in the Schedule.
2. Mobile communication devices [e.g. cellular phones, wearable and other electronic devices, mobile data cards (e.g. 3G cards), satellite navigation system receivers (GPSs)] and accessories.
3. Portable gaming electronic equipment.
4. Stamp, medal, art and coin collections and personal documents.
5. Keys, access cards and remote-control units.
6. bicycles and wheelchairs.
7. gardening equipment controlled by a driver and all tools, spare parts and accessories therein, thereon or attached thereto.
8. surfboards, kite boards, paddle skis, kayaks, canoes, surf skis, windsurf boards and sailboards.
9. non-licensed type vehicles including motorised kiddies' cycles, autocycles, power-driven/assisted pedal cycles, motorised wheelchairs, shop or mall riders.
10. contents of caravans or trailers.
11. audio-visual equipment.
12. items in a bank vault.
13. computing equipment and accessories.

14. any other property more specifically insured.

#### The property specified in the schedule

*Compensation will be the current replacement value limited to the insured amount as shown in the schedule.*

1. Stamp, coin collections and personal documents.
2. Bicycles and wheelchairs
3. Mobile communication devices
4. Audiovisual equipment
5. Items in a bank vault
6. Contents of caravans
7. Other specified articles

### Terms and Conditions

#### Basis of indemnity

The insured value noted on your Schedule is the maximum amount we will pay for any claim, less the excess, any dual insurance and underinsurance.

You need to insure your possessions for the replacement value of each item. This is the cost of replacing your lost or damaged items with new ones. Should you insure any item for an amount less than its replacement value, then average will be applicable.

If an article that is lost or damaged was part of a pair or a set, we will not compensate you for more than the article's value proportionate to the total value of the pair or set.

## Special Terms

### Conditions on safe keeping of jewels, jewellery and gemstones or to be worn

Compensation for loss of or damage due to theft or attempted theft to your jewels, jewellery and gemstones if any on **article exceeding R25 000 not being worn is kept in a locked safe or strong room.**

Certificate cannot exceed 3 years.

### Valuation certificate for articles with value of more than R5 000

Provide a valuation certificate (dated before the occurrence) for each of your furs, jewels, jewellery, gemstones, watches, or similar articles of platinum, gold, or silver (pairs and sets included) with a value of more than R5 000.

If the certificate is not received after the event that led to a claim, PPS will not pay more than R5 000 per article.

### Not covered by this section

1. theft from any vehicle which is left unattended unless there is forcible entry, and the items were locked in the luggage compartment or locked in the interior of the vehicle.
2. the cost of reproduction or repair of data of any kind.
3. anything covered by a guarantee, service contract, purchase contract or any purchase agreement of any type.
4. sports equipment whilst in use for professional purposes.
5. property, whether it will be processed or not, obtained with the purpose to dispose of it in a business transaction (for example, to sell it);
6. vehicles and all tools, spare parts and accessories related and attached to it.
7. watercraft and all tools, spare parts and accessories related and attached thereto, other than surfboards, kite boards, paddle skis, kayaks, canoes, surf skis, windsurf boards and sailboards if specified under this section.
8. aircraft (excluding model aircraft) or other aerial devices and all tools, spare parts and accessories related and attached to it;
9. money, securities for money, deeds, bonds, bills of exchange, promissory notes, postal and money orders, negotiable documents, travel and other tickets, gift vouchers and cards, manuscripts, and rare books.
10. depreciation.
11. gradual causes such as wear and tear, rust, mildew, corrosion, decay.
12. loss or damage:
  - 12.1 caused by household pests such as rodents, ants, termites, and moths.
  - 12.2 caused by cleaning, repairing, or restoring.
  - 12.3 caused by mechanical, electrical, or electronic breakdown.
  - 12.4 due to electronic viruses, trojans, worms or similar destructive media interferences.
  - 12.5 to glass, glassware, or any brittle article due to cracking or scratching unless caused by theft or fire. Jewellery, cameras, television or data-reproduction tubes or screens are not excluded.

APPLICABLE EXCESSES		EXCESS DEFINITION	AMOUNT
<b>Selected excesses per risk no:</b>			
0001	Basic	Each and every occurrence giving rise to a claim.	Not applicable
	Additional compulsory	Each and every occurrence giving rise to a claim. Add this excess to the excess for "basic" if applicable	Not applicable
<b>Additional excesses per risk no:</b>			
0001	Clothing and personal effects	Each and every occurrence giving rise to a claim.	R250.00
	Specified jewellery – other jewellery	Each and every occurrence giving rise to a claim.	R500.00
	Mobile communication devices – cellular phone	Each and every occurrence giving rise to a claim.	R500.00

Excess cannot be waived

### 3. BUILDINGS- PERILS

#### Property Insured

Buildings refers to the immovable structures, this includes the home and the outbuildings whether they are separate from the home or not, at the address noted on your schedule. It also includes all permanent fixtures, fittings, and improvements, such as driveways, walls, fences patios, swimming pools, swimming pool pumps, borehole and spa pumps, gate motors, tennis courts, underground pipes and cables.

Retaining walls, dams and dam walls, jetties and piers, loose gravel paths and coverings as well as pool cleaning equipment are excluded. It does not include any fixtures and fittings that belong to a tenant or for which a tenant is responsible. The insured value noted on your schedule is the maximum amount we will pay in the event of a claim, less the excess and any dual insurance and underinsurance. You need to insure your building for its replacement value. This is the cost of rebuilding or repairing the building with new materials at the time of claim.

The replacement value must include the additional costs as per the Terms and Conditions of this section. Should you insure the building for an amount less than its replacement value, we will proportionately settle any claims as we will apply average.

#### Insured Events

1. fire, lightning and explosion.
2. storm, wind, water, flood, hail or snow. We will not cover loss or damage caused by the following:
  - any process that uses or applies water.
  - wear and tear.
  - gradual deterioration.
  - mildew, rust or corrosion.
  - the contraction or expansion of soil due to its moisture or water content, as experienced in clay and similar soil types.
3. earthquake.
4. bursting of water tanks, apparatus, or pipes (including the damage to them); There is no cover for sewerage and waste pipes.
5. impact with the private residential structures by vehicles, aircraft or aerial devices or other objects falling from them or falling trees (but not while they are being felled);
6. collapse or breakage of aerial systems and satellite dishes.
7. theft or attempted theft and other intentional acts, but we will not cover theft or attempted theft or other intentional acts:
  - From outbuildings, whether they are separate from the home or not, unless there are visible signs of forced entry into the outbuilding.
  - while your private residence is lent, let, or sub-let to a tenant.
  - If the building is abandoned, vacant, empty, or illegally occupied.
8. burglary.
9. leakage of oil from oil heaters.
10. malicious damage, but we do not cover malicious damage while your private residence is lent, let, or sub-let to a tenant.
11. subsidence or landslip. (See policy wording for exceptions).



However, we do not cover loss or damage to

- Drains, water courses, boundary walls, garden walls, screen and retaining walls, gateposts, gates and fences, driveways, paving, swimming pool borders or tennis courts;
- Caused by the contraction or expansion of soil due to its moisture or water content, as experienced in clay and similar soil types;
- The poor compaction of soil used to fill areas under paving and floors; Caused or made worse by faulty design or construction, insufficient compacting of filling, or the removal or weakening of support to the private residential structures;
- Caused by structural alterations, additions or repairs;
- Caused by surface or excavations other than by mining activities.
- Caused by normal settlement, shrinkage or expansion of the soil supporting the structures of the private residential structures.

## Extended Cover

Basic cover (limited to each separate residence)		Benefit limit
1	Buildings	Buildings sum insured
<b>Extended basic cover</b>		
1	Debris removal	Necessary costs
2	Rent	25% of Building sum insured
3	Extinguishing charges	Reasonable costs
4	Fixed mirrors and fixed glass	Replacement costs
5	Professional fees and demolition costs	Necessary costs
6	Public supply or mains connections	Reasonable costs
7	Loss of water	R10 000 limited to a maximum of 2 incidents within a 12 month period
8	Removal of fallen trees	R5 000
9	Tracing of leaks	Limited to 1 claim within <u>any renewal period</u>
10	Special alterations	R20 000
11	Power surge	R10 000
12	Keys, locks and remote-control units	R20 000
<b>Convenience benefits</b>		
1	Medical expenses of guests or visitors	R10 000 per event
2	Medical expenses of domestic employees	R10 000 per event
3	Damage to gardens	R10 000
4	Emergency accommodation	R5 000 per event
5	Guards	R5 000

e.g. Wheelchair friendly.

