vanFlymen

PRESTIGE



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General Terms & Conditions

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INTRODUCTION

1. Welcome to Hollard

This insurance policy intends to give you peace of mind that you will be covered when an unexpected event negatively affects you or your insured property. You are only covered for the sections you have chosen, as shown in your policy schedule. We will pay a claim during the period of insurance on the following conditions:

- Your premiums are paid and up to date.
- You give us all the information that affects the risks we insure.
- You keep to all the terms and conditions of this policy.
- No exclusions listed in your policy wording or policy schedule apply to the claim.

2. The parties to this policy

This policy is a legal contract between Hollard and the policyholder. Only the policyholder has rights under this policy – even though we have defined “you” to include other persons.

- **The insurer**
  'We', 'us' and 'our' refers to **The Hollard Insurance Company Limited (Hollard)**, registration number 1952/003004/06, a licensed Non-Life Insurer and an authorised Financial Services Provider.
  - Certain services and functions are performed by our service providers and administrators, as shown in your policy schedule’s disclosure section.
  - The words 'we', 'us' and 'our' include our service providers and administrators, even though they are not parties to this policy.
- **The policyholder**
  'You' and 'your' refer to the policyholder named in the policy schedule and who is the owner of this policy. The policyholder could be a natural person or a juristic person:
  - **Natural person:** If the policyholder is a natural person, then the reference to 'you' and 'your' includes that person’s partner and members of their family who are financially dependent on them and permanently live at the same address. If applicable, it includes that person’s own legal representatives.
  - **Juristic person:** If the policyholder named in the policy schedule is a juristic person (company, close corporation or a trust) then the reference to ‘you’ and ‘your’ includes the directors, members or trustees (as applicable).
- **The co-insured**
  The co-insured refers to another natural person or juristic person (company, close corporation or trust) who has an insurable interest in only certain property which is insured under this policy. The co-insured named in the policy schedule is noted for their respective rights and interests only. Where applicable, the co-insured is also covered for their personal legal liability. The co-insured must comply with all the terms and conditions of this policy.

3. Your policy is a legal contract

Your policy is a legal contract, which includes the proposal form, the policy schedule and the policy wording. You must read your policy wording and the policy schedule together.

- Make sure you understand what you are covered for, what you are not covered for (referred to as exclusions), and what your responsibilities are.
- Any changes that you make to your policy will only be in place once we have agreed to them, and have sent you a new policy schedule.
- This policy wording replaces all previous policy wordings relating to this product sent to you for this cover. The policy wording will always be the final determining factor if we disagree on the meaning or interpretation.

4. The proposal form

The proposal form contains the information provided by you, when you asked your broker to insure you under this policy.

- It includes the supporting documents that were requested.
- If you make any changes to the policy after the inception date, the written instruction or telephonic conversation (if recorded) we had with you when you made the changes, will also be part of this policy.

5. The policy wording

The policy wording is this document and includes the General Terms & Conditions and the cover sections as explained below:

- The **General Terms & Conditions** include all the terms and conditions that apply to all the cover sections.
- The **cover sections** set out the terms and conditions specific to each cover section. This policy wording includes all the cover options, but only the cover sections as shown in your policy schedule apply to your cover.

6. The policy schedule

The policy schedule is a separate document and is issued with your policy wording. It sets out specific details about the policyholder, the co-insured (if applicable), insured property, premiums, sums insured, limits, excesses and specific information that is not in the policy wording. If you find any errors in the policy schedule, please contact your broker.

7. Rules on interpretation

South African law applies to this policy and only South African courts may deal with any dispute about this policy, except for liability claims as required.

- The headings in the policy are for reference only and will not affect the meaning of the terms and conditions to which they relate.
- Days refer to ordinary calendar days, including weekends and public holidays.

8. Our correspondence with you

- We will assume that you have read and received our correspondence if it was sent to the email address provided in your policy schedule, or if it was sent to you via your broker. If you do not keep to the terms of this policy, we can refuse pay-out or we can cancel your policy.
- We are not bound by any changes unless we agreed to them in writing and have included them in this policy by issuing you with a new policy schedule.
- If we take legal action against you, the summons will be delivered to your physical address as shown in the policy schedule.

9. The privacy of your personal information

We care about the privacy, security and online safety of your personal information and we take our responsibility to protect this information very seriously. Below is a summary of how we deal with your personal information. For a more detailed explanation, please read our official Privacy Notice on our website.

- **Processing your personal information:** We have to collect and process some of your personal information in order to provide you with our products and services, and also as required by insurance, tax and other legislation.
- **Sharing your personal information:** We will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. We do this to assess claims, prevent fraud and conduct surveys.
- **Accessing your medical information:** We may ask you to undergo any necessary medical testing or examinations. We may also ask you to send us any medical information including the results of any blood testing we need in order to accurately assess our risk or your claims.

- **Protecting your personal information:** We take every reasonable precaution to protect your personal information (including information about your activities) from theft, unauthorised access and disruption of services.
- **Receiving marketing from us:** We will not use your personal information to send you any information about products or offers from Hollard or Hollard's partners. However, we will still send you communications about this product.

10. Report and prevent fraud

Fraud affects the insurance industry as a whole. It increases claims costs, which in turn increases premiums. Hollard is committed to preventing fraud and we have our own internal Anti-Fraud policy. Please report any suspicious or unethical activity anonymously on **0801 516 170** (toll free) or via email at Hollard@tip-offs.com.

GENERAL DEFINITIONS

Accident/accidental damage	A sudden, unforeseen and unintentional event which is caused by mishaps or negligence. For example, a vehicle accident, accidentally breaking a window, dropping a heavy pot and breaking kitchen tiles.
Cover start date or transaction date	The date when cover for an item or a benefit starts, as shown in the policy schedule. The cover start date or transaction date for different items or benefits may be different.
Domestic employees	People employed by you at your home, such as cleaning staff, nannies, au pairs, drivers and gardeners.
Electricity grid failure	Is an interruption to or suspension of electricity supply, in any manner and from any source, and for any reason (including damage and any inability and/or failure on the part of the supplier) which affects an entire municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time, including any interruption, power surge or suspension at the reconnection or reinstatement of electricity supply.
Event	Any event that causes loss, damage or liability that is not excluded in the policy and which happens during the period of insurance. This may be a single incident, or a series of incidents related to the same cause that results in loss, damage or liability. This includes accidental damage that is unforeseen and happens unexpectedly and unintentionally.
Excess	This is the first amount you must pay towards a claim under this policy. The excess amounts are included in the policy schedule.
Inception date	The date on which your cover under this policy first starts, as shown in the policy schedule.
Insured property	Everything you insure with us under each cover section, as shown in your policy schedule.
Limit	This is the maximum amount that we will pay for a claim. The limit could be the sum insured, or it could be a lesser amount that we are prepared to cover you for. The limits for all benefits are shown in the policy schedule.
Loadshedding	Is the intentional, total or partial, withholding of electricity supply (from any source) by any party other than the insured, implemented in phases, which do not affect a municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time.
Malicious damage	Damage to your insured property that is caused deliberately by another person with no intention of getting any benefit in return.
Partner	A person who is your permanent life partner and who you have lived with for longer than 12 months, your spouse or civil union partner.

Period of insurance	Any period of time for which you have paid the premium.
Premium	The amount that you agreed to pay to us in return for cover under this policy, as shown in the policy schedule.
Premium collection date	The date on which you must pay the premium. • **Monthly premiums:** The date shown in the policy schedule on which we will debit your bank account. • **Annual premiums:** The date each year on which you must pay the full annual premium, or on which we will debit your bank account if the premium is paid via debit order.
Renewal date	The date on which we will review your policy every year, as shown in the policy schedule.
Sum insured	The amount that you or your insured property is covered for, as shown in the policy schedule.

ADDITIONAL INFORMATION

1. About your broker

Hollard has approved the broker, a financial services provider, to market and sell its products. The broker must provide certain information about themselves as well as about the insurer (see 'we', 'us' and 'our' above). The broker will maintain your policy, communicate with you and be the contact point between yourself and Hollard for claims or policy changes. The broker will receive commission from Hollard. The commission amount is shown in your policy schedule. We may not cancel your policy merely by informing your broker. We must provide a notice to you as required by law.

2. About Hollard

Hollard is a licensed Non-life insurer and an authorised Financial Services Provider. Hollard is a public unlisted company and has Professional Indemnity insurance and Fidelity Guarantee insurance in place. Hollard receives your premium and is responsible for your claims. You can contact us at the below contact details:

Postal address:
PO Box 87419
Houghton, 2041

Hollard Head Office:
Tel: 011 351 5000
Web: www.hollard.co.za

Physical address:
Hollard Villa Arcadia
22 Oxford Road
Parktown, 2193

Compliance department: compliance@hollard.co.za

3. About the underwriting manager

Hollard appointed the following underwriting manager to perform certain functions on its behalf:

iTOO Special Risks – Claims under the Cyber Insurance section of your policy

iTOO Special Risks (Pty) Ltd (iTOO) acts as an Underwriting Manager for The Hollard Insurance Company Limited and has a signed binder agreement to this effect. In terms of this agreement, iTOO may settle all valid claims.

Hollard pays iTOO a binder fee for performing the abovementioned function as well as a share in the profits of the scheme. iTOO is an authorised Financial Services Provider (FSP), FSP number 47230, registration number 2016/281463/07. iTOO has Professional Indemnity insurance and Fidelity Guarantee insurance in place.

iTOO will assist you with any queries on **Cyber Insurance** claims. Please call **086 100 4866** on weekdays between 8am and 5pm, and select the reason for your call. Your call will be routed directly to iTOO.

Postal address
iTOO Special Risks
PO Box 87419
Houghton, 2041

Physical address
iTOO Special Risks
Villa Arcadia
22 Oxford Road
Parktown, 2193

Tel: 011 351 5000
Fax: 011 351 8015
Web: www.itoo.co.za
Compliance officer: Associated Compliance, 011 678 2533, craig@associatedcompliance.co.za

Conflict of interests relating to iTOO

- iTOO receives more than 30% of their income from any insurer.
- iTOO does not have a relationship with any insurer that provides a financial interest other than ownership.
- iTOO does not have a relationship with any other broker or binder holder and/or administrator that provides an ownership or financial interest.
- iTOO does not have a relationship with any distribution channel that provides an ownership, financial interest or support service.
- The Hollard Group has an equity interest in iTOO and Hollard has appointed a non-executive director to the board of iTOO.

Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these. A full copy of iTOO's Conflict of Interest Management policy is available on their website at www.itoo.co.za or by written request to info@itoo.co.za.

HOW TO COMPLAIN

We hope that you never have reason to complain, but if you do, there are a couple of options available to you. While you may contact the Ombuds at any time, we would encourage you to please contact your broker first and follow the five-step process below.

1. Step 1: Complain to your broker

If you have a complaint about this policy or the service you received from us, please contact your broker to discuss your complaint and seek resolution.

2. Step 2: Complain to Hollard

Unresolved complaints: If your complaint is not resolved by your broker, please contact us on our dedicated complaints contact details below and we will do our best to find a solution to your complaint.

Claims: If we do not accept a claim or if you don't agree with the amount of the claim paid, you may ask us to review our decision within 90 days of the date that you received our decision.

Hollard Insure Complaints Team
The Hollard Insurance Company Limited
PO Box 87419
Houghton, 2041

Tel: 011 351 2200 on weekdays between 8am and 5pm
Email: hollardinsurecomplaints@hollard.co.za

3. Step 3: Complain to Hollard's Internal Adjudicator

If you are still unhappy after you have asked us to review our claims decision, you may email Hollard's Office of the Internal Adjudicator (OIA). The Internal Adjudicator will investigate your complaint objectively and fairly.

Email: oia@hollard.co.za Tel: 011 351 5652 Fax: 011 351 0801

4. Step 4: Complain to the Ombuds

In the unlikely event that you are still unhappy after following the steps above, you may send your complaint to the following Ombuds, depending on the nature of your complaint.

FAIS Ombud – Complaints on how this policy was sold to you

If you have a complaint about how this policy was sold to you and your complaint is not resolved to your satisfaction by your broker or Hollard, you may contact the FAIS Ombud. You must do so within six months after receipt of the final response to your complaint from your broker or Hollard.

The FAIS Ombud
PO Box 41
Menlyn Park, 0061

The FAIS Ombud
Menlyn Central Office Building
125 Dallas Avenue
Waterkloof Glen
Pretoria, 0010

Tel: 012 470 9080 or 012 762 5000
Fax: 011 726 5501
Email: info@faisombud.co.za
Web: www.faisombud.co.za

The National Financial Ombud Scheme South Africa NPC ('the NFO') – any other complaints that are not related to how the policy was sold.

The National Financial Ombud Scheme South Africa NPC provides a free service that would assist with an independent review of your complaint, and you may send your complaint to the NFO at the following details:

Physical address

NFO Johannesburg Office
110 Oxford Road
Houghton Estate
Johannesburg
Gauteng, 2198

NFO Cape Town Office
Claremont Central Building
6th Floor
6 Vineyard Road, Claremont
Western Province, 7700

5. Step 5: Take legal action

You may take legal action against us within 270 days of the date that you received our claims decision. To take legal action, a summons must be served on us. If this is not done in time, you will lose your right to claim and we will no longer be responsible for that claim. You may also choose to take legal action against us without first asking us to review our claims decision or contacting the NFO. If you take legal action against us before contacting the NFO, you can only approach them for assistance after you have withdrawn the summons against us.

WHEN AND HOW TO PAY YOUR PREMIUMS

All premiums must be paid in advance, either monthly or annually, as shown in the policy schedule. We may change the premium after a policy change, a claim or on the renewal date. Premiums must be paid in South African rands only.

1. Monthly premiums

If you choose to pay your premium monthly your choice is shown in your policy schedule. Your premium is due on your chosen premium collection date, but your cover runs for a calendar month.

Example: A full month's premium collected on any day in May means you are covered from 1 May to 31 May.

1.1 Your first debit order

Depending on when your policy is activated, your first debit order might not be in time for our debit order run. Note that if your first debit order fails, this policy will not start and you will not be covered.

- **When your policy start date is on the 1st of the month**
  - If your policy is activated in time for our debit order run, we will debit your account on your chosen debit order day with one month's premium for cover from your policy start date until the last day of that month.
  - If your policy is not activated in time for our debit order run, there are two options available:
    - We can debit your account on your chosen debit order day in the following month with two full months' premium. This will cover you from your policy start date until the last day of the following month (double debit).
    - You can ask us to do an interim debit order to collect the first month's premium and then we will only collect one month's premium on your chosen debit order day in the following month.
- **When your policy start date is not on the 1st of the month**
  - If your policy is activated in time for our debit order run, we will debit your account on your chosen debit order day with a pro-rata premium for cover from your policy start date until the last day of that month.
  - If your policy is not activated in time for our debit order run, there are two options available:
    - We can debit your account on your chosen debit order day in the following month with the pro-rata premium plus one month's full premium. This will cover you from your policy start date until the last day of the following month.
    - You can ask us to do an interim debit order to collect the pro-rata premium and then we will only collect one month's premium on your chosen debit order day in the following month.

1.2 One month grace period on subsequent debit orders

From the second month of cover, we allow a one-month grace period (extra time) for you to pay your premium. We will not pay any valid claims that happen during the grace period, unless you pay the outstanding premium within the grace period.

1.3 Working days only

If your debit order date falls on a Sunday or public holiday, we will debit your bank account on the first working day before or after the Sunday or public holiday.

1.4 Rejected and stopped debit orders

- If a debit order is rejected because of insufficient funds, we will debit your bank account with two months' premium on your next debit order date.
  - If that collection is successful, your policy will continue.
  - If that collection is not successful, your policy will end at midnight on the last day of the calendar month for which the premium was received.
- If you stop a debit order directly with your bank we will not attempt another collection. Your policy will end at midnight on the last day of the calendar month for which the premium was received.

1.5 Changes to your policy

If you make a change to your policy which affects your monthly premium, the following applies:

- **Changes effective on the first of the month:** We will amend your monthly debit order with the new premium.

- **Changes effective on any other day of the month:** Because your cover runs for a calendar month, it means that there will be a pro-rata premium due to amend your cover from the effective date of the change until the last day of the month. We will amend your monthly debit order with the new premium and we will deal with the pro-rata portion as follows:
    - **Reduction of your monthly premium:** If the change reduces your monthly premium, we will reduce your next debit order with the portion of the premium we owe you for cover until the last day of the month (the pro-rata premium).
    - **Increases to your monthly premium:** If the change increases your monthly premium, we will increase your next debit order with the portion of the premium you owe us for cover until the last day of the month (the pro-rata premium).

1.6 If cover ends

If your cover ends because you cancel it, we cancel it or there is a total loss claim, we will pay back that portion of the monthly premium which relates to the period after the date the cover ended. We have the right to keep a small portion of any premium we refund to you, to cover our costs. We will not pay back any premium if we cancel your cover because of fraud.

2. Annual premiums

If you choose to pay your premium annually your choice is shown in your policy schedule.