R10 000 is given, you can buy up.  
When you buy up a compliance certificate is required.

## Optional Cover (only if shown in the Schedule as included)

If the cover option below is shown as (yes) selected in the Schedule, we will cover you as shown under that heading.

If the cover option is shown as (blank or no) not selected, you do not have that optional cover.

1. Accidental damage to fixed machinery intended for domestic use only - Installed fixed machinery (including Electrical and Mechanical Breakdown).
2. Subsidence and landslip (comprehensive cover)
3. Power surge

## Applicable Excesses

APPLICABLE EXCESSES		EXCESS DEFINITION	AMOUNT
Selected excesses per risk no:			
0001	Basic	Each and every occurrence giving rise to a claim.	R1 000.00
	Additional compulsory	Each and every occurrence giving rise to a claim. Add this excess to the excess for "basic" if applicable	Not applicable
Additional excesses per risk no:			
0001	Accidental damage to fixed machinery	Each and every occurrence giving rise to a claim under accidental damage to fixed machinery. The basic excess is not applicable, but the excess for additional compulsory is applicable.	R500.00
	Power Surge	Each and every occurrence giving rise to a claim	R500.00

## Terms and Conditions

### Insured amount, basis of indemnity and limit of compensation

The insured amount for the property insured, as shown in the Schedule, must throughout the period of this policy represent the current replacement value of a similar new property. It is your responsibility to ensure that sum insured represents the full replacement value at all times.

Payments under Extended basic cover and Convenience benefits are included within the Sum Insured and are not additional to the insured amount for Basic cover.

### Alterations or additions to your private residential structures

If you inform us within 60 days from the start of alterations and additions to the private residential structures, we will increase the insured amount by the value of the alterations and additions.

### Interests of others

If the interest of any bank or any other financial institution has been noted in the Schedule as having an interest in the insured property you agree that we may pay that financial institution to the extent of their interest in the insured property, namely the amount which is owing to the bank or the financial institution or the amount shown in the Schedule for Buildings, whichever is the lesser.

## Matching building materials

When the insured property is repaired, **we are not obliged** to do so exactly or precisely, but only as circumstances reasonably allow us to do.

**Where we cannot achieve an exact match, 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 the structure or room where the loss or damage has occurred.**

We will not pay for matching building materials to create a uniform effect throughout your private residential structures.

### **Not covered by this section**

(Unless specifically shown otherwise in the schedule)

1. loss or damage caused by or comprising:
  - demolition, alteration, construction, cleaning, renovation, repair, restoration, or a similar process.
  - rot, rising damp, a rise in the water table except as a result of a storm, fungus, mould, infestation, insects or vermin.
  - weeds or roots.
  - chipping, scratches, disfiguration, or dis-coloration.
  - lack of maintenance, wear and tear or other gradually operating causes.
2. any loss or damage caused by storm, wind, flood, water, hail or snow during renovations, additions, or extensions if the loss or damage is caused by or made worse by the renovations, additions or extensions.
3. loss, damage, or breakage covered by any guarantee, service contract, purchase contract or any purchase agreement.
4. Theft and other damage caused intentionally by you, any members of your household or your tenant.

*Please refer to the Policy Wording Document for a comprehensive overview of the benefits detailed above. Any changes to these benefits will be formally communicated.*

## 4. PERSONAL COMPUTER EQUIPMENT

### Property insured.

In this section your property insured is personal computer equipment and accompanying accessories that belongs to you or for which you are responsible as shown on the Schedule.

### Insured events

We cover physical loss of or damage to the items shown in the Schedule from any cause not otherwise excluded by this section anywhere in the world.

### Extended cover

Physical loss or damage to personal computer equipment and allied accessories from any cause anywhere in the world, which are not otherwise excluded.

Basic cover		Benefit limit
1	Computer equipment and accessories	Replacement value (Limited to sum insured)
Extended basic cover (this cover is only applicable for laptop and desktop computers)		
1	Reinstatement of data	R20 000
2	Incompatibility cover	R20 000

### Applicable Excesses

APPLICABLE EXCESSES		EXCESS DEFINITION	AMOUNT
Selected excesses per risk no:			
0001	Basic	Each and every occurrence giving rise to a claim.	Not applicable
	Additional compulsory	Each and every occurrence giving rise to a claim. Add this excess to the excess for "basic" if applicable	R1 000.00
Additional excesses per risk no:			
0001	Personal Computers Laptop/Desktop	Each and every occurrence giving rise to a claim	R500.00

### Terms and Conditions

The insured amount for the property insured, as shown in the Schedule, must throughout the period of this policy represent the current replacement value of similar new property. Should you insure the property for an amount less than its replacement value, we will pay you proportionately as we will apply average.

For a single claim or series of claims from a single event our compensation is as follows:

1. We will pay for the cost of repairs if the property insured is physically damaged limited to the insured amount shown in the Schedule.
2. We will pay the current replacement value of similar new property if the property insured is lost or physically damaged and cannot be repaired limited to the insured amount shown in the Schedule.

**Not covered by this section**

- 1 Temporary repairs that cause additional loss of or damage to the property insured.
- 2 Loss of or damage covered under a maintenance or lease agreement.
- 3 Loss of or damage caused by:
  - 3.1 wear and tear or gradual operating causes, development of poor contacts, scratching of painted or polished surfaces.
  - 3.2 rodents, termites, ants or moths.
  - 3.3 during any process of cleaning or upgrading.
  - 3.4 accidental erasure caused by programme errors, viruses, trojans, worms or other destructive media, incorrect entry or the inadvertent cancellation or corruption of data. theft from any vehicle which is left unattended unless there is forcible entry, and the items were locked in the luggage compartment or locked in the interior of the vehicle.
  - 3.5 Derangement unless physically damaged and covered by this section.
  - 3.6 Parts having a short life. If these parts are damaged due to damage to other parts, we will only pay you for the residual value of these parts;
  - 3.7 Consequential loss, damage or liability of any nature whatsoever other than losses provided for herein.

## 5. VEHICLES PERIL

### Basic cover

Compensation depends on the insured value and the type of cover you have chosen as shown in the Schedule. The insured value types of cover are listed below.

### The Insured Value

The insured value noted as the sum insured on the schedule is determined by a PPS recognized Industry Body. This guide takes age, mileage and condition of your vehicle and accessories into account. Should the vehicle not be listed in the guide we will establish its reasonable value from a suitable source.

Vehicles can be insured for one of the following values:

- Retail value
- Agreed value.

### The Types of Cover

#### 1. Comprehensive

If you have this option, we cover you for loss of or damage to your vehicle that is caused by theft, hijacking, hail, storm, fire, lightning, explosion, malicious or accidental damage. This cover includes amounts for which you are legally liable to a third party if the liability relates to the vehicle.

#### 2. Third-party, fire and theft

If you have this option, we cover you for the loss of or damage to your vehicle that is caused by fire, theft or hijacking of the vehicle itself. Malicious and accidental damage, or damage due to hail, storm, lightning and explosion is not covered. This cover includes amounts for which you are legally liable to a third party if the liability relates to the vehicle.

#### 3. Third-party only

If you have this option, we cover amounts for which you are legally liable to a third party if the liability relates to the vehicle and does not cover loss or damage to your vehicle itself.

Any non-factory fitted sound equipment and vehicle accessories, items such as mag rims, boot spoilers, sunroofs must be specified under the optional cover. You will enjoy no cover for these items if not specified under the optional cover section.

## Extended Basic Cover

Extended basic cover (only applicable to vehicles insured under basic cover option 1 - comprehensive)		Benefit limit
1	Tow-in cost and safeguarding (including vehicles insured under basic cover items - third party, fire and theft)	R3 000
2	Tow-in cost and safeguarding after mechanical breakdown	R5 000
3	Emergency repairs	R5 000
4	Delivery after repairs	R3 000
5	Vehicle transfer cover	Reasonable retail value
6	Replacement of your car or light delivery vehicle after a claim	Limited to the sum insured
7	Difference in excess cover for a rented vehicle	R50 000
8	Difference in excess cover for a rented vehicle for social and leisure purposes	R50 000
9	Loss of keys	R20 000
Convenience benefits comprehensive cover (only applicable to vehicles insured under basic cover option 1 - comprehensive)		Benefit limit
1	Medical expenses of passengers (other than your family)	R5 000 per person, limited to R20 000 per event
2	Medical expenses of passengers (your family)	R5 000 per person, limited to R20 000 per event
3	Emergency accommodation	R5 000 per event
4	Emergency costs	R5 000
5	Recovery costs (including vehicles insured under basic cover items - third party, fire and theft)	R5 000
6	Trauma treatment	R10 000 per event
Vehicle liability		Limit of compensation
1	Vehicles	R5 000 000
2	Extended personal legal liability	R20 000 000

We cover loss of or damage to a vehicle you have purchased, but only for the first 72 hours after you have taken physical possession of the vehicle.