2.1 Period of insurance

Your cover is in place for 12 months after your policy start date and each subsequent renewal date once you have paid your premium.

2.2 Payment via EFT or direct deposit

If you choose to pay your annual premium via electronic fund transfer (EFT) or direct deposit, then your broker will provide you with our banking details. We allow a one-month grace period (extra time) from your policy start date and each renewal date for you to pay your annual premium.

- **Policy start date:** If your first annual premium is not received within one month after your policy start date, this policy will not start and you will not be covered.
- **Renewal date:** If any following annual premiums are not received within one month after your renewal date, your policy will end on the last day of the previous period of insurance.
- **Claims during the grace period:** We will not pay any valid claims that happen during the grace period of one month, unless you pay the outstanding premium within the grace period.

2.3 Payment via debit order

If you choose to pay your annual premium via debit order, then your premium is due on your chosen premium collection date. We will debit your bank account every year on your premium collection date.

- **Working days only:** If your debit order date falls on a Sunday or public holiday, we will debit your bank account on the first working day before or after the Sunday or public holiday.
- **Rejected debit orders:** If a debit order is rejected because of insufficient funds, we will debit your bank account again after a one-month grace period.
    - If that collection is successful, your policy will continue.
    - If that collection is not successful, your policy will end on the last day of the previous period of insurance, unless it was your first debit order in which case your policy will not start.
    - We will not pay any valid claims that happen during the one-month grace period, unless you pay the outstanding premium within the grace period.
- **Stopped debit orders:** If you stop a debit order directly with your bank we will not attempt another collection. Your policy will end at midnight on the last day of the previous period of insurance.

2.4 Changes to your policy

If you make a change to your policy during the period of insurance which affects your annual premium, the following applies:

- **Reduction to your annual premium:** If the change reduces your annual premium, we will pay back the portion of the premium we owe you.
- **Increases to your annual premium:** If the change increases your annual premium, you must pay a pro-rata premium. This pro-rata premium will cover you from the effective date of the change, until your next renewal date. You must pay the pro-rata premium within thirty days from the effective date of the change.

2.5 If cover ends

If your cover ends because you cancel it, we cancel it or there is a total loss claim, we will pay back that portion of the annual premium which relates to the period after the date the cover ended. We have the right to keep a small portion of any premium we refund to you, to cover our costs. We will not pay back any premium if we cancel your policy because of fraud.

WHEN POLICY CONDITIONS CHANGE

We will tell you at least 31 days before the effective date of any changes we make, as set out below. We will send you an updated policy schedule, policy wording and an explanation of the changes.

1. We will renew your policy every year on your renewal date

- **Inflationary increases:** Each month, we will automatically increase the sums insured for your home and contents by an inflation-linked percentage. At your renewal date, the increased sum insured will be formally shown in your policy schedule, and your premium will be adjusted accordingly.
    - You are still responsible for making sure that the sums insured are enough to cover your insurance needs. Contact your broker immediately if you need further advice on whether you need to change your sums insured.
- **Premium changes:** When we review your premium, we consider several different factors, like your address, security measures, environmental changes, inflation and changes to your sums insured.
- **Excesses and limits:** We may also change the excesses and limits that apply to your cover.
- **Automatic renewal:** Unless you tell us that you want to make changes to our renewal terms, we will automatically renew your policy on the terms shown in the updated policy schedule and policy wording.

2. We may make changes to your policy

- We may change the terms and conditions of this policy at any time, and not just on your renewal date. A change might affect the sums insured, limits, your premium and excesses.
- If legislation changes, this policy will be aligned with the change, until such time as the policy wording is updated.

3. You may make changes to your policy

- Any changes may affect your premium. Changes will only be in place once we have agreed to them and have sent you a new policy schedule.
- If we agree to change some policy requirements, it does not mean that we have agreed generally to change all the requirements.

YOUR RESPONSIBILITIES

1. You must give us all material information

Material information is essential information which can influence our decision whether to accept a risk at your inception date or cover start date, to apply more conditions or to change your premium.

Examples of material information: Your insurance claims history, changes to the regular driver of your vehicle, or your building's security measures.

- You must give us all material information, and tell us within **21 days** from the date that any material information changes. The most important changes you must tell us about are listed below, but there could be others:
    - If your home is unoccupied for more than 90 consecutive days.
    - If the security measures in your building changes.
    - If the regular driver of your vehicle or motorcycle changes.
    - If your policy schedule details are no longer accurate, for example you change your address or if you purchase a new insured property.
    - If you run a business from your home.
    - If you are charged or convicted of a criminal offence.
    - If another insurer declines to provide insurance, cancels or refuses to renew a life insurance or short-term insurance policy for you, anyone living with you or anyone who is covered under this policy.
    - If you start working again after you told us that you are retired.

The term 'retired' means that you are not actively working on a daily basis, you do not earn a regular income, and you are not gainfully employed.

- **Alterations, renovations or additions:** It is important to tell us about any planned changes or renovations to your building before starting as you may need a business policy for major alterations, renovations or additions as explained under **Tell us about your intention to make structural or material changes** under the heading **Your responsibilities**.
- If any material information is incomplete or incorrect at any time, our decision was based on incorrect information. This means we may not have agreed to cover or continue to cover your property on your current premium, limits or conditions.
    - We may cancel your cover from the date that you gave us incorrect information or from the date that there was a change in the risk that you did not tell us about. If we cancel, you will lose your right to claim and we will pay back all the premiums we have received after the date of cancellation, less any claims we may have paid.
    - If we do not cancel your cover, we may then apply special conditions, a reduced sum insured, a reduced limit, an increase in premium or a higher excess.

2. You must be honest

All dealings about this policy must be done honestly and in good faith. If you are dishonest or involved in fraudulent behaviour, we will cancel your policy from the date of the fraud. You will lose your right to claim and we will not pay back any premiums we have received. We may also take legal steps and recover any expenses from you.

Example: Intentionally giving us false information to reduce your premium or exaggerating the amount of a claim.

3. You must maintain your property and prevent loss or damage

- You must maintain your insured property and take all reasonable steps to prevent loss or damage, and to minimise the cost of a claim.

Example: You must make sure that the gutters of your home are cleaned regularly to prevent your home from being flooded by overflowing gutters during a storm.

- After an event, you must take reasonable steps to protect your property from further loss or damage.

Example: If a leaking pipe causes your home to flood, you have a responsibility to call in a plumber to turn off the flow of water to prevent further flooding and damage to your property.

- Do not leave keys to your home, vehicles or safes at an unsecure place, or with any person who does not share your responsibility for your insured property.
- You must prevent injury to other people and prevent damage to their property.

4. You must have an insurable interest

In order for an insurance policy to be valid, you must have an insurable interest in the insured property throughout the period of insurance. Having an insurable interest in an item means that any loss or damage to the item will cause a financial loss to you. If your insurable interest in your insured property changes, you must tell us.

Example: A parent does not have an insurable interest in their child's vehicle if all of the following applies:

- The vehicle is registered in the child's name.
- The vehicle is paid for by the child.
- The child is not financially dependent on the parent.

5. Review your sums insured regularly

You are responsible for making sure that the sums insured are enough to cover your insurance needs so that you are not underinsured. To cover your insured property fully, it is important to review the sums insured regularly. If you agree that we conduct an asset inventory of your contents and you accept the sum insured and the policy terms after the assessment, we will not adjust your claim because of underinsurance.

6. You must keep to the terms and conditions

You, any person covered under this policy and the co-insured (if applicable), must comply with all the rules, terms, conditions, your responsibilities and the claims process shown in your policy wording and policy schedule. Any exclusions will also apply to the co-insured.

7. Obey the law

- You must comply with the law at all times, including any by-laws and regulations relevant to your property. Do not use your insured property in connection with any criminal offence. You must also obey the laws of other countries when you are travelling.
- We will not cover loss, damage or liability if you are involved in a criminal act. We may reject a claim and we may ask you to pay back any benefits that we may have paid for that claim and any costs we may have incurred relating to that claim.

8. You may not transfer your rights to another person

This policy does not give any rights to any person other than the policyholder or the co-insured (where applicable). You may not transfer your rights to benefits payable under this policy to another person. If you try to transfer the rights to any benefits in this policy to another person, we will not recognise that contract. We will continue our contract with you as if you had not contracted with someone else.

CLAIMING UNDER THIS POLICY

1. Introduction

This section tells you everything you need to know about how to claim under this policy.

- However, because some cover sections have additional conditions or requirements that apply **only** to that cover section, you should always read this section together with the cover section you are claiming under.
- This section does not apply to the following cover sections – please refer to these cover sections for all the information on claiming:
    - Cyber Insurance
    - Fine Arts
    - Legal Costs
    - Personal Accident
    - Personal Liability

2. How to claim

2.1 Step 1: Inform the police within 24 hours

This is particularly important when property has been stolen, a motor accident has occurred, people have been injured or died, or a criminal act is suspected. Take all reasonable steps to recover any stolen property and, where safe to do so, find the guilty person.

2.2 Step 2: Tell us right away

Contact your broker to notify us of a claim as soon as possible, but not later than 30 days after the event.

2.3 Step 3: Send us the evidence and documents we ask for within the reasonable time that we give you

We typically need the following information, but we may ask for more depending on the details of your claim:

- **Home, Contents, Assets Specified and Watercraft**
    - A description of the damage for which you are claiming.
    - Photographs taken of the scene (if any were taken).
    - Copies of damage reports (if done).
    - Proof of forcible or violent entry to, or exit from, the building or the premises (in the event of theft).
    - The police case number (in the event of loss of an item, theft, suspected theft or criminal acts).
    - The details of witnesses and any other persons who were involved in the incident (if applicable).
    - Details of any other insurance that also covers the same insured property.
- **Motor**

  In addition to the information listed above, we will also need the following:
    - A sketch and a description of the incident.
    - The driver's details and identity number. If the driver does not have a South African driver's licence, we need a copy of their valid international or SADC driver's licence.
    - The police reference number (accident report or case number).
    - A copy of the statement made to the police.

2.4 Step 4: Give us proof of ownership and proof of value when we ask for it

To help us process your claim, we will need proof that you owned the item you are claiming for and what the item was worth at the time of the loss.

- **Proof of ownership**
  - Proof of ownership includes documents such as a sales receipt that notes the item's description or code, the price, the date, and the place where you bought the item from or other documents that show you owned the item.
  - For claims under the **Motor** cover section, we will always need a copy of the vehicle's registration document as proof of ownership.
  - If you cannot provide reasonable proof of ownership, we will not be able to pay your claim.
- **Proof of value**
  - This can include receipts, valuations, or other documents that clearly show the item's value.
  - If we specifically require a valuation certificate, it will be stated under the cover section.
  - If you cannot provide this, we may:
    - reject your claim,
    - apply the limit to the amount stated in the policy schedule; or
    - settle the claim based on the entry-level or lowest specification of a similar item.

2.5 Step 5: Send us any further documentation you may receive

Send us any further documentation you may receive immediately (such as a letter of demand or a summons).

2.6 Step 6: Allow us to assess the damage

- If your insured property is damaged, you must allow us the opportunity to assess the damage. You may not do any of the following until we have given you the go-ahead:
  - Abandon or get rid of the damaged insured property.
  - Replace the damaged insured property, or have it repaired except for emergency repairs under the **Motor, Watercraft, Home** and **Contents** cover sections.
- If you replace, repair or dispose of the damaged insured property before we have had a chance to assess the damage, we may reject your claim. If we decide to settle your claim, we will only pay you the amount that we would have paid had we repaired or replaced the insured property ourselves.

2.7 Step 7: Give us proof of claims preparation costs

- We may ask you to give us extra information or to certify information to support your claim.
- We will pay up to the limit shown in your policy schedule per claim for the reasonable costs you had to pay in getting or certifying this information.
- You must give us proof of these costs before we will pay you back.
- However, we will not pay for the services of a public adjuster. A public adjuster is an independent, professional claims handler that you may hire to help settle a claim on your behalf.

2.8 Step 8: Sign an Agreement of Loss (AOL)

You may have to sign an AOL document which includes the settlement details of the claim before we finalise the claim.

2.9 If you don't follow the claims steps

If the above steps are not followed, or you do not send us the information we ask for within the reasonable time we gave you, we will not be able to pay your claim.

3. Be aware of your responsibilities on liability claims

- Another person can hold you legally liable for bodily injury, death or damage to their property which was caused by an accident that you are responsible for. This is referred to as a third party liability claim as explained under the **Personal Liability**, **Motor** and **Watercraft** cover sections. You must tell us immediately after you become aware of any action or possible action against you, for example, if you receive a summons from the court.

- You must never do any of the following because it may affect your claim:
  - Never admit guilt, fault, or liability, or incur any legal costs without first getting our permission.
  - Never offer or negotiate to pay for the damage or the other person's insurance excess.
- Please read the section called **Third party claims** for a full explanation of how the liability claims process works and what your responsibilities are.

4. You must help us with recoveries from third parties

After we have paid or agreed to pay a claim for loss or damage caused by a third party, we are entitled to exercise, in your name if necessary, all rights of recovery against that third party and if applicable, defend any case brought against you. This applies even if payment is made on an interim or partial basis, during ongoing claim settlement, or where an excess or underinsurance applies.

These rights arise under common law and under this policy and operate together. To the extent allowed by law, this policy extends our rights of recovery beyond common law by allowing us to pursue recovery even where you have not yet been fully indemnified.

Where a loss includes both insured and uninsured portions (for example, an excess or underinsurance), we may pursue recovery of the full loss from the third party in a single action. If a recovery is made, any uninsured portion recovered will be paid to you, and we will retain the amount we paid under this policy.

- To enable us to pursue recovery from the third party, and to manage any defence we conduct, you agree to the following:
  - Once we have settled your claim, you may not claim directly from the third party for the same loss or damage.
  - You consent to recovery or defence proceedings and agree not to withhold or withdraw that consent while they are being pursued.
  - As we pay the reasonable legal costs, we may appoint legal representatives of our choice. Once appointed, we may retain those legal representatives for as long as we reasonably consider necessary, and we will have full control over the conduct, management and settlement of any proceedings conducted in your name.
  - You may not withdraw from, settle, compromise or prejudice any recovery or defence without our prior written consent.
  - You may not start separate proceedings against a third party for any loss, whether insured or uninsured, without our prior written consent. Where the loss includes insured and uninsured portions (for example, an excess), you may recover only the uninsured portion if we agree and on terms agreed with us, provided this does not prejudice recovery.
  - You must promptly provide the information, documents and assistance we reasonably require to pursue recovery or conduct a defence, including signing documents and making yourself available where required.
  - You must never admit guilt, offer to pay someone else, or accept an offer from anyone else to pay for the damage, or to pay you for your excess.
- If you don't comply with the above, it may mean that we cannot claim back the amount of the loss or damage from the third party. You may lose all benefits under this policy and you may need to pay back any payment or benefit you received from us, plus any costs.
- Please read the section called **Third party claims** for a full explanation of how the third party recoveries claims process works and what your responsibilities are.

5. How we may settle your claim

We may choose how we settle your claim and we may choose to repair, replace or pay the amount of the claim, or a combination of these methods.

- This only applies to claims under the **Home**, **Contents** and **Assets Specified** cover sections.
- Please refer to the **Motor** and **Watercraft** cover sections for additional information on how we settle claims under these cover sections.

5.1 Replace or repair

- If we replace or repair the insured property, we will apply the following principles:
  - We will choose the supplier or repairer and we will pay them directly.
  - We may reuse existing materials.
  - If matching materials are not available, we will try and match the existing materials as closely as possible. If an item needs to be replaced, we will replace it with an item that matches the specification of the damaged item as closely as possible.
  - If you are not satisfied with the materials we find as the closest match then you have two options available if we agree to them:
    - You can pay the extra cost of replacing or repairing undamaged parts of the insured property to achieve a uniform appearance.
    - You can ask us to rather pay you the amount that it would have cost us to repair or replace the damaged insured property with the closest matching materials.
  - The standard of repair or replacement will not exceed the requirements of any manufacturer or applicable legislation.
- If you have already done the repairs or replacement, we will refund you up to the limit that we would have paid for the repair or replacement.

5.2 Paying the amount of the claim

If we decide not to replace or repair, or if the benefit can only be paid in cash, we will pay you the amount of the claim.

- How much we pay out does not consider the sentimental or other specific value the insured property may hold for you.
- We may transfer money into your bank account, or we may give you a pre-loaded debit card or a voucher.
- The amount may be based on the replacement value of the item, or an amount that we have agreed to with you.
- Claims will be paid in South African rands only except for liability claims where required.

6. Noting the interest of financial institutions

If the insured property (for instance your motor vehicle or home) is financed, we accept the financial institution's interest in your property, as explained below:

- **Accepted claims:** We will pay the financial institution first.
  - The financial institution's acceptance of our payment will mean that we have no further responsibility for that portion of your claim.
  - If the claim amount is more than your outstanding loan with the financial institution, we will pay the difference to you.
  - If the claim amount is less than your outstanding loan with the financial institution, we will pay the full claim amount to the financial institution. You will still have to pay the balance of your outstanding loan to the financial institution.
- **Rejected claims under the Home cover section:** We will not pay anything to you. However, we will pay the outstanding loan amount or the claim amount (whichever is the lesser) to the financial institution if both of the following apply:
  - The rejection of your claim was not for reasons of fraud, or dishonesty, or misrepresentation or because of your deliberate actions, or any other person colluding with you.
  - The financial institution was not aware of the reasons that led to our rejection of your claim, or the financial institution was aware but they informed us as soon as they became aware of it.

  We reserve our right to recover any payments we have made to a financial institution, from you.

7. How your excess works

- Your excess is the first amount that you must pay towards a claim under this policy.
- The following are the different types of excesses which could apply to a claim:
    - **Basic excess:** This is the excess that you selected for the following cover sections: **Home, Contents, Assets Specified** and **Motor**, these excesses are printed on your policy schedule.
    - **Additional excess:** This is an extra amount in addition to your basic excess. If additional excesses apply to you, we will note them in your policy schedule. More than one additional excess can be applied in the event of a claim.
    - **Benefit-specific excess:** This is an excess that is predetermined for specific benefits and can either be a rand amount or a percentage of the total claim as listed in the Excess and limit section of your policy schedule.

      These excesses will still be payable regardless of the age of the policyholder for certain claims as specified in the Excess and limit section of your policy schedule.
- If your claim involves more than one benefit under a cover section, you only have to pay the highest excess. The excess that you must pay is the total of all of the following:
    - Your basic excess which is the rand amount or a percentage of the claim amount (as applicable); and
    - Any applicable additional excesses.
- If you claim under more than one cover section because of the same event, you again only have to pay the highest excess (as explained above) under all the cover sections.
- If we settle a claim by making a payment to you, then we will deduct the excess from the amount we pay. If we settle a claim in any other way, then you must pay the excess directly to the service provider.

8. How we calculate the claim settlement amount

The purpose of insurance is to restore you to the financial position you were in before the loss of, or damage to, your insured property. This may be based on:

- replacement value or "new for old", where the pay-out is based on the value of similar new property
- a pre-agreed sum
- any other basis as described in the relevant section, such as the retail value of a vehicle.

How much we pay out is always based on the value of the lost property, and not the sentimental or other specific value the property may hold for you.

Example:

Value

If your three-year-old television set is stolen, we may buy you a new one or pay the price of a new one. If your photo album or digital camera is lost, however, we pay only for the album or camera, and not the sentimental value of the photos they contain. If your television set is damaged by lightning and we cannot repair it, we will buy you a new one or pay out. The damaged item (salvage) then becomes our property and you may not dispose of it before we agree to it.

Salvage

Any insured property that we decide is uneconomical to repair or any lost or stolen property that is recovered is referred to as salvage and becomes our property after the settlement of your claim.

8.1 The maximum amount we will pay

We will never pay more than the limit or sum insured shown in your policy schedule, less the excess. This does not apply to the **Total loss claims: Vehicles younger than 24 months** benefit, under the heading **How we may settle your claim** in the **Motor** section.

- **Theft and malicious damage claims:** The amount we pay out for theft (or attempted theft) and malicious damage claims depends on the underlying circumstances, including the security and occupancy at time of claim. Sometimes we pay out up to the full sum insured, and at other times we pay a limited amount. These limits are listed in the excess and limit section of the policy schedule.

8.2 Factors that may affect your claim settlement amount

Your claim settlement amount may be affected by any of the following:

- **Underinsurance**
  - If you are underinsured, it means that you have insured your property for less than its current replacement value. If you claim, you will then have to accept a part of the loss in proportion to how much you are underinsured by – this is known as the principle of average.

Example: You insured your contents with us for R1 000 000. A fire damages your lounge furniture with a current replacement value of R50 000. When we assess your claim, we discover that the current replacement value of all your contents before the fire is actually R2 00 000 and not R1 000 000. This means you are underinsured by 50%. We will then only pay R25 000 (50% of R50 000), less your excess.

  - If you are underinsured, we will not repair or replace your insured property. We will pay you in cash only.

- **Dual insurance**

  If you have more than one insurance policy in place that covers the same insured property, the full amount of the claim will be split proportionally between the different policies.

  - The cover you have under each policy will determine how we split the claim amount.
  - If you claim from us, you may not also claim from the other insurer, and if you claim from the other insurer, you may not also claim from us.
  - If you claim from us, we may settle your claim in one of the following ways:
    - We may pay the full claim amount to you and recover from the other insurer the part of the claim that they are responsible for.
    - We may pay only our part of the claim to you and arrange with the other insurer to pay their part of the claim directly to you.
  - Whichever option we decide on, we will pay back the part of the premiums received which relates to the other insurer's part of the claim, but only in respect of premiums received for three years before the date of the claim.
  - It is the other insurer's responsibility to refund the premiums you paid to them relating to our portion of the claim, and you will have to contact the other insurer directly for a refund.

8.3 Interest

We do not pay interest on any amount due by us unless ordered to do so by a South African court of law, the NFO or an arbitrator that we have both agreed to.

9. We will never pay more than the value of your insured property

We will never pay out more than the value of your lost, stolen or damaged insured property, even if you are over-insured. This also means that we will only ever pay for an item under one cover section in the event where more than one cover section provides the same benefit, or in the event that you have insured an item under more than one cover section.

10. Our responsibility ends after we have paid a claim

Once we have paid a claim, we have met our responsibilities to you under this policy. We will not be responsible for any other costs relating to that claim, except if we recover money from other people as explained under the heading **Third party claims** in this section.

11. Salvage belongs to us after a claim

Any insured property that we decide is uneconomical to repair, or any lost or stolen property which is found after a claim has been settled, is referred to as salvage. Salvage is our property, and we may sell it to cover our claims cost. If the proceeds of the sale are more than our claims costs, we will pay the difference to you. **This clause does not apply to claims for:**

- Salvage of a watercraft written-off outside South Africa under the **Watercraft** cover section.
- Salvage of a vehicle written-off outside South Africa under the **Motor** cover section.

12. If you do not agree with our claims decision

Please refer to the process explained under **How to complain**.

13. Prescription – expiry of claims

- When a claim prescribes, it means that you have lost your right to claim, and we will no longer be legally responsible for paying that claim.
- A claim will prescribe after 12 months from the date of the event, unless any of the following applies:
  - You have referred the claim to the National Ombud Scheme South Africa NPC.
  - You have started legal action against us.
  - The claim relates to your legal liability towards another person.

GENERAL EXCLUSIONS – WHAT IS NOT COVERED

You must read these exclusions together with the specific exclusions in each cover section. These exclusions apply to all cover sections of this policy except for:

- **Cyber Insurance**
- **Personal Accident**

1. Asbestos

We do not cover any legal liability or consequential loss because of the presence of asbestos in any form or quantity. This is because of the hazardous nature of asbestos.

2. Confiscation or similar acts

We do not cover you for any loss, damage or costs because the police or any other authority legally took possession of your insured property for any period other than the cover provided under the optional benefit **Defective title** in the **Fine Arts** cover section.

3. Consequential loss

We do not cover further loss or damage that you may suffer as a consequence of an event that is covered under this policy. Consequential loss is not directly caused by an event covered under this policy but is an indirect consequence of the event.

Example: If your vehicle is in an accident on the way to the airport, we will cover you for the damaged vehicle (if insured under this policy). We will not pay for any loss you may suffer because you missed your flight.

4. Cyber incidents

We do not cover any kind of loss, damage, liability or costs which are directly caused by a cyber incident. A cyber incident is any of the following which affects the processing, use or operation of any computer, network, back-up facility or electronic data:

- Programming or operating errors by any person or persons.
- Unauthorised or malicious acts regardless of the time, place or whether it is a threat or a hoax.
- Malware and similar mechanisms that are specifically designed to disrupt, damage or gain unauthorised access to a computer system or electronic data, such as viruses, worms, Trojans, logic bombs, spyware, ransomware and denial of service attacks.
- Any unintentional failure, however minor, of any computerised system which is not directly caused by physical loss or damage.

5. Defective design, workmanship and materials

We do not cover loss or damage to insured property because of defective design, defective workmanship or defective materials, including any expenses to correct a fault in the design or construction of the insured property.

6. Electricity grid failure

We do not cover loss, damage, any amount of any kind, or liability that is caused (in any way) by Electricity grid failure.

- This exclusion also applies to consequential losses in respect of any public utilities that are affected by Electricity grid failure, including but not limited to, the disruption of water, telecommunications and sewage systems. It also applies to other consequential losses, such as the deterioration of any food or other items.
- This exclusion does not apply to Loadshedding which remains covered subject to the terms and conditions in your policy.

7. Gradual deterioration

We do not cover loss or damage caused by gradual deterioration. We specifically do not cover loss or damage caused by any of the following kinds of gradual deterioration:

- Wear and tear from the ordinary day-to-day use of an item.
- Dryness or moisture, exposure to light or extreme temperatures, except if the loss is caused by storm or fire damage, unless otherwise stated.
- Exposure to natural forces such as sunlight.
- A slowly operating cause such as rust, rising damp, corrosion, decay, coastal or river erosion.
- Any cause that was not sudden and unforeseen.
- Lack of maintenance.

Example: The battery in your 2016 electric vehicle now only holds 60% of its charge, so it can't drive as far as it used to. This is because batteries naturally wear out over time, not because of an accident or physical damage that is sudden and unforeseen. Therefore, we cannot approve your claim to replace the battery.

8. Insured property covered under a guarantee

We do not cover loss or damage to insured property that is covered by any warranty or guarantee, service contract, lease agreement, purchase contract or any agreement of any type.

9. Insured property for sale

There is no cover for movable insured property while it is in the possession of anyone selling it on your behalf. This includes leaving an item at a pawnshop, or even leaving an item unattended with a "For Sale" or similar notice.

10. Intentional acts

We do not cover liability, loss or damage caused by criminal, dishonest, reckless or intentional acts committed by you, members of your household or a co-insured. This includes if the event happens with your or their knowledge or consent.

11. Liability under agreement

We do not cover any liability because of a written or verbal agreement you entered into.

Example: A tenant agrees to pay for weather-related damage to the building in their lease agreement, even though such damage would normally be the owner's responsibility. The tenant's liability to pay for such damage is not because of their negligence, but because they agreed to it.

12. Losses covered by legislation

We do not cover loss or damage as a result of any event where compensation is provided for by written law in South Africa, or any other country where this policy might apply. An example in South Africa is the Road Accident Fund Act.

13. Losses covered by other insurance

We do not cover loss or damage to insured property in the event of a claim being settled under another insurance policy where you are not the policyholder. However, we will consider a claim in the following instances:

- If the claim is rejected under the other insurance policy.
- If the cover under the other insurance policy is not sufficient, we will consider the claim for the difference up to the applicable limit under this policy.

Example: Building materials are stolen during renovations of your home. Because the building materials are covered under your building contractor's insurance policy, it means that you cannot claim under this policy. Only if the contractor's insurance policy does not cover the building materials in full will we consider the claim under this policy up to the applicable limit.

14. Maintenance and similar acts

There is no cover for loss or damage caused by maintenance, servicing, cleaning, dyeing, bleaching, restoring, altering, renovating or repairing. There is also no cover for loss or damage to insured property undergoing any process involving the use or application of water, except to fight a fire.

15. Mechanical, electrical and electronic breakdown

We do not cover loss or damage caused by mechanical, electrical or electronic breakdowns, failures, or breakages, unless otherwise stated. This includes where a component fails to perform to its intended design specifications.

16. Mining operations

We do not cover any loss or damage that arises from a mining operation or mining activity, other than an earthquake.

17. Nuclear events and substances

We do not cover any event related to radioactive or nuclear material in any way.

18. Operating systems and software

There is no cover for accidental loss of or damage to the operating system and software of electronic devices that is not caused by physical loss or damage to the item.

Examples of electronic devices: Cell phones, laptops, notebooks, tablets, portable music players, headphones, gaming devices, wearable technology (such as fitness trackers), external hard drives, data storage devices, GPSes and similar electronic items.

19. Outbreaks, pandemics, epidemics and communicable diseases

There is no cover for costs, liability, loss or damage relating in any way to the following:

- A declared or classified epidemic or pandemic, including any mutation or variation thereof. This applies regardless of when it was declared or classified.
- A communicable disease or the fear or threat of a communicable disease. This includes any disease that can be transmitted by a substance, agent or organism (such as a virus, bacterium or parasite), and is regardless of the method of transmission (such as airborne or bodily fluid transmissions).

20. Pollution and contamination

There is no cover for liability, loss or damage caused by or related in any way to pollution or contamination. There is also no cover for the cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances. Pollution or contamination means the discharge, release, dispersal, seepage or escape of any solid, liquid, gas, contaminant or pollutant.

Example: Humidity, fumes, smoke, soot, chemicals, acids or waste.

21. Riots, terrorism and similar events

We do not cover any liability, loss or damage related to or caused by special risks such as politically motivated malicious acts, riots, strikes, terrorism and public disorders. In South Africa, these types of events are covered by Sasria SOC Limited. Cover for vehicles is also provided in Namibia for not more than 60 consecutive days. Please refer to the Sasria section at the end of your wording for an explanation of your Sasria cover.

22. Theft by false pretences or scams

We do not cover any loss or damage if you are tricked by any means into parting with your insured property, such as through a scam or theft by false pretences.

23. Trade and economic sanctions

We cannot provide cover and we will not be liable to pay any claim or provide any benefit if that means we would not comply with any sanction, banning or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, as well as United Kingdom or United States of America, provided that these are not in contradiction to the legislative requirements applicable to us. If we find out that you are subject to such sanctions, we will cancel your policy from the policy start date or the date that you become subject to sanctions. We will refund any premiums paid by you and will not pay any claims.

ENDING COVER UNDER THIS POLICY

1. When cover ends

Cover for insured property or for a full cover section may end in terms of the specific conditions shown in a cover section, or when any of the following applies:

- You no longer have an insurable interest in the insured property.
- You ask us to cancel the cover.
- We cancel cover by giving you at least 31 days' written notice. Our notice may include a condition that you must comply with to prevent cancellation.

If you are covered under more than one cover section, cover under the rest of the policy will continue, unless this policy ends as explained below.

2. When your policy ends

Your entire policy (the legal contract between Hollard and the policyholder) ends when any of the following events happen:

- You do not pay the premiums due under this policy as explained under the **When and how to pay your premiums** section.
- You no longer have an insurable interest in any of the insured property under this policy.
- We cancel this policy as shown in the sections **Your responsibilities: You must give us all material information** and **You must be honest**.
- The 31-day period for cancelling this policy (as shown below) comes to an end.

- We cancel the policy by giving you at least 31 days' written notice. Our notice may include a condition that you must comply with to prevent cancellation.
- You ask us to cancel the policy, which you may do at any time.

THIRD PARTY CLAIMS

This section explains the meaning of third party recoveries and liabilities, as well as how we will treat all third party claims. It is not part of your policy wording and is provided for information purposes only.

1. The difference between third party recovery and third party liability

1.1 Third party recovery

- You, as the innocent policyholder (first party), are covered by the insurer (second party) against the actions of another party (third party), the negligent or responsible party.
- We will cover you for loss of or damage to your insured property under this policy.
- If another person caused the loss or damage, we will try to claim back the amount of the damage from that person (third party). There are no guarantees that we will be successful because many factors play a role in the legal process.

1.2 Third party liability

- You, as the negligent or responsible policyholder (first party), are covered by the insurer (second party) against the actions of another party (third party), the innocent party.

2. We will take over your rights

2.1 Third party recovery

- Once we have paid you for a claim, your rights to claim against the third party that caused the loss of or damage to your insured property are automatically given to us.
- This means that you may not claim directly from the third party, because you have already claimed from us.
- If you do not allow us to claim from the third party, you may lose all benefits under this policy and you may need to pay back any payment or benefit you have received from us.

2.2 Third party liability

- The basis of third party liability insurance is that you ask us to cover you if you are held legally responsible by another person for causing damage to that person's property.
- This means that you give us your rights to defend yourself, and we will negotiate with the other person (third party) or that person's insurer.
- We may also go to court on your behalf if we cannot reach a settlement during the negotiation process.

3. Third party recovery process

After we have paid you for a claim for the loss of or damage to your insured property, we will assess whether there is a possibility of claiming back the amount of the loss or damage from the third party. We will only consider this if the third party was responsible for causing the loss or damage. We may decide whether we will claim from the third party as explained below.

3.1 Your responsibilities

- You must never admit guilt, offer to pay someone else, or accept an offer from anyone else to pay for the damage, or to pay you for your excess.
- You must give us all the information and assistance that we need to claim from the third party.

- If you don't keep to your responsibilities, it may mean that we cannot claim back the amount of the loss or damage from the third party. You may lose all benefits under this policy, and you may need to pay back any payment or benefit you received from us, plus any costs.

3.2 If we decide to claim from the third party

- We will claim the total amount of the damage, including your excess, from the third party, or the third party's insurer, and we will cover all the legal costs.
- The law allows for three years from the date of the incident to issue a summons against a third party. This could be a long process and there are no guarantees that we will be successful.