Not covered if your vehicle is cloned.

## **Optional Cover (only if shown in the Schedule as included)**

### **1. Specified accessories** (such as car sound equipment)

We will compensate you for loss of or damage to accessories that form part of the vehicle and are described in the Schedule.

Our compensation is limited to the amount shown in the Schedule.

### **2. Cover for credit shortfall without residual.**

We will pay the difference between the value of your vehicle which is a car or light delivery vehicle as shown in the Schedule, and the outstanding settlement value in terms of a credit agreement as defined by the National Credit Act (Act 34 of 2005) that you entered into with a registered financial institution.

### **3. Car hire**

We will arrange a hired vehicle for you, subject to availability, in terms of your selection shown in the Schedule, if your vehicle is unusable or being repaired after a claim we have accepted under this section of the policy.

We will arrange the hired vehicle only after we have received full information about the loss or damage.

Your hired vehicle will be provided for a period that will in total not be more than 30 days.

The period for which we arrange a hired vehicle for you will end as soon as anyone of the following takes place.

### **4. 4X4 Cover**

This cover only applies to a car or light delivery vehicle mentioned in the Schedule and insured for Comprehensive cover.

If cover and limits for the same cover are shown under Extended basic cover, Convenience benefits or Optional cover, it will be replaced by the cover and limits of this 4x4 cover extension, where applicable.

## **Vehicle liability cover**

1. Limit of compensation (as shown in the schedule) – covers amounts for which you become legally liable to a third party following a vehicle accident which causes damage to other people's property. The accident must involve: The insured vehicle or any vehicle being towed by the insured.
2. Legal liabilities to third parties – arising from your use of the vehicle using the vehicle to tow any single vehicle, trailer or caravan the loading of any load onto or off the vehicle.
3. Legal liability to third parties if a person other than you uses the vehicle shown in the Schedule provided they meet the following conditions:
  - they were using the vehicle with your express permission
  - they are not entitled to compensation for the third party claim by any other insurance policy
  - they were not refused vehicle insurance or the continuation of any vehicle insurance during the three years before the date of the event



4. Legal liabilities to third parties arising out of you using a vehicle not shown in the Schedule.  
This legal liability is offered only if:
  - you drive the vehicle;
  - the vehicle you are using is a car, a light delivery vehicle, a caravan, a trailer, a motorcycle;
  - you do not own the vehicle;
  - the vehicle is not leased to you;
  - you are not purchasing the vehicle in terms of any credit agreement.
5. Representation/defence
6. Passenger liability for motorcycles
7. Representation / defence

## Terms and Conditions

### Class of use

#### Private

If the use of the vehicle is shown in the Schedule as "private", the vehicle may be used for private and social purposes. This includes driving between your home and a regular place of work. It may also be used for occasional professional or business purposes (limited to 500 km per month).

#### Business

If the use of the vehicle is shown in the Schedule as "business", the vehicle may be used for private and social purposes with additional cover for instances where the vehicle is used for, professional, business, trade, or occupational purposes.

The usage class that you have chosen is noted on your schedule and in order to have cover it is vital that you insure your vehicle for the correct usage class.

### **This policy does not cover any of the following uses of the vehicle for all Classes of use:**

- |                                                                                                             |                                                                                                                                 |
|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| 1. hiring.                                                                                                  | 7. carrying more passengers or weight than the vehicle is licensed or designed to carry.                                        |
| 2. carrying passengers for hire or passengers who pay a fare (other than vehicle sharing to conserve fuel); | 8. being anywhere outside the countries shown.                                                                                  |
| 3. driving instruction for reward.                                                                          | 9. being in the possession, custody or control of a member of the motor trade, except for the purpose of maintenance or repair. |
| 4. towing another vehicle for reward.                                                                       | 10. if the vehicle is a caravan or trailer, used for any business, trade or occupation or the carriage of any passengers.       |
| 5. racing of any kind, speed or other contests or trials, rallying or competitions involving timing.        |                                                                                                                                 |
| 6. Carrying explosives, hazardous substances/materials that require permission or permits from authorities. |                                                                                                                                 |

### **Unavailable parts**

If a part that is needed to repair the vehicle after loss or damage has occurred, is not available as a standard (ready-made) part in the Republic of South Africa, we will pay an amount equal to the value of the part at the time of the loss or damage. The value of the part will be determined according to the price provided in the most recent catalogue or price list relative to the vehicle.

The vehicle must be the subject of a valid claim. The amount includes the reasonable cost to transport the part (other than by air).

### **Interest of a title holder**

If a valid claim occurs and we are advised that the vehicle is the subject of a credit agreement as defined in the National Credit Act (Act 34 of 2005), you agree that we will pay the title holder shown in the agreement up to the outstanding amount only, limited to the insured value, excluding:

- Any early settlement penalties.
- Additional finance charges.
- Any arrears installments and interest.

We will pay you the difference if the settlement amount is less than the insured value, less the applicable excess and the charges stated above.

### **Security measures**

#### **Security device**

If a security device is required, as described in the Schedule for the vehicle, loss of or damage to the vehicle after theft will be covered only if:

- the required security device is installed in or on the vehicle.
- the required security device is in a working condition.
- the required security device is activated or put into operation when the vehicle is left unattended.

#### **Tracking device**

If a tracking device is required, as described in the Schedule for the vehicle, loss of or damage to the vehicle after theft, hijacking or attempted theft or hijacking will be covered only if:

- the required tracking device is installed in or on the vehicle.
- a legally valid contract has been entered into between you and the supplier of the tracking device, this contract is in force, and the monthly fees had been paid in full at the time of any theft.
- the required tracking device is activated and in operation at the time of any theft,
- hijacking or attempted theft or hijacking.
- the theft or hijacking is immediately reported to the supplier of the required tracking device.

APPLICABLE EXCESSES		EXCESS DEFINITION	AMOUNT
<b>Selected excesses per risk no:</b>			
0002	Basic	Each and every occurrence giving rise to a claim.	R5 000.00
	Theft/ hi-jacking excess	Each and every occurrence giving rise to a claim for theft/ hi-jacking, the excess payable for theft / hi-jacking is accumulative to the basic excess. If the stolen/ hi-jacked car or light delivery vehicle is found and delivered to us after we have paid the claim for theft/ hi-jacking to you, the excess which you have paid, excluding the basic and any other compulsory excess, will be paid back to you. If the car or light delivery vehicle is found before we have paid the claim for theft/ hi-jacking to you and there is damage to the car or light delivery vehicle, only the basic excess will be applicable. .	R5 000.00
	Additional compulsory basic excess	Each and every occurrence giving rise to a claim. Add this excess to the excess for basic, if applicable.	Not applicable
	Additional compulsory theft/ hi-jacking excess	Each and every occurrence giving rise to a claim. Add this excess to the excess for "theft and hi-jacking", if applicable.	Not applicable
	Additional compulsory windscreen excess	Each and every occurrence giving rise to a claim for the glass of the windows of the car or light delivery vehicle. Add this excess to the excess for "windscreen", if applicable.	Not applicable
0004	Basic	Each and every occurrence giving rise to a claim.	R5 000.00
	Theft/ hi-jacking excess	Each and every occurrence giving rise to a claim for theft/ hi-jacking. If the stolen/ hi-jacked car or light delivery vehicle is found and delivered to us after we have paid the claim for theft/ hi-jacking to you, the excess which you have paid, excluding any compulsory excess, will be paid back to you. If the car or light delivery vehicle is found before we have paid the claim for theft/ hi-jacking to you and there is damage to the car or light delivery vehicle, the basic excess will be applicable.	R5 000.00
	Additional compulsory basic excess	Each and every occurrence giving rise to a claim. Add this excess to the excess for basic, if applicable.	Not applicable
	Additional compulsory theft/ hi-jacking excess	Each and every occurrence giving rise to a claim. Add this excess to the excess for "theft and hi-jacking", if applicable.	Not applicable
	Additional compulsory windscreen excess	Each and every occurrence giving rise to a claim for the glass of the windows of the car or light delivery vehicle. Add this excess to the excess for "windscreen", if applicable.	Not applicable