3.3 If we decide not to claim from the third party

We may also decide not to claim from the third party for any of the following reasons:

- The amount of full damage or loss is less than what the legal costs would be if we claimed from the third party.
- In our opinion, we do not have reasonable prospects of success.
- We cannot trace the third party or you didn't give us the third party's details.
- The third party is not insured and does not have any income or assets.

3.4 When we will pay back your excess

- We will pay you back the amount of your excess if we are successful in recovering the full amount of the loss or damage.
- If we only recover part of the amount of the loss or damage, we will only pay back part of your excess.

3.5 When we will not pay back your excess

The excess is the uninsured portion of a claim that you must pay, regardless of whether you are responsible for the accident or not. We will not pay back your excess if we are unsuccessful in claiming from the third party, or if we decide not to claim from the third party. You may then ask us to take back your rights to claim from the third party.

- You may then claim from the third party for your excess.
- You may not claim for any amount that we have already paid to you.
- Claiming from the third party could take a long time, especially if the other person is not insured or does not have any income or assets.
- If the amount of your excess is less than R20 000, then the Small Claims Court is the cheapest and most effective method of claiming your excess from the third party. Please note that the legislated R20 000 minimum amount for claims that the Small Claims Court deals with may be amended from time to time.

4. Third party liability process

After we have paid you for a claim for the loss or damage to your vehicle, we will assess whether there is a possibility of a liability action against you. If you are covered for third party liability only, the process starts when you tell us about a possible liability claim. We will consider whether you are responsible for causing the loss or damage. This means that the other person, or that person's insurer, might hold you responsible for the damage to that person's property.

4.1 Your responsibilities

- You must never admit guilt, offer to pay someone else, or accept an offer from anyone else to pay for the damage to your property, or to pay you for your excess.
- You must tell us immediately after you become aware of any action or possible action against you, for example, if you receive a summons from the court.
- You must not refer any action against you to anyone other than to us. This means you may not contact an independent legal advisor. Only the insurer may deal with any action against you.

- If you don't comply with your responsibilities, it may mean that we cannot represent you in a third party claim. You will then be responsible for paying the amount of the loss or damage to the other person's property, plus any costs.

4.2 How we negotiate with the third party or the other insurer

- We will consider whether you are responsible for causing the loss or damage.
- If we do not consider you responsible, we will reject the claim and send a rejection letter to the third party or the other insurer.
- If you are responsible, we will negotiate with the third party or the other insurer. We will attempt to reach a settlement agreement for the amount of the loss or damage to the third party's property.
- If we cannot reach a settlement, or if we receive a summons from the court, we will go to court.
- The law allows three years from the date of the accident for the third party to claim from you.

4.3 The excess that you must pay

The excess is the uninsured portion of a claim that you must pay. There is no option to claim back the excess on a third party liability claim, if you are the responsible party.

5. Third party claims information

You must get as much information as possible, regardless of whether you are responsible for the accident or not. Below is a list of typical information we need, but there could also be other information. Remember, any information that could support your version of the accident is important.

5.1 Third party information

- **Driver of vehicle:** Name, surname, contact details, identity number.
- **Owner of vehicle:** Name, surname, contact details, identity number.
- **Vehicle:** Registration number, make, model, colour and details of any other insurance policy that covers the vehicle.
- **Animals:** If an animal was involved in the accident, we need a photo of the animal including anything that identifies the animal as belonging to its owner (if possible).

5.2 Photos and description of the accident

- Photos of the accident scene and surroundings will be useful to reconstruct the accident.
- Video material, if anyone happens to take a video of the accident.
- Photos and measurements of skid marks (if possible).
- A detailed sketch of the accident scene.
- A written description of how the accident happened.

5.3 Accident information

- Date and time
- **Visibility:** For example, was it raining, dark or foggy?
- **Road surface condition:** For example, slippery.
- **Potholes:** GPS co-ordinates, landmark references, physical address.
- **Witnesses:** Name, surname, contact details, identity number.

6. When we will communicate with you

We will keep you updated on the progress of your claim at all important decision points.

6.1 Third party recovery

- When we have received a claim for a possible recovery.
- When we have assessed whether you, or the third party are responsible for the accident.

- When we have sent a letter of demand to the third party.
- After a settlement has been negotiated.
- When we decide not to continue with the claim, including the reason (if applicable).
- When we decide to legally pursue the third party. This will include the date, reasons and details of the attorney.
- At important decision points during the litigation process.
- At finalisation of the recovery claim against the third party.

6.2 Third party liability

- When we have received a claim for a liability action.
- When we have assessed whether you, or the third party are responsible for the accident.
- When we have received a letter of demand from the third party that is claiming from us.
- After a settlement has been negotiated.
- When we decide to legally defend a summons from the third party that is claiming from us. This will include the date, reasons and details of the attorney.
- At important decision points during the litigation process.
- At finalisation of the liability claim against you.

SASRIA COVER

You can take out insurance for the special risks mentioned below. Please refer to the Sasria policy wording for a full description of the cover provided and exclusions.

1. Terrorism, riots, strikes and other protest actions

- We do not provide cover against loss or damage caused by special risks such as politically motivated malicious acts, riots, strikes, terrorism and public disorders. The insurer that provides cover for these kinds of events in South Africa is Sasria. Sasria SOC Limited (Reg. No. 1979/000287/30) is a licensed Non-Life Insurer and an authorised Financial Services Provider.
- Hollard performs intermediary services and collects the Sasria premium. Hollard also issues Sasria's policy wording on behalf of Sasria and receives a fee in return for performing this function.
- Your policy schedule shows the amount of your Sasria premium, as well as which cover sections include Sasria cover.
- There are two different Sasria policy wordings which provide cover under different cover sections, as shown below. Any cover section not mentioned does not include Sasria cover.
    - **Sasria Material damage (Fire) policy:** Fine Arts, Assets Specified, Contents, Home, Watercraft.
    - **Sasria Motor policy:** Motor vehicle.
- **Click the link** – Sasria Cover for Riots, Strikes & Terrorism Hollard – then navigate to the "Material Damage" or "Motor" policy wording to find the Sasria wording/s that applies to your policy.
- There are some events that are not covered. You must read your Sasria policy wording to understand your cover.
- Sasria cover applies in South Africa only, however, cover is also provided in Namibia for a period of not more than 60 consecutive days.
- Please call your broker if you cannot access the Sasria policy wording/s using the hyperlink and would like to request a copy.

2. How to claim

- You must report any protest action that puts your property at risk to the South African Police (SAPS) as soon as possible.

- All claims must be sent to Hollard, and not to Sasria. However, all approved claims will be settled by Sasria, and not by Hollard. Any insured property that Sasria decides is uneconomical to repair, or any lost or stolen property which is found after a claim has been settled, is referred to as salvage. Salvage is Sasria's property and they may sell it to cover their claims cost.
- **Step 1:** You must report any protest action that puts your insured property at risk to the SAPS as soon as possible.
- **Step 2:** Notify us of a claim as soon as possible after the event. We will tell you exactly what we need from you to process your claim.

3. Sasria's contact details

Postal address:	Sasria SOC Limited, PO Box 653367, Benmore, 2010
Physical address:	Sasria SOC Limited, 36 Fricker Road, Illovo, Sandton, 2196
Tel:	011 214 0800 or 0861 727 742
Fax:	011 447 8630
Compliance officer:	Mr. Mziwoxolo Mavuso
Email address:	contactus@sasria.co.za
Web:	www.sasria.co.za

Home

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DEFINITIONS THAT APPLY TO YOUR HOME COVER SECTION

Home

- The **private residential building** (main building) situated at the risk address and as shown in your policy schedule and used for domestic purposes (for example a house, townhouse or flat).
- **Outbuildings**, such as garages, domestic employee quarters, studios, consulting rooms, flatlets, cottages, storerooms or any other building that is not attached or connected to the main building with an interleading door.
- **Permanent structures** such as garden sheds, Wendy houses, Zozo huts, green houses, paths and driveways, patios, tennis courts, walls, gates and fences, swimming pools, saunas, spa baths, ponds and water features.
- **Fixtures and fittings** owned by yourself such as aerials, satellite dishes and masts, wind turbines, domestic tanks, plumbing, pipes, gutters, fitted fish tanks and aquariums, fitted electrical and gas appliances.
- **Fixed equipment** such as domestic filters, boreholes, pumps, motors, and air-conditioning plants.
- **Systems** fitted for solar power, climate-control, alarms, lighting, water recycling and water irrigation.
- **Municipal connections** for water, sewerage, gas, electricity and telephone which include underground pipes, cables, sewers and drains.
- **Glass** doors, windows and sanitary ware including lettering, ornamental work and alarm sensors on glass.
- **Photo-voltaic systems** (commonly referred to as solar PV systems), inverters, batteries and fixed generators directly connected to the building's wiring.
- **Water heating systems and their individual components**, such as electrical geysers, heat pumps and solar geysers (including solar panels connected to the solar geyser, pipes, vacuum tubes and parts), hot water tanks, stands and tubes.

The definition of Home does not include:

- Inflatable or portable spas and swimming pools.
- Buildings used as a hotel or motel.
- Water in a tank, swimming pool, spa or any other container unless specifically provided for by this policy.
- Loose or compacted soil, earth (except as noted under the included **Restoring of soil** cover), gravel, pebbles or granular rubber. For example, sand on tennis courts.
- Earthen walls and structures.
- Earthen and gravel driveways.
- Dam walls, canal walls and sea walls.
- Piers, jetties, wharves, pontoons, bridges and culverts.

Unoccupied	The property is unoccupied if you or any of the people who usually live there, or the person left at the property in charge of and with access to the private residential building, have all gone out.
Malicious damage	This refers to when someone deliberately causes loss or damage to your property without the intention of getting any benefit in return.
Paying guest	A guest who stays at the home for a short period, without a contract, in exchange for a fee.
Risk address (Property)	This is the South African address at which the home and the grounds are situated, as stated in your policy schedule.

Standard construction	This means that a building has been built with: • Walls of brick, stone or concrete. • Roofs of slate, tile, concrete, asbestos or metal.
Non-standard construction	This means that a building has been built with material other than those defined in the above definition of 'Standard construction', such as a thatched roof or walls of wood.
Tenant	A person who signed a rental agreement to live in the home for a set period. This includes sub-tenants.

WHAT WE COVER

1. Main cover

We will cover your home up to the sum insured shown in your policy schedule against an Event that causes loss or damage that is not excluded in the policy.

1.1 Full cover

We will automatically cover your home comprehensively against loss or damage unless you specifically selected **Limited cover**.

1.2 Limited cover

If you select **Limited cover**, we will cover your home against loss or damage, unless it is as a result of theft or attempted theft at the risk address. You still have cover for the following benefits if they are as a result of **theft or attempted theft** under **Included cover** and under **Optional cover** (where applicable):

- **Domestic and wild animals**
- **Imminent danger security costs**
- **Professional cleaning services**
- **Security guards**
- **Temporary emergency measures**

2. Included and optional cover

Your automatically included cover is explained under **Included cover** and your optional cover is clarified under **Optional cover**. Please read the detail under each of these headings to understand your cover.

3. Sum insured

We will cover loss or damage up to the sum insured as shown in your policy schedule. You must insure your home for its full current reinstatement value including any professional fees, clearing up and demolition costs.

- Every month, we will automatically increase the sum insured of your home by an inflation-linked percentage. At your renewal date, the increased sum insured will be formally shown in your policy schedule, and your premium will be adjusted accordingly.
- Remember, you are still responsible for making sure that the sum insured is a true reflection of the full current reinstatement value of your home to prevent underinsurance. Contact your broker immediately if you need further advice on whether you need to change your sum insured.

INCLUDED COVER

We will automatically cover you for these benefits which are subject to a maximum of the limits as shown in your policy schedule. If you are also covered under the **Contents** cover section of this policy, we will only pay for an included benefit under one cover section unless we specifically say that we provide cover under both cover sections.

1. Accidental damage

We will cover accidental damage to your home. Accidental damage is sudden and unforeseen, which you did not intend to happen, for example accidentally breaking a glass hob or a window.

2. Accidental damage to underground public services

We will pay the reasonable costs for accidental damage to underground public service cables, pipes, sewers and drains as long as:

- They are located between your home and the public supply.
- You are legally responsible for the repairs.

3. Accidental death

We will cover you for the amount shown in the policy schedule if you suffer an accidental bodily injury at your property and you die within 90 days as a direct result of your injuries.

- An accidental bodily injury refers to an unforeseen physical injury caused by accidental, external and visible means, and that happens unexpectedly and unintentionally at an identifiable time.
- We will pay the accidental death benefit to the deceased person's estate.
- If the deceased person is a child, then we will pay the death benefit to the policyholder.
- This benefit is not applicable if the policyholder is a juristic person.
- The limit for this benefit is in addition to the sum insured of your **Home**.

4. Acts by tenants

- Your insurance risk might be affected by the actions or failure to act of your tenants in the case where you rent out your home.
- Because their actions are out of your control, we will cover you against loss or damage to your home when their actions or failure to act would have resulted in your claim being rejected. This is on condition that:
    - You are not aware of their actions or failure to act.
    - You tell us as soon as you learn about it.
    - Their actions or failure to act were not malicious and they did not intentionally cause the loss or damage.
    - The loss or damage is not because of lack of maintenance. It remains your responsibility to ensure that regular maintenance of the home is undertaken. For example, clearing gutters annually in preparation for the rainy season.
- **Important:** You will not have theft and attempted theft cover for this benefit if you have selected the Limited cover option for your home.

Examples of how this cover is applied:

- If having an alarm system is a requirement on your policy, and your tenant does not tell you that the alarm stopped working, we will cover a claim for damage to your building during a burglary, because their failure to let you know of the broken alarm is out of your control.

- If your tenant intentionally causes loss or damage by vandalising your property, we will still reject such a claim.
- If the claim is due to a leaking roof because the roof has not been maintained over time, then you will not have cover under this benefit. As the landlord, the regular maintenance of the property remains your responsibility and in such an instance the **General exclusion** of **Gradual deterioration** noted in the **General terms & conditions** section, which refers to lack of maintenance, would apply.

5. Alternative accommodation or loss of rent

We will pay the following if your home is uninhabitable after a valid claim:

- **Alternative accommodation**

  If your home is not rented out, then we will cover the cost of alternative accommodation for you, your live-in domestic employees and domestic pets:

  - We will decide on the alternative accommodation by considering the rental amount that would be reasonable to charge for a property of the same value and location as your home.
  - We will pay the reasonable costs we have agreed to for temporary accommodation in a guest house or hotel for not more than 14 days, while we arrange alternative accommodation.

- **Rental income**

  - If you rent out your home or part of it to tenants, then we will pay the loss of the actual rental income that you would have earned. You must give us evidence of a rental agreement to prove your loss of rental income.
  - **Holiday letting:** If you let out your home to paying guests, then this benefit does not apply to bookings that have been cancelled because your home is uninhabitable. Please contact your broker if you need business interruption cover under a commercial policy.

- **Rental shortfall**

  If your tenant cannot live in your home, you may be responsible for providing other similar accommodation for them.

  - If the cost of this alternative accommodation is more than the amount that the tenant would have paid you, we will cover this difference in cost.
  - We will only pay for the time that is left on your rental agreement or the time reasonably needed to make your home habitable again, whichever is the shortest.
  - Cover is limited to the period that is reasonably needed to make your home habitable again.

- **Conditions**

  The following conditions apply to the **alternative accommodation or loss of rent** benefit:

  - We must agree that your home is not safe or suitable to be lived in (uninhabitable) because of a valid claim under this cover section.
  - We will only pay for the time reasonably needed to make your home habitable again, but not more than the limit shown in the policy schedule.
  - We will only pay for alternative accommodation OR loss of rent, unless part of your property is rented out and you qualify for both benefits.

The limit for this benefit is in addition to the sum insured of your **Home**.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your home.

6. Breakdown of fixed machinery

We will cover the following fixed machinery against electrical or mechanical breakdown, unless it is covered by a manufacturer's guarantee, purchase agreement or service contract:

- Fixed filters.
- Pumps including water pumping machinery and pool pumps and motors.
- Gate and door motors.
- Fire and burglar alarm systems.
- Electric fencing.
- Climate control systems and air-conditioning plant.

Important: The **Mechanical, electrical and electronic breakdown** exclusion as explained under the heading **General exclusions – what is not covered** in your **General terms & conditions** section does not apply to this benefit.

7. Cover during property transfer

If you buy a new property and you (or your tenants) move in before it is registered in your name, we will cover it for its full value from the date that you (or your tenants) move in until transfer into your name takes place at the Deeds Office. The following conditions apply to this cover:

- We must agree to place the new property on cover.
- You must pay the extra premium.
- The property is not insured anywhere else.
- All the terms and conditions of the policy will apply to the new property.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your home.

8. Damage to concealed water pipes

We will cover the full cost of repairing or replacing water pipes if they leak or burst as a result of increased water pressure or freezing. Although gradual deterioration (such as rust and corrosion) is excluded under the heading **General exclusions – what is not covered: Gradual deterioration** in the **General terms & conditions** section, we will cover damage to concealed water pipes as a result of this only once during the lifetime of the policy. Thereafter it will be for your own account.

9. Domestic and wild animals

We will pay for loss or damage to your home caused by:

- Wild animals, these being non-domesticated animals living freely in their natural environment.
- Domestic animals that do not belong to you or anyone living at your risk address.
- Loss or damage caused by vermin is excluded, except for monkeys and baboons.

10. Emergency services

We will pay the costs charged by any emergency services provider such as the fire brigade, responding to an emergency to prevent or reduce loss or damage to the home. The limit for this benefit is in addition to the sum insured of your **Home**.

11. Garden and landscaping

We will pay the costs of landscaping your garden and replacing any damaged trees, shrubs or plants at your property following fire, lightning, explosion, storm, wind, hail, snow, impact, vandalism, theft or attempted theft. If you chose the optional **Garden and landscaping – extended cover**, then the increased limit will apply. The limit for this benefit is in addition to the sum insured of your **Home**.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your home.

12. Geysers

We will cover loss or damage to water heating systems caused by bursting, leaking or the overflowing of water.

- We will cover water heating systems including their individual components such as:
  - Electrical geysers and gas geysers.
  - Solar geysers including solar panels connected to the solar geyser, pipes, vacuum tubes and parts.
  - Hot water tanks.
- We will also cover individual parts if they fail even if there is no damage to the geyser or water tank.
- If the water heating system was not compliant with the latest regulations before the claim event, we will not pay for the extra cost to make it compliant. The extra cost will be for your account.

Important: The **Gradual deterioration** and **Mechanical, electrical and electronic breakdown** exclusions as explained under the heading **General exclusions – what is not covered** in your **General terms & conditions** section do not apply to geysers.

13. Green building cost cover

We will cover the costs for the installation of green building products following a covered loss to your home. A green building product is one that we determine meets the industry-recognised green standard for that product category attributed to one or more of the following:

- Use of less energy, water and/or natural resources.
- Creation of less waste.
- Providing a healthier environment for the people living inside.

We will only pay once per item to upgrade.

Example: If your 200l electric geyser bursts, you may elect to have the geyser replaced with a 200l solar geyser or a heat pump instead. The claim settlement is the difference in price for the upgrade from electric to a solar geyser and covered up to the limit of the **Green building cost cover** unless authorised by us.

14. Holiday letting

- **Loss or damage:** If you are letting your home, we will cover loss or damage to your home up to the sum insured, whether you are staying on the property or not. The following conditions apply:
  - There must be visible signs of forcible or violent entry to or exit from the home for malicious damage and theft claims.
  - Security deposits or payments made to you by paying guests for loss or damage to your home caused by the paying guests will be deducted from any claim amount.
- **Trauma counselling:** We will pay the cost of a registered professional counsellor for the treatment of trauma suffered by a paying guest if they are the victim of an act of violence or assault during a traumatic incident such as theft, burglary, hijacking or fire that occurred on your property.
  - We will not pay you for expenses recoverable from any other insurance.
  - The limit for this benefit is in addition to the sum insured of your **Home**.

Important:

- This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.
- You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your home.

15. Home improvements

We will cover you for the following under this benefit:

- **Alterations, renovations and additions**
  If you have alterations, renovations and additions done to your home, you must increase the sum insured of your home after completion of the work and pay the increased premium.
  - This benefit gives you temporary increased cover for three months after completion of the work, to give you extra time to make the change to your policy. If you have a claim during those three months, we will increase the sum insured of your home up to the limit shown in the policy schedule.
  - A change to your home's construction is material information which can influence our decision whether to accept a risk, as explained under **Tell us about your intention to make structural or material changes** under the heading **Your responsibilities**.
  - We will only consider the claim if we would have accepted any change in the risk caused by the alterations, renovations or additions to your home.
  - It is therefore best to notify us of your planned alterations, renovations or additions before starting the work, so that we can assess our risk.
  - If applicable, you must pay the extra premium due for the increased sum insured of the home with effect from the date of completion of the alterations, renovations or additions.
  - The limit for this benefit is in addition to the sum insured of your **Home**.
- **Theft of building materials and fittings**
  We will pay for the theft of newly bought and uninstalled building materials, supplies and fittings owned by you on the following conditions:
  - They are owned by you and kept on the grounds of the risk address.
  - They are intended for use in the renovation or alteration of the home.
  - The building materials, supplies and fittings are designed to exist in the open. If not, we do not cover theft, or loss or damage caused by weather conditions to items stored in the open, unless they are designed to be kept outside.
- **Temporary removal of fixtures**
  We will pay for the loss or damage to permanent fixtures that are temporarily removed during alterations, renovations and additions to your home or whilst being repaired or restored on condition:
  - The items are not removed for longer than 60 days.
  - There are visible signs of forcible or violent entry to or exit from the property, in the case of theft.
  - We do not cover loss or damage to fixtures left in the open unless the item is designed to exist in the open and you have taken reasonable care to protect the item.
  - The fixtures are not insured in terms of another insurance policy.

  Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your home.

16. Home modifications for disability

We will pay for modifications to your home if you are accidentally injured and become permanently wheelchair bound or physically disabled during the period of insurance. Examples include installing ramps for your wheelchair or rails to assist you.

- The limit for this benefit is in addition to the sum insured of your home.
- If the limit for this benefit is not enough in the event of a claim and you have Contents cover under this policy, we will pay any difference up to the limit of this benefit under the Contents policy section.

17. Imminent danger security costs

We will pay the reasonable and necessary security costs, preventative measure costs, or protection of property costs incurred to prevent imminent loss or damage to your property that would be covered under this policy. The limit for this benefit is in addition to the sum insured of your **Home**. The **Riots, terrorism and similar events** exclusion in the **General terms & conditions** section does not apply to this benefit.

18. Keys, locks and remote control units

We will cover the costs for replacing lost, stolen or damaged keys and remote controls, including damage to locks of your home.

- This cover also includes the following:
  - Locks, keys and remote controls to outside doors, safes, alarms and vehicles (even if the vehicle is not insured under this policy).
  - The cost of a technician and any reprogramming required.
- We will also provide cover if you suspect that an unauthorised person has access to duplicates.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the Limited cover option for your home.

19. Leak detection and repairs

We will pay for the costs to trace the source of a water, gas or oil leak from fixed domestic appliances or pipes, as well as the cost of the necessary repairs that arise as a result of tracing the leak, if it originated after your cover started. This includes the cost of tracing leaks from underground service pipes, sewers and drains for which you are legally liable.

- You must ask us for our permission before you arrange for a water, gas or oil leak to be traced.
- This benefit does not include the cost of the repairs to the leaking item which is covered under your main cover, described under the heading What we cover.

20. Loss of metered water

- We will pay for any additional charges on your municipal water bill that result from the leakage of underground pipes on your property.
- The following conditions apply:
  - You are required to take immediate steps to minimize the loss of water when you discover physical evidence of a leak, or when an abnormally high water account alerts you to a potential problem.
  - You must ask us for our permission before you proceed with the repair work on the pipes. The cost of the repairs to the leaking pipe is covered under your main cover, described under the heading **What we cover**.
  - On the date the leak was fixed, the water consumption reading must be more than 50% of the average of theprevious four readings.
  - We will only pay for two incidents in a 12-month period.
- We will not pay for:
  - The cost of water from leaking taps, geysers, toilet systems, swimming pools, fishponds or water features, tanks, spas or any other container.

21. Pest contamination

- We will pay for professional extermination and control of pests if a sudden and unexpected infestation occurs at your home that:
  - Is a risk to your health.
  - Can lead to loss or damage to your home.
  - Makes your home uninhabitable.
- This cover does not apply to:
  - Infestations of termites or woodborer.
  - Your home if it has been unoccupied for more than 90 days, unless your home is listed as a holiday home on the policy schedule.

22. Power surge – included cover

We will cover you for loss or damage to all electrical and electronic equipment forming part of your home caused by an electrical power surge, up to the limit shown in the Excess and limit section. Power surges happen when the flow of electricity is interrupted, then started again, or when something sends electricity flowing back into the system. If you install a surge arrester that complies with our requirements, as explained under the heading **Comply with our requirements for surge arresters** in the **Your responsibilities** section, then no excess will apply.

Check your policy schedule now to see if this limited cover is likely to be sufficient. If you feel that it is not enough, you may ask us for additional cover so that the limit is increased over and above the included cover.

23. Professional cleaning services

We will cover the costs for a service provider to clean your home if it is soiled or stained during a home invasion or an assault by a third party. If we are unable to successfully clean your home, we will repair or replace the soiled or stained item. The limit for this benefit is in addition to the sum insured of your **Home**.

24. Professional fees and demolition costs

We cover the costs that are necessary to repair or rebuild your home when you have a valid claim. We must agree and give you written permission before you incur any costs.

- After damage or destruction of the home, we will pay the costs to:
  - Remove debris from the risk address.
  - Demolish your home or parts of it.
  - Comply with National Building Regulations and laws.
  - Make the home safe if it cannot be lived in.
- If we authorise the repair or rebuilding of your home, we will pay the reasonable cost of:
  - Issuing of the compliance certificates required as per the latest National Building Regulations and laws.
  - Temporary measures necessary to safeguard your home or the repairs being undertaken, that we deem necessary.
  - Fees for quantity surveyors, land surveyors, architects and engineers.
  - Local authorities' inspection fees.
  - Legal work to repair or rebuild.
- We will not pay for the following:
  - Costs to comply with the latest National Building Regulations for electrical and solar geysers, if you did not comply before the loss.
  - Costs or fees related to undamaged parts of the home.
  - Adjustments as requested by the authorities before the damage took place.

25. Removal of fallen trees

We will cover the costs for the removal of fallen trees at your risk address. This includes the cost to fell trees at your risk address that are threatening to fall and cause damage to your risk address or your neighbour's residence. We must agree and give you written permission before you fell the tree or you incur any costs. The limit for this benefit is in addition to the sum insured of your **Home**.

26. Restoring of soil

We will cover the reasonable costs to restore soil or earth to your risk address that we consider necessary in order to repair insured damage to your home. For example, soil supporting your retaining wall that has been washed away after a flood. The limit for this benefit is in addition to the sum insured of your **Home**.

27. Security guards

We will pay the reasonable and necessary costs to hire security after a covered event, provided the loss gives rise to a claim. The limit for this benefit is in addition to the sum insured of your **Home**.

28. Subsidence, landslip or ground heave – standard cover

You are covered for loss or damage caused by subsidence, landslip or ground heave as explained under the heading **Subsidence, landslip or ground heave**.

29. Temporary emergency measures

We will pay for the reasonable costs of temporary emergency measures you carry out to protect or prevent further loss or damage to your home, after an event that you are covered for under this policy section. The following conditions apply to this benefit:

- We will only pay back the costs if we accept the claim for the loss or damage after an event.
- You must give us a detailed invoice for the costs you incurred for the temporary emergency measures.

Example of temporary emergency measures: Temporary fencing that was put up after a vehicle drove through a boundary wall.

30. Trauma counselling

We will pay the cost of a registered professional counsellor for the treatment of trauma suffered by you or your domestic employees if you are the victim of an act of violence or assault during a traumatic incident such as theft, burglary, fire or a home invasion on your property.

- We will not pay you for expenses recoverable from any other insurance.
- The limit for this benefit is in addition to the sum insured of your home.

Important:

- This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.
- You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your home.

OPTIONAL COVER

These are not automatic benefits. You must choose to be covered for these benefits and pay the extra premium. If you choose to be covered for an optional benefit, we will show your choice in the policy schedule, as well as the limits that apply.

1. Garden and landscaping – extended cover

If the limit of the included **Garden and landscaping** cover is not enough and you want more cover, then you can choose this optional cover. You must select the total amount that you want to cover your garden and landscaping for and your chosen sum insured is shown in your policy schedule. This benefit therefore increases the limit under the included **Garden and landscaping** cover. The limit for this benefit is in addition to the sum insured of your **Home**.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your home.

2. Subsidence, landslip or ground heave – extended cover

You are covered for loss or damage caused by subsidence, landslip or ground heave as explained under the heading **Subsidence, landslip or ground heave**.

3. Power surge

This optional cover allows you to increase the limit for electrical power surge cover, in addition to the Power surge – included cover, included under the heading "**Included cover**".

- **Threshold limit**

  The threshold limit is the level at which the installation of an approved surge arrester becomes a requirement, as explained under the heading **Comply with our requirements for surge arresters** under the **Your responsibilities** section. The threshold is assessed based on the combined total of your included Power surge benefit as stated in the Excess and limit section and any optional Power surge cover you select that is shown in your policy schedule.

Example: You may select different additional cover limits. For a combined cover above R100 000 (the threshold limit), it is a requirement that an approved surge arrester be installed on your home's main electrical distribution board.

- If you have R50 000 included cover and selected R30 000 optional cover, a surge arrester is not required.
- If you have R50 000 included cover and selected R250 000 optional cover, a surge arrester is required. If not installed, the cover will be limited to R100 000.

SUBSIDENCE, LANDSLIP OR GROUND HEAVE

These definitions apply to the **Subsidence, landslip or ground heave** cover.

Active soil	This means soil that changes in volume in response to changes in moisture content i.e. increase in volume (heave or swell) upon wetting and decrease in volume (shrink) upon drying out, such as clay.
Ground heave	This means the upward movement of soil supporting the home.
Landslip	This means the sliding down of a mass of land. It is in effect a small landslide and it typically occurs on a slope.
Subsidence	This means sinking, i.e. the vertical, downward movement of soil.

1. Subsidence, landslip or ground heave – standard cover

We will cover any loss or damage to the private residential building and the domestic outbuildings (including fixtures and fittings attached to these buildings) caused by subsidence, landslip or ground heave. The following items and causes are not covered under the standard cover:

- Loss or damage to boundary, retaining and garden walls, gates, posts, fences, driveways, paving, swimming pools, tennis courts, septic or conservancy tanks, water paths, drains, paths and terraces, paving and swimming pool surrounds.
- Loss or damage caused as a result of the contraction and/or expansion of active soils due to the moisture or water content of such active soil as is experienced in clay and other similar types of ground.

2. Subsidence, landslip or heave – extended cover

This is not an automatic benefit. You must choose **Extended cover** and pay the extra premium. If you choose this optional benefit, we will show your choice in the policy schedule as well as the limit that applies.

- We will cover any loss or damage to the private residential building and the domestic outbuildings (including fixtures and fittings attached to these buildings) caused by subsidence, landslip or ground heave as explained under the Standard cover. In addition to this we will also cover the following items and causes that are excluded from the Standard cover:

- Loss or damage to driveways, swimming pools and tennis courts caused by subsidence, landslip or ground heave.
- Loss or damage to boundary, retaining and garden walls, gates, posts, fences, septic or conservancy tanks, water paths, drains, paths and terraces, paving and swimming pool surrounds, but only if the private residential building or outbuildings are damaged at the same time by subsidence, landslip or ground heave.
- Loss or damage caused as a result of the contraction and/or expansion of active soils due to the moisture or water content of such active soil as is experienced in clay and other similar types of ground. The **gradual deterioration** exclusion does not apply to the contraction and/or expansion of active soils due to the moisture or water content.

3. Exclusions applicable to Standard and Extended cover

No cover for subsidence, landslip or ground heave, if it is caused by:

- Normal settlement, shrinkage, or expansion of the home.
- Structural alterations, additions, or repairs.
- The inadequate compaction of infill or construction.
- Damage which existed before your cover started.
- The removal or weakening of support to the home.
- Excavations on or under land other than mining operations.
- Defective design, materials, or workmanship.
- Loss of or damage to solid floor slabs or any other part of the private residential building or outbuildings resulting from the movement of such slabs, unless the foundations supporting the external walls of these buildings are damaged by the same cause at the same time.
- Work necessary to prevent further loss or damage due to subsidence or landslip, except where appropriate design precautions were implemented during the original construction of the building and any subsequent additions thereto.
- Consequential loss of any kind whatsoever except as specifically provided for under the **Alternative accommodation or loss of rent** benefit.

4. Conditions applicable to Standard and Extended cover

- If you are required to do so, you must prove that the loss or damage you are claiming for was caused by subsidence and landslip or ground heave.
- If during the construction of the building or any subsequent additions to the building, the services of an engineer were necessary to meet building regulations, the buildings and outbuildings must meet the engineer's requirements. If they do not, your subsidence and landslip cover may be affected.

SECURITY MEASURES

You must comply with the minimum security measures and conditions for your home unless shown otherwise in your policy schedule. We may require security measures such as an electric fence in addition to these minimum security measures. If we do, we will tell you and it will be shown in your policy schedule.

1. Burglar bars and security gates

If it was agreed and it is shown in your policy schedule that the minimum security requirements are burglar bars and security gates, then the following conditions apply:

- All opening windows must be protected by burglar bars.
- Security gates must be fitted to all exit doors, and these doors must be locked when the property is left unoccupied.
- Burglar bars and security gates must be maintained and in working condition at all times.