APPLICABLE EXCESSES		EXCESS DEFINITION	AMOUNT
<b>Additional excesses per risk no:</b>			
0002	Additional: Under 25 years	Each and every occurrence giving rise to a claim due to the driving of the car or light delivery vehicle by a person under the age of 25 years. Add this excess to the basic excess. This excess does not apply if the excess for license less than 2 years applies.	R1 000.00
	Windscreen	Each and every occurrence giving rise to a claim for the glass of the windows of the car or light delivery vehicle.	R500.00
	Specified accessories	Each and every occurrence giving rise to a claim. Accessories not specified in the schedule are subject to the basic excess.	R250.00
	Drivers licence less than 2 years	Each and every occurrence giving rise to a claim due to the driving of a car or light delivery vehicle by a person who has a driver's license less than 2 years. Add this excess to the basic excess.	R2 000.00
	Loss of keys	Each and every occurrence giving rise to a claim.	R250.00
	Loss of keys 4x4 extension	Each and every occurrence giving rise to a claim.	R250.00
	Repatriation	Each and every occurrence giving rise to a claim.	R2 500.00
0004	Additional: Under 25 years	Each and every occurrence giving rise to a claim due to the driving of the car or light delivery vehicle by a person under the age of 25 years. Add this excess to the basic excess. This excess does not apply if the excess for license less than 2 years applies.	R1 000.00
	Windscreen	Each and every occurrence giving rise to a claim for the glass of the windows of the car or light delivery vehicle.	R500.00
	Specified accessories	Each and every occurrence giving rise to a claim. Accessories not specified in the schedule are subject to the basic excess.	R250.00
	Drivers licence less than 2 years	Each and every occurrence giving rise to a claim due to the driving of a car or light delivery vehicle by a person who has a driver's license less than 2 years. Add this excess to the basic excess.	R2 000.00
	Loss of keys	Each and every occurrence giving rise to a claim.	R250.00
	Loss of keys 4x4 extension	Each and every occurrence giving rise to a claim.	R250.00
	Repatriation	Each and every occurrence giving rise to a claim.	R2 500.00

**None of the following are covered:**

**Vehicle loss or damage and liability: Add**

None of the following are covered:

- Mechanical/electrical breakdown
- Depreciation
- Gradual damage such as wear and tear
- Damage to tyres by application of brakes or by punctures, cuts or bursts caused by road hazards unless the vehicle is also damaged at the same time.
- Damage to the suspension system due to unevenness/impact with driving surfaces.
- Damage directly due to the vehicle being un-roadworthy!

## Vehicle liability

### None of the following are covered:

1. Amounts payable by compulsory motor vehicle insurance legislation.
2. Your legal liability arising out of the use of a tool of trade attached to the vehicle.
3. Death, bodily injury to an employee (other than a domestic worker) if same arises out of such employment.
4. Death, bodily injury to any member of the same household
5. Damage to property belonging to you, held in trust by you or in your custody or control.
6. Damage to property being conveyed by or loaded onto or unloaded from any vehicle.
7. Legal costs/expenses incurred after the date we paid or offered to pay the claim, a lessor amount needed to settle the claim, or the maximum amount for which we are liable for a claim.
8. Death, bodily injury to any person being carries,
  - a. In or on a caravan/trailer
  - b. In or on a vehicle being towed
  - c. In or on any special type vehicle
9. Liability resulting directly from the vehicle not being roadworthy.

## Vehicle loss or damage and liability

### None of the following are covered:

1. if the vehicle is used for any purpose not described in the Class of use shown in the Schedule for that particular vehicle.
2. if you are using the vehicle while you are under the influence of intoxicating liquor or drugs, or your blood or breath alcohol concentration exceeds the legal limit.
3. if any other person is using the vehicle with your express or implied permission is under the influence of intoxicating liquor or drugs or their blood or breath alcohol concentration exceeds the legal limit.
4. Driving with an endorsed licence or without a valid licence. If any person drives the vehicle:
  - a. With a licence that is endorsed for drunken or reckless and negligent driving;
  - b. Without a valid driver's licence or permit for the specific vehicle type;
  - c. With a foreign licence unless the driver has a valid international Driving Permit or a valid driving licence issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in South Africa. Any person living in South Africa permanently must get a South African licence within one year of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid South African driving licence.
5. Where any member of your household use your vehicle without your consent;
6. Any damage caused or indirectly as a result of modifications to the engine to enhance performance.
7. Where the vehicle is in the possession of another party who is selling it on your behalf.
8. If your vehicle is cloned.
9. **For damage or loss caused by your domestic pets** or household pests such as rodents, termites, ants and moths.

## 6. WATERCRAFT PERILS

### What watercraft refers to:

Watercraft refers to any motorboat, ski boat or wet bike which consists of the hull, inboard motors, and standard fittings and accessories that would normally be sold with it. **The watercraft trailer must be insured under the vehicle section.** The craft you have insured is noted on your schedule. We do not cover watercraft that is more than 8 meters long on Personal Lines. Cover is subject to:

- A valid Buoyancy Certificate
- A valid Skipper's License
- A Certificate of fitness for vessel

### Extended cover

Loss of or damage to the watercraft.

#### 1. Comprehensive

We will compensate you for loss or damage to the watercraft shown in the Schedule.

Basic Cover		
1	Basic cover	a) Replacement cost: 0-5 years of age b) Reasonable market value: .5 years of age
Extended Basic Cover		
1	Inspection of the hull after standing, sinking or collision	Reasonable costs
2	Costs to prevent a loss	Reasonable costs
3	Safeguarding costs	Reasonable costs
4	Delivery after repair	R3 000
5	Salvage costs	Reasonable costs
6	Recovery costs	Reasonable costs
Convenience Benefits		
1	Medical expenses of passengers (other than family)	R5 000 per person, limited to R20 000 per event
2	Medical expenses of passengers (your family)	R5 000 per person, limited to R20 000 per event
3	Emergency repairs following loss or damage	R5 000
4	Emergency costs	R5 000
5	Emergency accommodation	R5 000 per event
Watercraft liability		
1	Watercraft liability (limit of compensation)	R5 000
2	Extended personal legal liability	R20 000
3	Passenger liability	Included
4	Liability of water-skiers or parasailers	Included
5	Liability to third parties if a person other than you uses the watercraft	Included
6	Representation / defense	Included

**Optional cover (as contained in the policy wording) - at an additional premium and limited to the sum insured:**

1. Outboard motors
2. Specified accessories (such as water-skis and electronic equipment)

**Watercraft liability**

1. Limit of compensation – compensation due to an event that happens in connection with the use of the insured watercraft or the towing of a stranded watercraft. Compensation is limited to the amount shown in the schedule
2. Passenger liability
3. Liability of water-skiers or parasailers
4. Liability to third parties if another person uses the watercraft
5. Representation / defense

**Terms and conditions**

**Use**

The watercraft may be used for private, social, domestic and pleasure purposes only. The policy does not cover any of the following,

- Racing of any type other than under sail (amateur events only)
- Speed or any type of contest
- Competitions/regattas other than under sail (amateur events only)
- Tests of any type
- Speed trials
- Uses involving business, trade or professional
- Hiring
- Carrying passengers for reward
- Being used outside the countries (territorial limits)

**Basis of indemnity**

- If the watercraft is less than five years old, the basis for our compensation will be the cost to replace the watercraft or part of it with similar new property.
- If the watercraft is five years or older than five years, the basis for our compensation will be the cost to replace the watercraft or part of it up to its reasonable market value. This will be established by obtaining market-value quotations from two qualified watercraft dealers.
- Our compensation for sails, protective covers, erected tackle, outboard motors, inboard motors and batteries will be the cost to replace such items up to their reasonable market value.

### **Limit of compensation**

If we decide it is not economical to repair the watercraft our compensation will be limited to the amount shown in the Schedule.

### **Unavailable parts**

If a part that is needed to repair the watercraft after loss or damage has occurred, is not available as a standard (ready-made) part in the Republic of South Africa, we will pay an amount equal to the value of the part at the time of the loss or damage. The value of the part will be determined according to the price provided in the most recent catalogue or price list relative to the watercraft.

The watercraft must be the subject of a valid claim. The amount includes the reasonable cost to transport the part (other than by air).

### **Interest of a titleholder**

If a valid claim occurs and we are advised that the vehicle is the subject of a credit agreement as defined in the National Credit Act (Act 34 of 2005), you agree that we will pay the title holder shown in the agreement up to the outstanding amount only, limited to the insured value, excluding:

- Any early settlement penalties
- Additional finance charges
- Any arrears installments and interest.

We will pay you the difference if the settlement amount is less than the insured value, less the applicable excess and the charges stated above.

### **Not covered by this section**

#### **Watercraft loss/damage – (none of the following types of loss/damage are covered)**

1. theft or attempted theft of the fixtures, fittings, equipment or outboard motors of the watercraft that are not securely bolted to the watercraft:
  - 1.1 if the watercraft is left unattended;
  - 1.2 out of domestic outbuildings, not attached to any private residence;
  - 1.3 from any other storage place.
2. jet skis or wet bikes in the open or on a trailer if left unattended;
3. outboard motors that are not securely chained or bolted to the watercraft, dropping off or falling overboard;
4. mechanical, electric or electronic breakdown, failures or breakages including any consequential loss of or damage to any other mechanical, electrical or electronic component as a result of the mentioned breakdown, failure or breakage;
5. gradual causes (such as wear, tear, rust, mildew, corrosion, decay);
6. scratching, bruising or denting arising from transit, loading or offloading
7. caused by household pests (such as rodents, termites, ants and moths);
8. caused by any manner or method of cleaning, repairing, restoring or maintenance;
9. caused by a latent defect in the watercraft's design or construction;
10. to sails and protective covers torn by wind or blown away while being hoisted;
11. caused by the watercraft not being seaworthy;
12. depreciation in value whether from repairs or otherwise;
13. Where the watercraft is in the possession of another party who is selling it in your behalf.



**Watercraft liability (none of the following are covered)**

1. legal costs and expenses incurred after the date we have settled or offered to settle any claim by a third party:
  - 1.1 up to the limit of this section; or
  - 1.2 for amounts we believe will settle the third-party claim.
2. costs or expenses due to:
  - 2.1 advice or treatment, other than first-aid, given or supplied by you or by any person acting on your behalf; or
3. claims recoverable from any other section of this policy or any other policy whether you have claimed or not.
4. liability as a result of the watercraft not being seaworthy;
5. liability that arises during the transport of the watercraft by road.

**Watercraft loss, damage and liability (none of the following are covered)**

1. if the watercraft is used for any purpose other than shown in the Schedule;
2. if the watercraft is piloted by a person who does not hold a valid skipper's license required in terms of relevant shipping legislation or does not comply with the relevant legislation applicable to the use of the watercraft;
3. the following items if they are not adequately protected from water and nature elements that the watercraft is usually exposed to:
  - 3.1 gear of any nature;
  - 3.2 sports or recreation equipment;
  - 3.3 safety and medical supplies;
  - 3.4 watercraft items not attached to the watercraft; and
  - 3.5 electronic and mechanical equipment.

APPLICABLE EXCESSES		EXCESS DEFINITION	AMOUNT
<b>Selected excesses per risk no:</b>			
0001	Basic	Each and every occurrence giving rise to a claim.	Not applicable
	Additional compulsory	Each and every occurrence giving rise to a claim. Add this excess to the excess for "basic" if applicable	Not applicable
<b>Additional excesses per risk no:</b>			
0001	Basic excess	Each and every occurrence giving rise to a claim.	R1 000.00
	Repatriation	Each and every occurrence giving rise to a claim.	R2 500.00
	Specified accessories	Each and every occurrence giving rise to a claim.	R250.00

## 7. PERSONAL LIABILITY PERILS

### Basic cover

We will compensate you if you become legally responsible for amounts you must pay as compensation due to:

1. Personal legal liability – compensation for accidental,
  - 1.1 Death, bodily injury or illness of any person
  - 1.2 Physical loss or damage to tangible property
  - 1.3 For events anywhere in the world
  - 1.4 Limited to the amount shown in the schedule
2. Personal legal liability for wrongful arrest
3. Personal legal liability to domestic employees
4. Tenants' liability- (buildings/fixtures/fittings) that the insured as a tenant of the private resident must pay to the owner (includes legal costs) – directly caused by
  - 4.1 Storm, water, hail or snow
  - 4.2 Theft, attempted theft
  - 4.3 Fire / explosion
  - 4.4 Breakage of glass, mirrors, sanitary ware
  - 4.5 Damage to supply connections between public supply and building
  - 4.6 Impact by animals/vehicles
  - 4.7 Loss/damage to keys, locks, remote control units
5. Vehicle tracking, garden service and security companies

Basic Cover		
1	Personal legal liability	R5 000
2	Personal legal liability for wrongful arrest	R5 000
3	Personal legal liability to domestic employees	R5 000
4	Tenant's liability	R5 000
5	Vehicle tracking, garden service and security companies	R5 000

**Not covered by this section** (unless shown otherwise in the schedule)

1. legal costs and expenses incurred after the date we paid or offered to pay:
  - 1.1 the full amount of the claim; or
  - 1.2 a lesser amount that we believe the claim can be settled for; or
  - 1.3 the maximum amount for which we are liable.
2. your business, trade or occupation.
3. your ownership, possession or occupation of land, buildings or structures. This exclusion does not apply if the property is a building or structure and the contents or building is covered by this policy;
4. any building activity;
5. vibration or the removal or weakening of, or interference with, the support of land, buildings or property;
6. the ownership, possession, use or handling of vehicles (including trailers and caravans), watercraft, aircraft or other aerial devices;
7. the ownership, possession, use or handling of animals other than domestic animals;
8. fines, penalties or punitive damages;
9. any gradual cause which does not result from a sudden and identifiable event;
10. non-compliance by you or your legal representative with the terms of this policy;
11. accidental loss of or damage to property you or any person in your service owns, rents, borrows, keeps in trust, or has control or custody of;
12. the accidental death of bodily injury to or illness of you or any person in your service if the liability results from their service

## 8. EXTENDED PERSONAL LIABILITY PERILS

**Extended personal legal liability** – The primary intention of this section is to increase the limit of liability under personal liability, motor liability or watercraft liability sections of the policy where required by the policyholder.

**Basic cover** (extended personal legal liability) pays compensation for legal liability for amounts you must pay due to, any event which happens during the currency of this section anywhere in the world:

1. for which liability is not included in the underlying policy section;
2. for which the limit of compensation, including costs and expenses, of the underlying policy section is exceeded. We will contentedly compensate you on the below limits as following:

➤ Personal Legal Liability section	R5 000 000
➤ Motor Liability section	R5 000 000
➤ Watercraft Liability section	R5 000 000

### Terms and conditions

**Underlying policy section(s)** – Compensation is subject to:

- the underlying policy section(s) being active and in force at the time of the event, and you must not have broken any of the conditions of the underlying policy section(s);
- us having paid or agreed to pay the full limit of compensation, including legal costs and expenses shown in the schedule, under the underlying policy section.

**Limit of compensation** – Our compensation is limited to the amount shown in the Schedule for any single claim or any series of claims resulting from the same event.

### Not covered by this section –

no compensation for –

#### Liability in connection with,

1. any judgment, award, payment or settlement made in a country that operates under the laws of the United States of America or Canada or is subject to any order made anywhere in the world to enforce such judgment, award, payment or settlement;
2. the pursuit of any business, trade or occupation.
3. hiring out any property, or any part thereof. This exclusion does not apply if the property is a building or structure, including the land on which it is situated, used as a private residence and is covered by any underlying policy;
4. your reckless disregard of the possible consequences of your acts or omissions;
5. loss of or damage to property that is covered under any other insurance policy;
6. the ownership, possession, use or handling of any aircraft other than model aircraft or hang-gliders;
7. HIV (Human Immunodeficiency Virus) or any related illness, including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variation thereof;
8. vehicle or watercraft liability, unless the liability is covered by any underlying policy or if the liability is excluded by any underlying policy due to any claim occurring outside the borders of the countries covered by the policy;
9. watercraft liability if the total length of the watercraft exceeds eight metres;
10. loss of or damage to any self-propelled vehicle, trailer, caravan, watercraft or aircraft under your care, custody or control;

11. a dishonest, fraudulent or malicious act, or acts of physical assault or seduction committed by you;
12. the payment of any fine, penalty or multiple, punitive/exemplary damages;
13. any debt;
14. failures to pay maintenance or alimony or any amounts following a breach of promise;
15. the purchase, sale, barter or exchange of property, or your failure to comply with your obligations relating to these.

**Any of the following forms of liability:**

1. liability of one person included in this policy to another person included in this policy or a person who was included when the event happened;
2. liability that is the subject of legislation controlling the use of vehicles or trailers and for which you must take out insurance or provide security;
3. liability where the State or a government body or authority has accepted liability.