2. Alarm system

- If it was agreed and it is shown in your policy schedule that the minimum security requirement is an alarm system, then the following conditions apply:
    - The alarm must be linked to a 24-hour armed-response service.
    - The alarm must be working properly and the contract with the armed response company must be active.
    - You must change the generic code to your own unique code.
    - If we asked you to, the alarm must be linked to an electric fence, or must include outside alarm beams.
    - The alarm must be activated when your property is left unoccupied.
- If the alarm was not activated while the property was unoccupied, we will consider your claim on the following conditions:
    - There must be visible signs of forcible or violent entry to or exit from the home.
    - The claim is valid in all other respects. For example, we didn't reject it because of your dishonesty or intentional misrepresentation.
    - The service provider can give us an audit log of all alarms received (including activation and deactivation) for the last 3 (three) months, showing that the alarm is usually activated and in working order while your property is left unoccupied.
    - You must pay an additional excess as shown in your policy schedule.

Important: If you are unsure of which security requirement applies, please check your policy schedule.

3. If you live in a high-security complex

- If your home is listed in your policy schedule as being in a high-security complex, and we agreed that the minimum security requirements below apply to you, then you must ensure that the following security measures are in place at the complex, fully maintained and in working order at all times:
    - 24-hour access control to the complex.
    - A high perimeter wall with electric fencing, alarmed and linked to either a 24-hour armed-response service or the guardhouse.
    - If you become aware that any of the above requirements are not in place, you must advise us immediately. We may suspend theft cover or apply new terms and conditions, until you can comply.
    - When your property in the complex is left unoccupied, we will only consider your theft claim if you comply with all the conditions of either Option 1 OR Option 2:

      Option 1:

      - All opening windows not protected by burglar bars must be closed.
      - All exit doors not protected by security gates must be locked.
      - There must be visible signs of forcible or violent entry to or exit from the private residential building.

      Option 2:

      - If a 24-hour armed-response service linked alarm system is installed in the buildings:
        - The alarm must be activated.
        - The alarm must be working properly and the contract with the armed response company must be active.
        - You must change the generic code to your own unique code.

      If the alarm was not activated, we will consider your claim on the following conditions:

      - There must be visible signs of forcible or violent entry to or exit from the private residential building.
      - The claim is valid in all other respects. For example, we didn't reject it because of your dishonesty or intentional misrepresentation.

- The service provider can give us an audit log of all alarms received (including activation and deactivation) for the last 3 (three) months, showing that the alarm is usually activated and in working order while your property is left unoccupied.
- You must pay an additional excess on top of your basic excess.

Important: Additional security requirements may also be required if stated in your policy schedule.

THEFT AND MALICIOUS DAMAGE

1. When the property is unoccupied

The following conditions apply for cover in the event of theft and malicious damage to your home while the property is unoccupied:

- **Inside the private residential building**
  - **Cover up to the sum insured:** The minimum security measures must be in place and the conditions applicable to those minimum security measures will apply as they are explained under the heading **Security measures**.
  - **No cover:** There is no cover if your private residential building does not meet the minimum security requirements when unoccupied.
- **Outbuildings**
  - **Cover up to the sum insured**: The minimum security measures do not need to be in place but there must be visible signs of forcible or violent entry to or exit from the outbuildings.
  - **Limited payment:** If the minimum security measures are not in place and there are no visible signs of forcible or violent entry to or exit from the outbuildings, cover for loss or damage to an outbuilding is limited to the amount as shown in your policy schedule.

2. When the property is occupied

- **Main building and outbuildings**
  - **Cover up to the sum insured:** We provide cover up to the sum insured for theft and malicious damage when the property is occupied. There is no requirement for visible signs of forcible or violent entry to or exit from the outbuildings or the premises.

3. Theft of any part of the home designed to be in the open

- **Cover up to the sum insured:** You are covered for the theft (or attempted theft) up to the sum insured of any fixed part of the home designed to be in the open – for example, the motor from your front gate, or the bricks of your driveway. There is no requirement for visible signs of forcible or violent entry to or exit from the premises.

4. When the home is lent, let or sub-let

- **No cover:** We do not cover theft and malicious damage if you lend, let or sub-let the home unless there is forcible or violent entry to or exit from the home.

NON-STANDARD CONSTRUCTION

- You must tell us if the home is a non-standard construction.
  - You cannot claim for loss or damage to your private residential building that has a thatch roof or is built of non-standard construction, unless your policy schedule reflects that the roof is made of thatch or is a roof of non-standard construction.

- You cannot claim for loss or damage to an outbuilding or permanent structure that has a thatch roof or is built of non-standard construction and has a roof surface area greater than 15% of the total square metres of the main private residential building's roof (such as a thatch lapa), unless the outbuilding or permanent structure is specifically mentioned in your policy schedule.

  Important: We do not require the outbuilding to be specifically shown in your policy schedule if the surface area of its roof is less than 15% of the main private residential building's roofed area and this building is of standard construction.

- You will not be covered for loss or damage from a fire if your home is constructed of non-standard material and does not have either **Surge protection** or a **Lightning conductor**, as explained below.

1. Surge protection

If you choose to install a surge arrester, it must be as per the SANS/IEC 61643-11 low voltage surge protection standards, installed on the main electrical distribution board and the device must:

- Be a type 2 device.
- Be designed to withstand at least peak surge current of 40kA (I_{max}).
- Be wired in terms of SANS 10142-1 Connection type 2.
- Have a status indicator to indicate if the protector is operational or not.
- Be installed by a registered electrician who must provide either one of the following:
  - A Certificate of Compliance for the installation.
  - Proof of installation stating the adherence to the required electrical standards and regulations at the time that the device was installed, as well as completing the **Surge arrester checklist** form, which you can request from your broker.

  The Certificate of Compliance or proof of installation must be provided to your broker soon after the device was installed.

2. Lightning conductor

If a lightning conductor is installed it must comply with the following requirements:

- The lightning conductor must be installed, operated and maintained according to the manufacturer's specifications.
- The lightning conductor must be of adequate height to protect the building at a minimum angle of 45˚ from the top of the building to ground level and needs it to be earthed.

In addition, the following conditions apply to chimneys and thatch or wood roofs:

3. Chimneys

You must take all reasonable steps to make sure that your chimney complies with the relevant National Building Regulations regarding the height of the chimney and the materials used to construct it. The following conditions also apply to chimneys:

- The chimney must not create a fire hazard to any adjacent material.
- A non-combustible flashing must be installed on the roof around the chimney.
- The chimney must protrude at least one metre higher than the roof around it on all sides.

4. Thatch roofs

- Under no circumstances should steel pipes, cables or electric wiring be in direct contact with the thatch.
- We do not cover loss or damage if a solar installation is fitted on a thatch roof.
- There must be adequate clearance between the thatch and metal objects under it.
- Where metals used in the construction of the roof are not bonded and earthed, a minimum clearance of one metre must be maintained between metals in the roof, water pipes, vent pipes, tanks, gas pipes, antennas, telephone wires, bell wires, burglar alarms, electrical wiring and conduits.

HOME

5. Wood or thatch roofs treated with fire retardant

- If you have a wood or thatch roof and it is treated with a fire retardant, then it must be maintained according to the manufacturer's specifications or at a minimum interval not exceeding 3 (three) years.
- You must supply us with written proof of the maintenance, if required by us.

YOUR RESPONSIBILITIES

1. Tell us if your home is unoccupied for more than 90 days

You must tell us if your home is left unoccupied for more than 90 consecutive days. If you don't, you will have no cover. We may charge an additional premium to provide cover when your home is unoccupied for more than 90 consecutive days.

2. You must comply with conditions of cover

Before we agree to insure certain items, or to provide full or partial cover in certain instances, you may be requested to comply with measures to reduce the risk and severity of loss or damage. For example, we may ask you to have a linked alarm installed at your home. We will give you 14 days from the date we told you about these requirements for you to comply, unless we agree otherwise in writing.

3. Tell us if you run a business from your premises

You must tell us immediately if you run a business from your property. Your property must at all times be predominantly used for residential purposes, and your business may not increase the risk of loss of or damage to your home or contents. In such cases, we may impose additional terms, conditions and exclusions.

4. You must tell us of the actions of your tenants

You must tell us as soon as possible if your insurance risk might be affected by the actions or neglect of your tenant living on the property. An example is if your tenant changes the security measures. In such cases, we may impose additional terms, conditions and exclusions.

5. Tell us about your intention to make structural or material changes

- Structural or material changes may increase the risk of loss or damage to your home and include repairs, renovations, additions, improvements or alterations.
- You must notify us of your planned alterations, renovations or additions before starting the work, so that we can assess our risk. However, we do provide limited cover as explained under the included **Home improvements** cover.
- If applicable, you must pay the extra premium due for the increased sum insured of the building from the date of completion of the alterations, renovations or additions.

6. Fix any defective workmanship or materials and structural or design faults

- You must fix any defective workmanship or materials and structural or design faults at your home as soon as you become aware of it because there is no cover for loss or damage due to such defects.
- If you don't fix the defects to an acceptable standard at your expense, we will not cover you or might not offer to renew your policy.
- When we accept a claim for resultant damage, the cause must be sudden and unforeseen and directly related to the event. We will not cover resultant damage that occurred over a period of time.

7. Comply with building regulations

You must take all reasonable steps to ensure that the buildings comply with National Building Regulations, and that your building plans have been approved by the local authority.

Example: Generators must be fitted according to the latest published SANS standards. The installation must be done by a qualified electrician, and you must be supplied with a SANS compliance certificate.

8. Comply with our requirements for surge arresters

If it is a condition of cover to have a surge arrester, it must be installed on the home's main electrical distribution board. The arrester must be as per the SANS/IEC 61643-11 low voltage surge protection standards and must:

- Be a type 2 device.
- Be designed to withstand at least peak surge currents of 40kA (I_{max}).
- Be wired in terms of SANS 10142-1 Connection type 2.
- Have a status indicator to indicate if the protector is operational or not.
- Be installed by a registered electrician who must provide either of the following:
    - A Certificate of Compliance for the installation.
    - Proof of installation stating their adherence to the required electrical standards and regulations at the time that the device was installed, as well as completing the **Surge arrester checklist** form, which you can request from your broker.

The Certificate of Compliance or proof of installation must be provided to your broker soon after the device was installed.

9. Installation of renewable energy equipment

If you have permanently fitted renewable energy equipment to the home, cover is subject to the following conditions:

- We do not cover loss or damage to solar installations that are fitted on a thatch roof.
- We do not cover loss or damage to solar geysers or hybrid solar system installations where the roof structure was not capable of bearing the additional weight of the installation.
- The equipment must be installed by a registered electrician who must provide either one of the following:
    - A Certificate of Compliance for the installation.
    - Proof of installation stating their adherence to the required electrical standards and regulations at the time the device was installed.

Any items forming part of the installation of renewable energy equipment that are intended to be kept or used outdoors, are covered for theft even if there are no visible signs of forcible or violent entry to or exit from the main building or the property.

SPECIFIC EXCLUSIONS – WHAT WE DO NOT COVER

Specific exclusions are in addition to the exclusions set out in the **General exclusions** section. Certain exclusions may be cancelled if you chose a benefit that gives you cover for something that would normally be excluded. We will not pay a claim for any of the benefits set out in the **Home** section of this policy that was caused by or related to any of the following specific exclusions.

1. Accidental damage

There is no cover if the cause of the claim is due to Power surge.

2. Building regulations

The home must comply with the National Building Regulations. There is no cover if the cause of the claim is in any way related to either of the following:

- Defects in the design or construction of the home.
- The structure of the home is not compliant and would not have been approved by the relevant local authority at the time of construction.

3. Chemicals, fertilisers and pesticides

We do not cover loss or damage caused by the use or application of chemicals, fertilisers and pesticides.

4. Damage as a result of changes in the water table

We do not cover loss or damage caused by changes in the water table, except as a result of a storm.

5. Fixed equipment

We will not pay for loss or damage to fixed equipment directly or indirectly caused by:

- Using tools or equipment incorrectly.
- Purposefully overloading the fixed equipment.

Example: We would not cover a generator that overheats if it is not protected against overload by a circuit breaker.

6. Home improvement

We do not cover loss or damage to your Building as a result of:

- Alterations, renovations or additions that are carried out by a contractor or business that has been hired to do this work.
- Theft when building alterations, renovations or additions are taking place, unless there are visible signs of forcible or violent entry to or exit from the home.
- Malicious damage or vandalism to unfinished building alterations, renovations or additions.
- Cracking, collapse, subsidence, landslip or ground heave caused fully or partially by the alterations, renovations or additions.
- Water, storm or flooding of the home due to any unfinished alterations, renovations or additions to the home.
- Fire caused directly or indirectly as a result of any building work, renovations or building alterations when you have hired a business to do the work.

7. Impact by trees

We will not cover impact damage to your home caused by fallen trees where you have arranged for the trees to be chopped down.

8. Occupancy

There is no cover for your home in the following instances:

- If you leave the property unoccupied for more than 90 consecutive days, unless the home is listed as a holiday home in the policy schedule. We may apply new conditions if you ask us to extend cover for longer than 90 consecutive days and we agree.
- If the property is vacant, abandoned or illegally occupied.

9. Storm, hail or flood damage

We do not cover storm, hail or flood damage to the following:

- The quality of water in a tank, swimming pool or spa. For example, your pool water that turns green after a thunderstorm.
- Paint when there is no structural storm damage to other parts of the home.
- Unroofed or partially roofed structures.

10. Subsidence, landslip or heave

Please refer to the heading **Subsidence, landslip or ground heave** for specific exclusions related to subsidence, landslip or ground heave for **Standard cover** and **Extended cover.**

11. Superficial damage

We do not cover chewing, chipping, cracking, denting, discolouration, scratching or tearing of an item unless the functionality has been affected and it can no longer be used. This exclusion does not apply to fish tanks.

12. Thatched roof and non-standard construction

We will not pay for loss or damage to:

- The **private residential building** (main building) that has a thatched roof or roof of non-standard construction, unless your policy schedule reflects that the roof is made of thatch or is a roof of non-standard construction.
- An **outbuilding** or **permanent structure**
    - With a roof that is more than 15% of the total square metres of the main building's roof and has a thatched roof (such as a thatch lapa) or of non-standard construction (such as a Zozo hut/Wendy house), unless the outbuilding is specifically mentioned in your policy schedule.

13. Vermin and animals

We do not cover loss or damage caused by animals that belong to you or anyone living at the risk address or by vermin, except for monkeys and baboons. Vermin are animals and insects that can be harmful and are difficult to control when they appear in large numbers and include moths, rodents, termites or any other animal or insect classified as an invasive species.

14. Weeds and roots

We will not cover loss or damage caused by weeds and roots.

PAY-OUT AFTER A CLAIM

The full claims process and steps to follow are explained in the **General terms & conditions** section under the **Claiming under this policy section**. Detailed here are extra conditions that specifically apply to your **Home** cover section.

1. Your claim settlement will be affected

Your claim settlement will be affected if you are underinsured or if you have other insurance in place (dual insurance). Below is a summary of these principles which are explained in more detail under **General terms & conditions: Claiming under this policy**:

- **Underinsurance – the principle of average:** If your home's sum insured is less than the current reinstatement value, you will be underinsured. You will then have to accept a part of the loss in proportion to how much you are underinsured by. This is known as the principle of average. We will pay you in cash only and we won't repair or rebuild your home. Please read the full explanation of underinsurance in the **General terms & conditions** section. Note that we do not apply the principle of average to any **Included or Optional cover** where a limit applies.

- **Dual insurance:** If you have more than one insurance policy in place which covers your home, we may decide to pay only our part of the claim to you. We will then arrange with the other insurer to pay their part of the claim to you.

2. Total loss claims

- If we approve a claim for the total loss of your home, we may decide whether to settle your claim in cash, or whether to rebuild (reinstate) your home.
    - We will base the value of the claim on the reinstatement cost as of the date of the claim event. We will only pay up to the sum insured of the home, as shown in the policy schedule.
    - The value of the claim will not include the cost of a home which is superior to the insured home and will not be based on the market value of the insured home.
    - The cost of demolition and professional fees will be paid under the included **Professional fees & demolition costs** cover which forms part of your sum insured.
- If we decide to rebuild your home, you can choose if you want us to rebuild your home, or whether you want to rebuild your home yourself but with our involvement, as explained below:
    - **If you rebuild with our involvement**, you can choose to rebuild your home as close as possible to its condition when it was new, on the same site or another site, and in the way you want.
        - You must agree to our terms and conditions at the time of the claim.
        - We will not pay more than the reinstatement cost which we calculated as of the date of the claim event.
        - If you choose to rebuild on a different site, we will not pay more than what we would have paid if you had built on the original site.
    - **If we rebuild using our contractors**, then the following conditions apply:
        - You must allow us to start rebuilding within six months from the date of the claim event unless we agree to a later date.
        - If you only allow us to start rebuilding after the period we have agreed to, and the costs of building have increased, we will only cover the reinstatement cost which we calculated as at the date of the claim event. This means that you will have to pay for the difference.

If we agree, you can choose to rebuild on a different site, but we will not pay more than what we would have paid if you had built on the original site.