## 9. PERSONAL ACCIDENT PERILS

### Basic cover

Personal Accident refers to cover for any nominated members of your household for death or permanent disability caused by an accident occurring anywhere in the world provided that death or disability occurs within 24 months of an accident.

### Compensation scale

**Compensation for death** - the amount shown in the Schedule next to your name.

**Compensation for permanent disability** - the percentage of the amount shown in the Schedule next to your name and as specified in the permanent disability scale.

### Extended basic cover (as contained in the policy wording)

4. Medical expenses
5. Repatriation
6. Trauma treatment
7. Mobility cover
8. Life support machinery

### Optional cover (if shown in the schedule and at additional premium)

**Temporary total disablement** - We will compensate you for temporary total disablement caused directly by bodily injury due to an accident if you cannot continue your occupation. We will provide weekly compensation up to the amount per week and the number of weeks shown in the Schedule

### Terms and conditions

1. Maximum compensation payable
2. Other insurance
3. Medical examinations
4. Medical advice
5. Compensation in the event of your death

### Not covered by this section – no compensation for,

1. death, permanent disability or temporary total disablement due to:
  - 1.1 suicide, attempted suicide or intentionally self-inflicted injury;
  - 1.2 insanity, neurosis or stress-related conditions;
  - 1.3 any physical disability or infirmity present at the start of this insurance;
  - 1.4 sickness or disease of any nature present at the start of this insurance;
  - 1.5 pregnancy, childbirth, miscarriage, abortion or any consequences of these activities.
2. your participation in any:
  - 2.1 defence force, police service or correctional services activities;
  - 2.2 racing other than on foot or in a non-motorised watercraft;
  - 2.3 motorcycle riding;
  - 2.4 mining activities;
  - 2.5 manufacture or use of explosives;
  - 2.6 wilful misconduct;
  - 2.7 professional sports.
3. you are being under the influence of intoxicating liquor or drugs;
4. you drive a vehicle while your blood or breath alcohol concentration exceeds the legal limit;
5. if you are younger than 16 years or older than 75 years of age when the accident happens.

## 10. SOS ASSISTANCE SERVICES

Our SOS Assistance Services are provided by Global Choices Lifestyle (Pty) Ltd and include:

1. Road assistance;
2. Home assistance;
3. Home-drive assistance.
4. Medical assistance.

The provision of our SOS Assistance Services is restricted to within the borders of the Republic of South Africa.

### Road Assistance

If you're stuck with a flat tyre, flat battery or any other emergency at the side of the road, you can call on our assistance services at any time, night or day to arrange for help.

### What are your benefits?

What are your benefits? Road Assistance benefit description (applies to vehicles insured under this policy only) <i>The following should be noted: Cover is limited to two incidents per vehicle per annum.</i>	Benefit limitation
<b>1. Mechanical and electrical Breakdown.</b> 1.1 Towing services are provided to tow the vehicle to the nearest place of repair or safe keeping; 1.2 An additional tow-in will be provided in the event that the most appropriate place is not open at time of incident.	Call-out and 1st hour labour, limited to a 100km round trip
<b>2. Jump-start service.</b> 3.1 We will dispatch a service provider to jump-start your vehicle; 3.2 The vehicle will be towed if it cannot be started and the tow-in cost is limited to R1 500.	Call-out only, limited to a 100km round trip
<b>3. Keys locked in the vehicle.</b> 3.1 We will dispatch an appropriate service provider to unlock your vehicle. 3.2 Your vehicle will be towed if it cannot be started and the towing cost is limited to R1 500. 3.3 If the vehicle operates on a smart key, it will be towed and the cost limited to R1 500; 3.4 If the vehicle is involved in a hijacking/attempted hijacking or stolen we will provide the services of a locksmith, if necessary, limited to R1 500. 3.5 If keys are lost or stolen, we will assist you but the costs are for your account.	Call-out and 1st hour labour, limited to a 100km round trip
<b>4. Tyre change services.</b> 4.1 We will dispatch a service provider to change a flat tyre at both roadside and non- roadside locations; limited to R 1 500 4.2 If you do not have a spare tyre or the required equipment, we will arrange towing services for your account.	Call-out only, limited to a 100km round trip
<b>5. Running out of fuel.</b> 5.1 We will deliver up to 20 liters of fuel in the event of the vehicle running out of fuel; 5.2 Fuel assistance at non-roadside locations will be rendered on condition that the cost is for your account.	Call-out only, limited to a 100km round trip

<p><b>6. Additional Assistance</b> – if an emergency occurs more than 100km from home.</p> <p>6.1 Accommodation for 1 night;</p> <p>6.2 Arrangement of a taxi service;</p> <p>6.3 Rental of a Class-B vehicle (valid driver's license and credit card to be produced);</p> <p>6.4 Cost of repatriation (towing or transportation) of vehicle after repair.</p>	Up to R1 500
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### What are the Terms and Conditions?

Any assistance which road assistance does not cover but offers on the condition that you are liable for the cost, is subject to your payment of the cost at the time of service.

Road assistance excludes the following:

1. The cost of repairs to:
  - a. Parts such as batteries, locks or keys;
  - b. Tyres or wheel balancing.
2. The costs of any parts, lubricants, components and similar charges;
3. The costs for the repairs;
4. The cost of key cutting;
5. The cost of towing or repairs if Global Choices did not request the service;
6. Commercial vehicles, other than for professional purposes, used for conducting a business or trade;
7. Vehicles not registered under the Road Traffic Act or similar legislation applicable in the Republic of South Africa;
8. Vehicles that are not roadworthy or clearly in a state of neglect;
9. Recovery of a vehicle (i.e. any costs incurred in order to move a disabled vehicle into a position to facilitate a tow);
10. These services are limited to two incidents in any one renewal period of the policy and do not accumulate.
11. Road Assistance Services outside of the borders of the Republic of South Africa, Lesotho and Swaziland
12. Vehicles weighing more than 3 500 kg.



## Home Assistance

Home Assistance is a 24-hour helpline which provides you with assistance for emergency household repairs that need to be carried out within two hours of the call and that could result in consequential damage.

Cover is limited to three incidents for each household per annum. The Call-out fee and first-hour labour will be covered.

### What Are Your Benefits?

Emergency	Included	Excluded
<b>Electrical</b>	<ol style="list-style-type: none"><li>1. Distribution Boards, circuits and main cables causing power failures.</li><li>2. Earth leakage relays causing power failures.</li><li>3. Geyser connections, thermostats and elements.</li><li>4. Multiple plug points causing power failures.</li><li>5. Lightning strikes on wiring causing power failures.</li><li>6. Multiple burnt connections on wiring or plug points causing power failures.</li><li>7. General house wiring.</li><li>8. Connections to all electrical motors causing power failures.</li><li>9. Municipal connections inside the property causing power failures.</li></ol>	<ol style="list-style-type: none"><li>1. Electrical gates, motors and garage doors.</li><li>2. Jacuzzi, swimming pool and borehole pumps.</li><li>3. Air conditioners and commercial refrigeration.</li><li>4. Repairs not complying with regulated specifications such as SABS.</li></ol>
<b>Plumbing</b>	<ol style="list-style-type: none"><li>1. Burst water connections and pipes that are causing further structural damage.</li><li>2. Overflowing blocked drains that can cause structural damage.</li><li>3. Geyser problems such as no hot water (dependent on case circumstance), water pressure or overflowing geyser.</li></ol>	<ol style="list-style-type: none"><li>1. Concealed pipes.</li><li>2. Specialised plumbing services such as leak detection or drain cleaning.</li><li>3. Repairs not complying with regulated specifications such as SABS.</li><li>4. Replacement of a burst geyser.</li><li>5. Jacuzzi, swimming pool and borehole pumps.</li><li>6. Leaking tap forming part of a basin or shower.</li></ol>
<b>Glazier</b>	Any glass that has been damaged or broken and is causing a security risk.	Mirrors or any specialised glass.
<b>Essential Appliances</b>	Essential appliance damage or breakdown of fridge, freezers, washing machine and stoves.	Any appliances that are not included.

## What are the Terms and Conditions?

1. Incidents that are not attended to on the instruction of a Global Choices case manager will not be considered after any repair.
2. Emergency repairs outside your home or place of residence are not included (for example, office premises or public buildings).
3. A repair is considered per service category (e.g. if an electrician is called out to repair a fault on the distribution board, as well as an electrical connection. This is treated as one call-out and the cover is limited to R800).
4. The costs of parts and materials are excluded.
5. If an appliance is still under warranty, it will be referred to the manufacturer for repair.
6. The benefit period is per annum and the benefit does not accumulate.
7. Service guarantees vary and will be stated on the service provider's invoice.

## Home-Drive Assistance

Home-Drive Assistance is a unique solution designed to encourage you to drive responsibly.

Cover is limited to 6 trips per annum.

## What Are Your Benefits?

Home-Drive Assistance benefit description	Benefit limitation
<p><b>CONVENIENT DRIVE SERVICE:</b></p> <p>If you require a driver's assistance to get you from point A to point B in one of Home Drive's vehicles, our professional team of standby drivers will be at your service. Whether you're running between meetings, need an airport transfer, your car has been booked in for a service and you need to be collected from the dealership or if your child needs to be collected from school, you can rely on Home Drive for assistance. Pre- booking are highly preferred.</p> <p>Any additional kilometers travelled will be at your own cost.</p>	<p>The benefit provides six trips annually which include a 50km round-trip distance per incident (calculated from strategically placed depots to client pick- up point and to the drop-off destination)</p>

## What are the Terms and Conditions?

1. Bookings can be arranged through Global Choices between 08h00 and 02h00 and must be arranged at least 45 minutes in advance. Services for public holidays must be booked by 17h00 on the day prior to the public holiday.
2. The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Nelspruit, Polokwane, Durban, Pietermaritzburg, East London, Port Elizabeth, George, Cape Town and Bloemfontein.
3. At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving, and the trip will be cancelled.
4. Cancellation and rescheduling fees:
  - a. One hour prior to booked collection time – R nil
  - b. Less than one hour prior to booked collection time – one incident will be eliminated from the member's benefit.

## Medical Assistance

In the event of any medical emergency, you can contact our SOS Assistance Services 24 hours a day to arrange emergency medical assistance and transportation as set out.

What Are Your Benefits? Medical Assistance benefit description	Benefit limitation
1. 24-hour emergency advice and assistance centre	Unlimited
2. Immediate dispatch of emergency medical services to provide life-saving assistance	Included
3. Emergency transportation by air or road ambulance	Up to R20 000, limited to one incident per annum
4. Following an incident, children are transported to a place of safety	Reasonable cost
5. Access to non-emergency medical transportation – for your cost	Referral only
6. Arrangements for compassionate visit by a family member	Up to R500
7. Referrals to doctors and other medical facilities	Referral only
8. The relaying of information to a family member or acquaintance	Unlimited
9. Telephonic trauma counselling	Unlimited
10. Repatriation to an appropriate facility in area of residence	Up to R10 000

## What are the Terms and Conditions?

1. This cover is only valid within the borders of South Africa.
2. We will not compensate you for any benefits that have already been paid under another policy.

## Legal Costs and Expense Basic Cover

We will compensate you for your legal costs and legal expenses in connection with any of the following events:

- 1.1 Civil legal action** - legal costs and legal expenses that you incur in connection with an event that leads to a civil legal action brought by you or against you in your personal capacity. Your cover for civil legal action is subject to a waiting period shown in the Schedule. Cover for legal advice, is available immediately.
- 1.2 Criminal matters** - your legal costs and legal expenses that you incur in connection with an event that leads to your defence against a criminal charge. Your cover for criminal matters is subject to a waiting period shown in the Schedule. Cover for legal advice, is available immediately.
- 1.3 Labour matters** - your legal costs and legal expenses that you incur in connection with an event that leads to a legal action by or against you in a labour court. Your cover for labour matters is subject to a waiting period shown in the Schedule. Cover for legal advice, is available immediately.
- 1.4 Family matters** - your legal costs and legal expenses that you incur in connection with family matters. Your cover for family matters is subject to a waiting period shown in the Schedule. Cover for legal advice, if you need it, is available immediately.

- 1.5 Identity theft** - your legal costs and legal expenses that you incur in connection with identity theft. This cover is subject to the following conditions:
- 1.5.1 the identity theft must lead to real or potential prejudice;
  - 1.5.2 It must result in legal liability or financial loss or both because of the fraudulent use of your personal information and identity by an unknown person or institution.

## **Term and Conditions**

1. Basis of indemnity and limit of compensation
  - 1.1 Legal costs and legal expenses are based on our tariff rate. The rate is revised from time to time and you may ask for it at any time;
  - 1.2 Our cover for legal costs and legal expenses for all events during any renewal period is limited to the amount shown in the Schedule;
  - 1.3 Our cover for legal costs and legal expenses is further limited to claims of not more than two events at any one time;
  - 1.4 We will pay legal costs and legal expenses for a single claim or series of claims resulting from a single event, but limited to the amount shown in the Schedule.
2. **Preferred attorney**

Our compensation for legal costs and legal expenses is based on our tariff rate, which is charged by our preferred attorneys. Should you decide not to use one of our preferred attorneys, you will be personally liable for the difference between our tariff rate and the rate charged by an attorney appointed by you.
3. **Bills of costs**

You must send all bills of costs to us for approval.
4. Recovery If any legal costs and legal expenses are recovered from another party, these must be paid to us.
5. **Waiting periods**

Certain events are only covered after a waiting period has ended. The waiting period is shown in the Schedule.
6. **Family matters**

If you claim legal costs and legal expenses for a legal action relating to family matters, you may not claim again for these until 12 consecutive months have passed from the date on which the legal action was settled, or the court has made an award.
7. **Claims falling under the jurisdiction of the Small Claims Court**

All civil matters falling under the jurisdiction of the Small Claims Court must be heard in the Small Claims Court.
8. **Appeals and arbitration matters**

Appeals and arbitration matters are not covered in terms of this section.
9. **Letting or renting**

Letting or renting of residential and/or commercial property by, or on behalf of, a landlord is not covered in terms of this section.
10. **Consent**

You must obtain our written consent before you incur any legal costs and legal expenses, otherwise we may reject your claim

## 11. PRO- INSURE VALUE ADDED SERVICES

### Intelligent Insurance for Graduate Professionals

While you continue to grow your career and your empire, PPS Short-Term Insurance will safeguard your assets and cover them against the unforeseen. PPS Short-Term Insurance would like to provide their clients with Value Added Services to provide convenience in the lives of the Graduate Professional.

1. ID Protect will notify you via SMS OR IN-APP CHAT if any change occurs on your credit report which usually happens when a credit check is performed.

## VEHICLE AND MOTORCYCLE SECTION

### High-Value Motorcycle (Exceeding referral limits)

- We do not accept standalone High-Value Motorcycles
- The regular driver of Motorcycles with a value exceeding R300 000 will be required to be in the possession of a valid license for no less than 5 years to be considered. The Regular driver of the motorcycle must be older than 30 years in age. These motorcycles can only be written up once approval is received from the Underwriting department.

### Track Days

It is important to note that track days, racing or timed events are not covered under the standard vehicle cover. If you have an enquiry on this, please refer to underwriting.

### Endorsed licenses

We will accept a client that had an endorsed license previously. We will not however accept cover on clients that have a CURRENT endorsed or revoked license.

### Financed vehicles.

Remember a financed vehicle, this includes watercraft, caravans and motorcycles can only be insured for Retail value.

### Tracking Devices

A tracking device is compulsory on all motor vehicles with a Sum Insured of >R500 000. (This includes vehicles where the accessories are pushing the value over R500 000)

Tracking device requirements on New Business will not be waived.

### Please note the following:

- Only Private vehicle types, Motorhomes, Caravans and Trailers will be accepted on personal policies.
- Special Type Vehicles E.g. Ride-on Mower, Shop Rider, Golf Cart, Quad Bikes and Off-Road motorcycles -These are to be loaded under the All-Risk section of the policy. Please inform the broker/client that no liability is attached to these.

The following conditions must be noted:

1. whilst the item is not in use, cover is dependent on the property being secured and locked in a covered area.

- Any other vehicle should be registered at the appropriate authorities for us to be able to provide cover.

## **Vehicles PPS EXCLUDES**

### **Make**

- Aston Martin
- Bentley
- BMW i8
- Bugatti
- Ferrari
- Koenigsegg
- Lamborghini
- Maserati Maybach
- McLaren Morgan
- Noble
- Pagani
- Rolls Royce

Please refer to underwriting if you have cases that you are unsure of.