Important: The sum insured of your home does not include the cost of the land. This cost would be for your own account if we agree to rebuild on a different site.

3. Matching materials or colours

- We will do our best to restore your home to its original state prior to the event that led to the claim. However:
    - If we are not able to match materials or colours we will use materials or colours that are, in our opinion, the closest match to the original.
    - This is strictly limited to the damaged part of the home only. We will have no obligation to match such colour with non-damaged parts of your home.
- If you are not satisfied with the materials or colours we find as the closest match, then you can choose one of the following options:
    - You can pay the extra cost of repairing or rebuilding undamaged parts of the home to achieve a uniform appearance if we agree.
    - We will pay you what it would have cost us to repair or rebuild the damaged part.

Contents

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DEFINITIONS THAT APPLY TO YOUR CONTENTS COVER SECTION

Contents

Personal belongings and other tangible household and movable items kept at the risk address, that belong to you or for which you are legally responsible. Contents also include camping and sporting equipment kept at the risk address as well as when you are out and about and away from the risk address and these items are with you.

It also includes installed fixtures and fittings, renewable energy equipment and/or a photo-voltaic system attached or permanently fitted to the home, and inverters, batteries and fixed generators directly connected to the building's wiring, that belong to you as a tenant or as the owner of a sectional title building, as long as all of the following applies:

- You own the items.
- You are legally and financially responsible for the items such as under your rental agreement or sectional title lease agreement.
- You have included the value of the items in your contents sum insured. You also need to double-check that your sum insured is still sufficient at the policy renewal date, as the cost of these items may possibly increase by more than the inflationary percentage applied to your overall Contents sum insured.
- The items are not covered by any other policy.

The definition of Contents **does not include**:

- Motor vehicles, motorcycles, golf carts, watercraft, aircraft, caravans and trailers and their contents. You must insure these items separately under their respective cover sections.
- Animals including reptiles, pets and livestock.
- Fish, except as covered under the included **Loss of fish** cover.
- Water in tanks, swimming pools, spas or any other water container.
- Unset precious stones, individual stamps or coins.

Home

- The **private residential building** (main building) situated at the risk address and as shown in your policy schedule and used for domestic purposes (for example a house, townhouse or flat).
- **Outbuildings**, such as garages, garden sheds, Wendy houses, Zozo huts, greenhouses, domestic employee quarters, studios, consulting rooms, flatlets, cottages, storerooms or any other building that is not attached or connected to the main building with an interleading door.

Unoccupied

The property is unoccupied if you or any of the people who usually live there, or the person left at the property in charge of and with access to the private residential building, have all gone out.

Paying guest

A guest who stays at the home for a short period, without a contract, in exchange for a fee.

Personal belongings

Items that are normally worn or carried by a person, or which leave the home, such as:

- Clothing
- Jewellery and watches (including smart watches). This means items worn or used for personal adornment including items made of gold, silver, platinum and/or other precious metals and/or set with precious or semi-precious stones
- Equipment used for hobbies, excluding sporting equipment
- Musical instruments
- Mobile electronic devices (excluding smart watches) and portable navigation and communication equipment, for example, laptops and cell phones, including if they are used for business
- Professional kits for professions, such as make-up artists and medical students.

Malicious damage	This refers to when someone deliberately causes loss or damage to your contents without the intention of getting any benefit in return.
Money	Means negotiable instruments such as bank notes, Krugerrands, traveller's cheques and cards, credit cards, debit cards, phone cards, deed certificates, premium bonds, promissory notes, bills of exchange and any documents negotiable for money at face value.
Risk address (Property)	This is the South African address at which the home and the grounds are situated, as shown in your policy schedule.
Standard construction	This means that a building has been built with: • Walls of brick, stone or concrete. • Roofs of slate, tile, concrete, asbestos or metal.
Non-standard construction	This means that a building has been built with material other than those defined in the above definition of 'Standard construction', such as a thatched roof or walls of wood.
Subsidence, landslip or ground heave	Subsidence means sinking, i.e., the vertical, downward movement of soil. Landslip means the sliding down of a mass of land. It is in effect a small landslide and it typically occurs on a slope. Ground heave means the upward movement of soil supporting the home.
Tenant	A person who signed a rental agreement to live in the home for a set period. This includes sub-tenants.

WHAT WE COVER

1. Main cover

We will cover your contents up to the sum insured shown in your policy schedule against an **Event** that causes loss or damage that is not excluded in the policy.

1.1 Full cover

We will automatically cover your contents comprehensively against loss or damage unless you specifically select **Limited cover**.

1.2 Limited cover

If you select **Limited cover**, we will cover your contents against loss or damage, unless it is as a result of theft or attempted theft at the risk address. You still have cover for the following benefits if they are as a result of **theft or attempted theft** under **Included cover** and under **Optional cover** (where applicable):

- **Domestic and wild animals**
- **Imminent danger security costs**
- **Professional cleaning services**
- **Security guards**
- **Temporary emergency measures**
- **Veterinary expenses**

1.3 Sum insured

- **Replacement value:** We will cover loss or damage to your contents up to the sum insured as shown in your policy schedule. Your sum insured must be based on the current replacement value of all your contents, but it must exclude the value of all items that are not included in the definition of contents.

If you chose to be covered under the optional **Bed-and-breakfast** cover, then your sum insured must include the value of all contents used in your guest house.

- **Automatic increases:** Every month, we will automatically increase the sum insured of your contents by an inflation-linked percentage. At your renewal date, the increased sum insured will be formally shown in your policy schedule, and your premium will be adjusted accordingly. Remember, you are still responsible for making sure that the sum insured is a true reflection of the full current replacement value of your contents to prevent underinsurance. Contact your broker immediately if you need further advice on whether you need to change your sum insured.

How to determine your sum insured: To calculate how much you must insure your contents for, you have to consider how much it will cost to replace all of your contents at today's prices. For example, if you had to turn your home upside down, everything that falls out must be included in your sum insured except for anything listed as not covered under the definition of contents.

2. Included cover

The benefits explained under **Included cover** are automatically included up to the limit as shown in your policy schedule. Please read the detail under each benefit to understand your cover.

3. Optional cover

The benefits explained under **Optional cover** are **not** automatically included. You must choose to be covered for these benefits and pay the extra premium. If you choose to be covered for an optional benefit, we will show your choice in your policy schedule, as well as the limits that apply. Please read the details under each benefit to understand your cover.

INCLUDED COVER

We will automatically cover you for these benefits which are subject to a maximum of the limits as shown in your policy schedule. If you are also covered under the **Home** cover section of this policy, we will only pay for an included benefit under one cover section unless we specifically say that we provide cover under both cover sections.

1. Accidental damage and breakdown

1.1 Accidental damage

We will cover accidental damage to your contents up to your full sum insured. Accidental damage is sudden and unforeseen, which you did not intend to happen, such as your child knocking over an expensive ornament and breaking it.

- There is limited accidental damage cover for your contents when it is let out to paying guests, as explained under the **Holiday letting** cover.
- There is no cover for accidental damage to contents whilst alterations, renovations or additions are being carried out.
- We do not cover the following under this benefit:
- Damage to tools, gardening implements and garden furniture. These items are covered under the included and optional benefit – **Garden and outdoor items**.
    - Automatic swimming pool cleaning equipment.
    - The reproduction or repair of data, or the installation of software of any kind.

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1.2 Mechanical, electronic or electrical breakdown

If a domestic appliance suddenly and unexpectedly stops functioning correctly because of an internal mechanical, electronic or electrical breakdown, we will pay for the cost of repairing or replacing the failed component. We will also pay for any parts that need to be modified or replaced. Should the repair cost exceed the replacement cost of the domestic appliance, we may choose whether the appliance needs to be repaired or replaced up to the limit shown in the policy schedule.

Example of domestic appliances: Fridges, freezers, dishwashers, washing machines, television sets, sound systems, artificial intelligence devices.

There is no cover in any of the following instances:

- The reason for the mechanical, electronic or electrical breakdown existed before the cover started.
- The claim event happens during the first 60 days of the start of this cover.
- There are no components, parts or spares available to repair the appliance.
- For parts of appliances that have stopped working because they have a short lifespan such as batteries, bulbs, globes, fuses and knobs.
- The appliance is still covered under the manufacturer's guarantee or warranty, or any other extended warranty policy.
- If the mechanical, electronic or electrical breakdown is caused by any of the following:
    - Removal of any parts or tampering with the appliance.
    - Tools used in the wrong way or an unqualified person attempting to repair the appliance.
    - Negligence, misuse or use other than normal use for which the appliance has been designed.
    - Operation of the appliance other than according to the manufacturer's instructions.
    - Not maintaining the appliance as per the manufacturer's recommendations.
    - Reception difficulties, unless these are a result of the breakdown.
    - Incorrect installation of the appliance by any person.

Important: The **Mechanical, electrical and electronic breakdown** exclusion as explained under the heading **General exclusions – what is not covered** in your **General terms & conditions** section does not apply to this benefit.

2. Accidental death

We will cover you for the amount shown in the policy schedule if you suffer an accidental bodily injury at your property and you die within 90 days as a direct result of your injuries.

- An accidental bodily injury refers to an unforeseen physical injury caused by accidental, external and visible means, and that happens unexpectedly and unintentionally at an identifiable time.
- We will pay the accidental death benefit to the deceased person's estate.
- If the deceased person is a child, then we will pay the death benefit to the policyholder.
- This benefit is not applicable if the policyholder is a juristic person.
- The limit for this benefit is in addition to the sum insured of your **Contents**.

3. Acts by tenants

- Your insurance risk might be affected by the actions of, or failure to act by the owners of the home or the tenant in the following instances:
    - Your tenant, in the case where you own the home and rent it out.
    - The owner of the home or other tenants, in the case where you do not own the home but are renting it from another person.
- Because their actions are out of your control, we will cover you against loss or damage to your contents when their actions or failure to act would have resulted in your claim being rejected. This is on condition that:
    - You are not aware of their actions or failure to act.
    - You tell us as soon as you learn about it.

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- Their actions or failure to act were not malicious and they did not intentionally cause the loss or damage.

- **Important:** You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

Example: If having an alarm system is a requirement in your policy, and your tenant does not tell you that the alarm stopped working, we will cover a claim for damage to your contents during a burglary, because of their failure to let you know of the broken alarm is out of your control. However, if your tenant intentionally causes loss or damage by vandalising your contents, we will reject such a claim.

4. Alternative accommodation or loss of rent

We will pay the following if your home is uninhabitable after a valid claim:

- **Alternative accommodation**
  - If your home is not rented out, then we will cover the cost of alternative accommodation for you, your live-in domestic employees and domestic pets. We will decide on the alternative accommodation by considering the rental amount that would be reasonable to charge for a property of the same value and location as your home.
  - We will pay the reasonable costs we have agreed to for temporary accommodation in a guest house or hotel for not more than 14 days, while we arrange alternative accommodation.

- **Rental income**
  - If you rent out your home or part of it to tenants, then we will pay the loss of the actual rental income that you would have earned. You must give us evidence of a rental agreement to prove your loss of rental income.
  - **Holiday letting:** If you let out your home to paying guests, then this benefit does not apply to bookings that have been cancelled because your home is uninhabitable. Please contact your broker if you need business interruption cover under a commercial policy.

- **Rental shortfall**

  If your tenant cannot live in your home, you may be responsible for providing other similar accommodation for them.
  - If the cost of this alternative accommodation is more than the amount that the tenant would have paid you, we will cover this difference in cost.
  - We will only pay for the time that is left on your rental agreement or the time reasonably needed to make your home habitable again, whichever is the shortest.

- **Conditions**

  The following conditions apply to the **alternative accommodation or loss of rent** benefit:
  - We must agree that the home is not safe or suitable to be lived in (uninhabitable) because of a valid claim under this cover section.
  - We will only pay for the time reasonably needed to make the home habitable again, but not more than the limit shown in the policy schedule.
  - We will only pay for alternative accommodation OR loss of rent, unless part of the property is rented out and you qualify for both benefits.

The limit for this benefit is in addition to the sum insured of your **Contents**.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

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5. Business contents

- If you run a business from the home on a full-time or part-time basis, we will cover you for loss of or damage to your:
    - Office furniture, such as filing cabinets, chairs, tables, desks and other office furniture.
    - Office equipment kept at the risk address, such as the following:
        - Computers, laptops, tablets and their accessories.
        - Printers, scanners, fax machines and photocopiers.
        - Telephones, telecommunication and networking equipment.
    - Stock in trade which is situated at your home and which you use for your business operations.
- Cover is on condition that you tell us that you run a business from the home.
- All items must mainly be used for business purposes only.
- Your data and software are not covered under this benefit but under the included **Restoration of data** cover.
- If you chose the optional **Business contents – extended cover**, then the increased limit will apply.
- **Important:** You will not have theft and attempted theft cover for this benefit if you have selected the Limited cover option for your contents.

6. Clearing up costs

We will pay the reasonable costs to remove the remains of destroyed contents and debris from your risk address after a claim event. You may not remove any waste material or damaged property from the home without our permission. The limit for this benefit is in addition to the sum insured of your **Contents**.

7. Contents in a storage facility

We will cover your contents in a commercial storage facility, and the following conditions apply:

- You must inform us in writing before you place your contents in storage and we will change or add the address in your policy schedule.
- The loss or damage must be caused by either fire, explosion, smoke, storm, flooding, theft or attempted theft, collision, impact, vandalism (deliberate destruction) or a malicious intentional act.
- Your contents in storage are not insured against any of the above events by any other insurer.

Important:

- Please refer to **Theft of contents in storage** under the heading **Theft and malicious damage** for conditions that apply to theft cover.
- You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

8. Contents in transit

- We will cover your contents (including groceries) while in transit between your risk address and any of the following places:
    - The place where you bought the contents from.
    - The place where the contents are being cleaned, dyed, repaired, altered or renovated.
    - A sports or recreational club.
    - A holiday accommodation.
    - Any other occupied residential home where contents are temporarily stored.
- You must take the necessary care and precautions when transporting jewellery and watches.
- We will cover your contents in transit, whilst they are in an unattended vehicle, on condition that one of the below apply:
    - The vehicle itself is securely parked (for instance inside a locked building or behind locked gates), and there are visible signs of forcible or violent entry to or exit from the building or the property.

- The vehicle is locked, there are visible signs of forced entry and the item is out of view, for instance inside a locked boot, inside the glove compartment or under a seat. For example, your laptop must be concealed in the laptop bag and out of view inside a locked boot.

- In the case of remote jamming, there is limited cover unless there is CCTV footage or other indisputable proof provided to us.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

9. Contents temporarily at another location

- We will cover your contents when they are temporarily removed from the risk address. The following conditions apply:
  - The contents are kept in a building.
  - Cover is limited to six consecutive months if the contents are taken outside of South Africa.
  - There are special conditions and limits that apply to jewellery and watches as explained under the heading **At a temporary location** under the included **Jewellery and watches** cover.
  - Your contents are covered in the following buildings:
    - The building of a business where the contents are being cleaned, dyed, repaired, altered or renovated.
    - Your place of employment or accommodation you stay at while travelling for business.
    - A sports or recreational club.
    - Your holiday accommodation.
    - Any other occupied home where contents are temporarily stored.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

10. Contents when you move

We will cover loss or damage to your contents when you move to a new risk address. The following conditions apply:

- The transit of your contents must be within South Africa.
- Items must be packaged in line with the kind of item. For example, glass items must be bubble-wrapped.
- You must take the necessary care and precaution when transporting jewellery and watches.
- You must use professional furniture removal contractors.
- Items must be suitably fastened and protected during the move.
- Your contents are not insured by another insurer.
- We will not cover loss or damage while your contents are in transit via sea or air.
- We will not cover your contents during storage, only during transit.
- We will cover your contents for theft whilst they are in an unattended vehicle, on condition that one of the following applies:
  - The vehicle itself is securely parked (for instance inside a locked building or behind locked gates), and there are visible signs of forcible or violent entry to or exit from the building or the property.
  - The vehicle is locked, there are visible signs of forced entry, and the item is out of view. For instance, your laptop must be concealed in a laptop bag and out of view inside a locked boot or concealed where possible.
  - In the case of remote jamming, there is no cover unless there is CCTV footage or other indisputable proof provided to us.

Important:

- Transporting your contents to a new risk address is a material change that you must let us know about as the change in your risk could affect the conditions of your cover.
- You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

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11. Credit, debit and SIM card fraud

We will cover the financial loss not covered by your credit or network provider for the fraudulent use, by anybody, other than you, of your credit card, debit card or SIM card on condition that you:

- Notify your credit or network provider of the activity and they confirm fraud.
- Comply with your credit or network provider's conditions.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

12. Domestic and wild animals

- We will pay for loss or damage to your contents caused by:
  - Wild animals, these being non-domesticated animals living freely in their natural environment.
  - Domestic animals that do not belong to you or anyone living at your risk address.
- Loss or damage caused by vermin is excluded, except for monkeys and baboons.

13. Emergency services

We will pay the costs charged by any emergency services provider such as the fire brigade responding to an emergency to prevent or reduce loss or damage to your contents. The limit for this benefit is in addition to the sum insured of your **Contents**.