## 12. PPS SHORT-TERM INSURANCE - VALUE PROPOSITION

### PRIVATE CLIENT SERVICE



CAR



HOME



HOME  
CONTENT



PERSONAL  
BELONGINGS



BUSINESS

#### UNIQUE PRODUCT FEATURES



FREE INVENTORY  
BENEFIT TO ENSURE THAT  
THE MEMBER IS NOT OVER  
OR UNDER INSURED



CAR HIRE  
Four options



PRIVATE USE  
Free business use  
for up to 500km



BUSINESS EQUIPMENT  
R100 000 limit



FLEXIBLE EXCESS  
R0 - R25 000



12-MONTH PREMIUM  
GUARANTEED



POWER SURGE  
R10 000 limit  
with an option to buy up



ACCIDENTAL DAMAGE  
Includes electronic and  
mechanical breakdown



EXTENDED  
contents cover  
Four options

#### CONVENIENCE



ADDITIONAL DRIVERS



DIFFERENCE IN  
car hire excess  
Up to R50 000



CAR HIRE DELIVERY

#### BECAUSE YOU ARE A PROFESSIONAL



CYBER CHATBOT



TRAVEL BENEFITS  
Starts six hours  
after arrival, R10 000 limit



PROTECT ME  
In partnership with  
Namola



CHAUFFEUR SERVICE  
Six trips per year  
within a 50km radius

#### MOMENT OF TRUTH



VET EXPENSES  
2% of sum insured or R5 000,  
whichever is greater



SOS  
Within the borders of  
the Republic of South Africa



SPECIAL ALTERATIONS  
R20 000 limit



GUESTS MEDICAL  
R10 000 per event



PREFERENTIAL  
alarm warranty  
Unique benefit  
5% of sum insured, minimum  
R10 000



LOCKS AND KEYS  
R20 000 limit



DAMAGE TO  
gardens  
R10 000 limit



STORAGE AFTER DAMAGE  
2% of sum insured or R5 000,  
whichever is greater



GUARDS  
R5 000 limit for buildings and  
R10 000 for household

#### PROFIT-SHARE & PPS PROFIT-SHARE CROSS-HOLDINGS BOOSTER

INCREASE YOUR  
PPS Profit-Share  
Cross-Holdings Booster  
by up to an additional  
30%.

##### PPS PROFIT-SHARE CROSS-HOLDINGS BOOSTER EXAMPLE

PPS LIFE-RISK PRODUCT	0%
PPS LIFE-RISK PRODUCT PLUS ONE OTHER SUBSIDIARY OR AFFILIATE PRODUCTS	14%
PPS LIFE-RISK PRODUCT PLUS TWO OTHER SUBSIDIARY OR AFFILIATE PRODUCTS	20%
PPS LIFE-RISK PRODUCT PLUS THREE OTHER SUBSIDIARY OR AFFILIATE PRODUCTS	30%

PERCENTAGES WILL BE DETERMINED ONCE PPS HAS DECLARED PROFIT-SHARE.  
THESE PERCENTAGES MAY VARY EACH YEAR AND WILL BE DECLARED EACH YEAR WITH PROFIT-SHARE DECLARATIONS.

PPS SHORT-TERM INSURANCE COMPANY LTD IS AN INSURER LICENSED TO CONDUCT NON-LIFE INSURANCE BUSINESS AND AN AUTHORISED FSP (46274).

## **HOME CONTENT & HOMEOWNERS**

### **Thatch Risks (Annexure)**

If all these questions are asked, we will be able to properly underwrite the risk.

Harvey Tiles: It is important to understand that thatch with Harvey tiles on top of it still poses the same risk than thatch without the Harvey tiles. Thatch roofs have wiring inside that has not been removed when Harvey tiles are placed on top and still poses the risk of lightning. Further to this is that fire will still spread easily as the thatch is not covered inside the dwelling. The main reason for Harvey tiles to be put on top of thatch is mainly for maintenance reason, as this protects the thatch from birds, animals and normal wear and tear.

Please ensure that if a confirmation of cover letter for a building with thatch needs to be sent to the bank/finance house, that any conditions that may have been imposed on the risk are included in the letter.

***It is vitally important to make sure the geyser questions are accurately completed on Websure i.e. number of geysers inside the home/number of geysers outside the home.***

We need to rate this correctly and claims will check this when dealing with a claim.

### **Standalone Policies (Commercial & Personal Policies)**

Under Commercial the only standalone covers allowed on a policy are:

- Fire Section
- Buildings Combined
- Office Contents
- Electronic Equipment (But Sum Insured cannot be less than R250 000)

Under a Personal Lines Policy, the only covers NOT allowed for standalone are:

- All Risk Cover (only allowed with Buildings and or Contents Cover)
- Personal Accident Cover
- High-Value Motorcycles
- Motor Only on High-Value vehicles (above R1 million)
- Caravans
- Watercraft

### **No Claim Bonuses**

#### **Examples of how an NCB should be allocated to a client based on the claim's history:**

Quote 1/2019: Mr. X wants a quote for 2 vehicles (him and his wife as regular drivers) and home contents and buildings cover.

He has 5 years uninterrupted with the following claims history:

Vehicle accident Mrs.	19/01/2015
Vehicle accident Mr.	12/06/2016
Burglary	16/06/2017
The vehicle is stolen Mr.	23/10/2018
All Risk item damage	30/11/2017



### How PPS deals with NCB's

PPS is one of the only companies that wants to make sure we get this underwriting done correctly done during the sales stage to avoid any underwriting checks during the claims stage. The year of birth as well as the date the client obtained his/her driver's license as well as claims/losses the client had previously should be considered.

The maximum NCB that a client can earn with PPS is 7 years.

### Allocation of NCB as follows:

Vehicle Mr.	: 5	NCB-2	= <b>3 NCB</b> (last 2 vehicle claims within 3 years)
Vehicle Mrs.	: 5	NCB	= <b>5 NCB</b> (no claims in last 3 years)
Contents		NCB-1	= <b>4 NCB</b> (last claim within 3 years)
All Risk			: No NCB allocated to all risk items

### All Risk Items

The QUANTITY, MAKE, MODEL and SERIAL NUMBER fields must be completed as this gives us a better description of the items we cover. (For cellphones the IMEI number) These fields also become very important at the claims stage where we only cover selected items. When we cover the client's entire Electronic Equipment portfolio, items of the same type can be grouped. In this case, the Make & Model field will not be unique, but it is important to make it as descriptive as possible to assist at the claims stage. An inventory list will also be required when items are grouped.

For items like cellphones, it will however not be possible as we do need every phone IMEI number.

# Underwriting Quick Guide

## Introduction

The purpose and scope of a Personal Lines underwriting guide is to provide a comprehensive and consistent framework for evaluating and issuing personal lines insurance policies, such as Motor and Non-motor risks

Underwriting guide outlines the policies and procedures for evaluating and issuing insurance coverage for individuals and families. It helps us to efficiently and consistently apply decisions on coverage, as well as to ensure compliance with industry standards and regulations.

The questioning and the process is captured by the advisor, it is important to know that all acceptance criteria are NOT built into the computer system, therefore great care should be taken to ensure that we know and understand the rules and limits of our product. If the rules are not in the system, it does not mean that the rule does not apply.

It is very important to always complete as much information as possible based on what the system requires. Even if some of the fields are not mandatory, there are good reasons for these to be completed accurately. These fields might link to the rating and might also become relevant in the future. The more accurate data we have the better opportunity we have to rate our business appropriately and the more competitive we can get.

As systems and technology get more advanced PPS wants to stay abreast to the rest of the insurance market and want to start tapping into these resources. It is so important to not enter irrelevant information into our system but rather the correct data as it will prevent us from experiencing migration barriers when we want to integrate with other systems.

Underwriting Turn Around Times:      **Personal Lines: 4 hours**  
                                                         **Commercial: 24 hours**

*Please keep in mind, if re-insurance is required the turnaround times will be extended as quotes need to be obtained from the reinsurer and more detail might be required.*

## Quotes

All Personal Lines quotes are valid for a period of 30 days and Commercial Lines for 60 days. This implies that premiums and conditions remain the same unless the cover or the client/risk details are changed within the 30 / 60 days. Should the client accept the quote, all the underwriting details must be reconfirmed.

Due to time-related factors (like the depreciation of vehicles or rating/underwriting changes will being made) the premium could differ from the original quote, if the quote is assessed after the stipulated validation date. It is important that this is communicated to clients to prevent any confusion. We should not try and match our original premium if it changed after the said days as there might be a valid reason for this. Should a re-quote be done for a client within the specified validation period (30/60 days) with no changes and the premium changes we should make sure the premium matches the previous quote as it is within the respective days. BUT this is only when nothing material has changed on the quote that might have had an impact on the premium i.e. claims history, make and model of vehicle, etc.

### Previously Cancelled

We do not accept clients that were previously cancelled for any one of the following reasons:

- Fraud
- Moral Risk
- Bad Claims History
- Unacceptable Risk