14. Garden and landscaping

We will pay the costs of landscaping your garden and replacing any damaged trees, shrubs or plants at your risk address following fire, lightning, explosion, storm, wind, hail, snow, impact, vandalism, theft or attempted theft, if you have not claimed for this benefit under the **Home** cover section of this policy. If you are a tenant, then this is on condition that the homeowner does not have cover under their own insurance. The limit for this benefit is in addition to the sum insured of your **Contents**.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

15. Garden and outdoor items

- We will cover loss or damage to garden and patio furniture, flower containers, children's play equipment, garden statues and ornaments, domestic garden maintenance equipment, ride-on or motorised lawnmowers and power equipment that is normally left outdoors. We will also cover loss or damage to laundry on the washing line at the risk address.
- We will cover theft of the above items at the risk address, even if there is no forcible or violent entry to or exit from the risk address.
- We further limit the cover for theft of motorised lawnmowers and power equipment if it was not in a locked building or outbuilding or if it was but there are no visible signs of forcible or violent entry to or exit from the locked building or outbuilding.
- We do not cover loss or damage to outdoor items left in the open unless the property is designed to exist in the open and you have taken reasonable care to protect the item.
- If you chose the optional **Garden and outdoor items – extended cover**, then the increased limit will apply.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

16. Hole-in-one (golf)/full-house (bowls) & SA record

- **Hole-in-one and full house:** We will pay the amount shown in your policy schedule for the traditional golf club or bowling club celebration if you score a hole-in-one or full- house, on condition that:

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- You are an amateur golfer or bowler.
- The hole-in-one or full-house is certified on the score card by a representative of the golf club or bowling club.
- In the case of bowls:
  - A full-house will be regarded as eight shots scored in one end during a game of Fours.
  - We will not pay for a full-house achieved in games of Singles, Pairs or Trips.

- **South African record:** We will pay the amount shown in your policy schedule if you break a South African record in any amateur sporting event.
  - The relevant recognised sporting association must give us written confirmation of the South African record.
- The limit for this benefit is in addition to the sum insured of your **Contents**.

17. Holiday letting

- **Loss or damage:** If you are letting your home, we will cover loss or damage to your contents up to the sum insured, whether you are staying on the property or not, except for accidental damage which is limited to the amount in your policy schedule. The following conditions apply:
  - There must be visible signs of forcible or violent entry to or exit from the home for malicious damage and theft claims.
  - Security deposits or payments made to you by paying guests for loss or damage to your contents caused by the paying guests, will be deducted from any claim amount.
- **Trauma counselling:** We will pay for a registered professional counsellor for the treatment of trauma or assault during a traumatic incident such as theft, burglary, hijacking or fire that occurred on the property.
  - We will not pay you for expenses recoverable from any other insurance.
  - The limit for this benefit is in addition to the sum insured of your **Contents**.

Important:

- This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.
- You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

18. Home modifications for disability

- We will pay for modifications to the home if you are accidentally injured and become permanently wheelchair bound or physically disabled during the period of insurance. Examples include installing ramps for your wheelchair or rails to assist you.
- If the limit for this benefit is not enough in the event of a claim and you have also insured your home under this policy, we will pay any difference up to the limit stated in the policy schedule.
- The limit for this benefit is in addition to the sum insured of your **Contents**.

19. Imminent danger security costs

- We will pay the reasonable and necessary security costs, preventative measure costs or protection of property costs incurred to prevent imminent and immediate loss or damage to your property that would be covered under this policy, for example looting that is not politically motivated.
- The exclusion in the **General terms & conditions** section under the heading **Riots, terrorism and similar events**, does not apply to this benefit for riots, protest actions, public disorder, looting or any attempted act of this kind, provided it is not covered by Sasria SOC Limited .
- The limit for this benefit is in addition to the sum insured of your **Contents**.

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20. Important documents

- We will pay the costs of replacing the following important documents if they are lost, damaged or stolen from the home or any other location in the world:
    - An identity document, driver's licence or passport.
    - Valuations for the home or contents.
    - Wills and the land title to the home.
    - Marriage and birth certificates.
    - Contracts and agreements.
    - Education certificates.
- There is no cover for manuscripts.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

21. Increase in sum insured over the holiday season

We will temporarily increase the sum insured of your contents by the percentage shown in your policy schedule during the holiday period from 15 December to 31 January, to cover holiday shopping and gifts. However, once this period ends, your contents sum insured will revert to the amount prior to this temporary percentage increase and you may be underinsured at the time of claim. To ensure your sum insured reflects the increased value of your contents, please contact your broker to adjust it accordingly. This benefit does not apply if you are covered under the optional **Bed-and-breakfast** cover. The limit for this benefit is in addition to the sum insured of your **Contents**.
Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

22. Items out and about

We will cover your personal belongings, camping equipment and sporting equipment belonging to you (or anyone living at any of the risk addresses shown in your policy schedule) against loss or damage when you are out and about anywhere in the world.

- **Period of travel:** When travelling for extended periods, we only provide cover while you are away from home for up to six consecutive months, however this period can be extended if you ask us and we agree.
- **Special conditions:**
    - **Contents stolen from an unattended vehicle:** There is no cover for contents stolen from an unattended vehicle under the included **Items out and about** benefit. This cover is provided under the following included benefits:
        - Contents when you move
        - Contents in transit
        - Jewellery and watches
        - Out of vehicle cover
- **Items covered while out and about:** We cover your personal belongings as well as the following items:
    - **Camping equipment**, including contents that you use temporarily away from home for camping purposes. We do not cover the fixtures, fittings and contents of caravans and trailers, as these must be separately insured under the **Motor** cover section.
    - **Personal baggage on a commercial carrier**
      We will cover loss of or damage to your personal belongings and baggage (suitcases and bags) while it is in the custody of a commercial carrier such as an aeroplane, ship, bus or train. The following conditions apply:
        - While you wait for the carrier to locate your lost baggage, we will reimburse you up to a limited amount to buy emergency toiletries or clothing.
        - If your baggage cannot be located, we will cover your loss up to the full limit as set out in your policy schedule.

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- Jewellery and watches are not covered whilst in your baggage unless specified in the **Assets specified** cover section.

- **Sports equipment**
  - We will cover your sports equipment for loss or damage, including while participating in sports events worldwide. Sports equipment includes items such as bicycles, golf clubs and fishing equipment but excludes parachutes, paragliders and hang-gliders, as these items must be specified under the Assets specified cover section.
  - We will cover theft of your sports equipment so long as you comply with the conditions noted under the heading **Comply with our conditions for sports equipment** in the **Your responsibilities** section.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

The following items are not covered under **Items out and about** and must be specified under the **Assets specified** cover section:

- Parachutes, paragliders and hang-gliders.
- Wheelchairs – motorised and non-motorised.
- Mobility scooters and shop riders.
- Remote control aeroplanes or drones.
- Items that are kept in a bank vault or safety deposit box.
- Firearms if the value is above the limit stated in the Excess and limit section of your policy schedule.
- Personal belongings or contents that are worth more than the **Items out and about** cover limit selected.

23. Jewellery and watches

Jewellery and watches are items worn or used for personal adornment and are typically made of gold, silver, platinum or other precious metals, and may be set with precious or semi-precious stones. This benefit covers your jewellery and watches at the home, at a temporary location and from an unattended vehicle. The included **Items out and about** benefit covers your jewellery and watches while you are out and about.

- **Overall limit**
  We will not pay more than 33% of your contents sum insured in the event of a claim for jewellery and watches.

- **Proof of ownership and proof of value**
  We will only cover you up to the limit as shown in your policy schedule if you cannot provide the required proof as explained under **You must give us proof of ownership and value of jewellery, watches and other valuables** under the heading **Your responsibilities** section. Jewellery and watches generally increase in value over time, therefore we recommend that you have your jewellery and watches valued regularly.

- **At a temporary location**
  In addition to the conditions of the included **Contents temporarily at another location** benefit, there are special conditions and limits for jewellery and watches while at a temporary location.
  - There must be visible signs of forcible or violent entry to or exit from the building when it is unoccupied by you in the case of theft and attempted theft, else the total claim will be limited to the amount shown in the policy schedule.
  - You must keep jewellery and watches worth more than the amount per item as shown in the policy schedule, in a locked safe while not in use.
  - The safe must comply with the following conditions:
    - The safe must be permanently fitted to the floor or to a structural wall of the building where it is kept.
    - You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access.
    - If not kept in a safe while not in use, cover is limited to the amount per item shown in the policy schedule.

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- **Theft from an unattended vehicle**
  We will cover the theft of jewellery and watches from an unattended vehicle:
  - Anywhere within the territorial limits.
  - At the risk address regardless of whether the property is occupied or unoccupied.
  - Cover is up to the limit as shown in your policy schedule on condition that one of the below applies:
  - The vehicle itself is securely parked (for instance inside a locked building or behind locked gates), and there are visible signs of forcible or violent entry to or exit from the building or the property.
  - The vehicle is locked, there are visible signs of forcible or violent entry and the item is out of view. For instance, your laptop must be concealed in a laptop bag and out of view inside a locked boot or concealed where possible.
  - In the case of remote jamming, there is limited cover unless there is CCTV footage or other indisputable proof provided to us.
- **Safe requirement**
  The following conditions apply to the loss or damage of jewellery and watches while not in use and valued at more than the amount as shown in your policy schedule:
  - The safe must be permanently fitted to the floor or to a structural wall of the building where it is kept (at your home or a temporary location).
  - You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access.
  - **When your property is unoccupied**, we will only cover jewellery and watches if you keep them in a locked safe. If not kept in a safe, cover is limited to the amount per item as shown in your policy schedule.
  - **When the home is occupied**, we will **only cover jewellery and watches while they are not in use, if you keep them in a locked safe. If not kept in a safe, cover is limited to the amount per item as shown in your policy schedule**. If there was a threat of force to your person to remove jewellery and watches from the safe, the limit will not apply.

Meaning of while in use: This means you are either wearing the item or you have temporarily taken it off for activities with the intention of putting it back on again thereafter. An item if only worn, every second or third day will not be considered to be in use.

Example:

- Jewellery that you temporarily removed for an activity such as exercising at a gymnasium, and locking it away in one of the facility's secure lockers.
- Jewellery that you briefly removed for tasks like washing dishes, baking, or showering, but is put back on again afterwards.
- Jewellery that you place in a secure location within your immediate vicinity, such as on a serving tray while dining at home; or on a bedside pedestal while taking an afternoon nap or sleeping at night.

However, in order to be covered in full, if you leave your property unoccupied or when an item is taken away from the risk address, then you need to make sure that your jewellery and watches that are worth more than the amount per item as shown in the policy schedule are kept in a locked safe while not in use.

- **During delivery**
  We do not cover loss or damage to your jewellery and watches whilst being mailed, couriered or delivered.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

24. Keys, locks and remote control units

We will cover the costs for replacing lost, stolen or damaged keys and remote controls, including damage to locks of your home.

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- This cover also includes the following:
    - Locks, keys and remote controls to outside doors, safes, alarms and vehicles (even if the vehicle is not insured under this policy).
    - The cost of a technician and any reprogramming required.
- We will also provide cover if you suspect that an unauthorised person has access to duplicates.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

25. Loss of fish

We will cover the loss of fish due to fire, storm, lightning or accidental damage to your fish tank or koi pond. The fish can be fresh water, tropical or marine fish kept for aesthetic purposes, but we require a detailed list of the fish that need to be covered before the cover start date. We do not cover the theft of fish.

26. Loss of metered water

- We will pay for any additional charges on your municipal water bill that result from leakage of underground pipes on your property, if you are not covered elsewhere in this policy or another policy. The following conditions apply:
    - On the date the leak was fixed, the water consumption reading must be more than 50% of the average of the previous four readings.
    - You took immediate steps to repair the pipes when you discovered physical evidence of a leak, or when you received an abnormally high water account.
    - We will only pay for two incidents in a 12-month period.
- This benefit does not pay the cost of:
    - Water from leaking taps, geysers, toilet systems, swimming pools, fishponds or water features, tanks, spas or any other container.
    - Fixing the problem, including repairs to the affected pipes.

27. Money

We cover any loss of or damage to money inside the private residential building. We will not cover any losses outside the home or in an outbuilding.

- There is a limit for money as shown in your policy schedule, but cover is further limited for theft of money in the following instances:
    - There are no visible signs of forcible or violent entry into either the private residential building or locked safe mounted onto the wall or floor.
    - Money is not kept in a safe.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

28. Newly bought contents

We will cover loss of or damage to newly bought contents, for a maximum period of 30 days from the date that you bought it, if you have forgotten to increase your sum insured accordingly. This means that if you have a claim during the 30-day period, we will cover the newly bought item for its full value, up to a maximum of the limit. After these 30 days, you may be underinsured at the time of a claim. To ensure your sum insured reflects the increased value of your contents, please contact your broker to adjust it accordingly. The limit for this benefit is in addition to the sum insured of your **Contents**. This cover is however not in addition to the cover under the **Increase in sum insured over the holiday season** benefit.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

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29. Out of vehicle theft

We will cover theft of your contents from an unattended vehicle anywhere within the territorial limits. There is also cover at your risk address regardless of whether the property is occupied or unoccupied. Cover is on condition that one of the below apply:

- The vehicle itself is securely parked (for instance inside a locked building or behind locked gates), and there are visible signs of forcible or violent entry to or exit from the property.
- The vehicle is locked, there are visible signs of forcible or violent entry and the item is out of view, for instance inside a locked boot, inside the glove compartment or under a seat. For example, your laptop must be concealed in the laptop bag and out of view inside a locked boot.
- In the case of remote jamming, there is limited cover unless there is CCTV footage or other indisputable proof provided to us.

Important:

- There is no cover for jewellery and watches under this benefit. They are covered under the included **Jewellery and watches** cover.
- There is also no cover for items covered under the included **Contents in transit** or **Contents when you move** benefit.
- You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

30. Pest contamination

- We will pay for professional extermination and control of pests if a sudden and unexpected infestation occurs at the home that:
    - Is a risk to your health.
    - Can lead to loss or damage to your contents.
    - Makes the home uninhabitable.
- This cover does not apply to:
    - Infestations of termites or woodborer.
    - The home, if it has been unoccupied for more than 90 days unless the home is listed as a holiday home on your policy schedule.

31. Power surge – included cover

We will cover you for loss or damage to your contents caused by an electrical power surge up to the limit shown in the Excess and limit section. Power surges happen when the flow of electricity is interrupted, then started again, or when something sends electricity flowing back into the system. If you install a surge arrester that complies with our requirements, as explained under the heading **Comply with our requirements for surge arresters** in the **Your responsibilities** section, then no excess will apply.

If you chose the optional Power surge cover, then the increased limit will apply in addition to the included cover.

32. Professional cleaning services

We will cover the costs for a service provider to clean your contents if it is soiled or stained during a home invasion or an assault by a third party. If we are unable to successfully clean your contents, we will repair or replace the soiled or stained item, up to the limit as shown in your policy schedule. The limit for this benefit is in addition to the sum insured of your **Contents**.

33. Property of guests and domestic employees

We cover loss or damage to the property belonging to your non-paying guests and full-time domestic employees if they do not have any other insurance. The following conditions apply:

- Loss or damage must take place at the risk address.

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- There must be visible signs of forcible or violent entry to or exit from the building in the event of theft while the property is unoccupied.
- This cover does not include loss of or damage to money.

The limit for this benefit is in addition to the sum insured of your **Contents**.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

34. Property of parents and grandparents

We cover loss of or damage to property of your parents and grandparents from their home if they do not have their own contents insurance. The following conditions apply:

- Your parents must be financially dependent on you and reside in a nursing home or residential care home.
- There must be visible signs of forcible or violent entry to or exit from the building in the event of theft.
- This cover does not include loss of or damage to money.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

35. Property of students and scholars

We will cover loss of or damage to the property of students and scholars while temporarily removed from the home. The following conditions apply:

- The insured property is kept in a boarding school, college, university or other student accommodation within South Africa.
- Students must be studying full-time and are financially dependent on you.
- There must be visible signs of forcible or violent entry to or exit from the building in the case of theft.
- This cover does not include loss of or damage to money.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

36. Restoration of data

We will cover the necessary costs to restore lost or damaged data or programmes on your personal or business computer which is kept at the home, provided it is accompanied by physical loss or damage covered under this cover section.

- This cover includes costs associated with data usage to recover data from the cloud or other internet storage facility.
- Please note that the **Cyber incidents** exclusion under the **General terms & conditions** section will apply.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

37. Security guards

We will pay the reasonable and necessary costs to hire security guards after a covered event, provided the loss gives rise to a claim. The limit for this benefit is in addition to the sum insured of your **Contents**.

38. Spoiling of food in fridge and freezer

- **Cost to cover spoilt contents**
  We will pay for the contents of your fridge or freezer (including medication) that is spoilt because of any of the following reasons:
  - Mechanical, electronic or electrical breakdown of your fridge or freezer.

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- Electrical failure inside the home. For instance, if the home's power trips while you are away on holiday and all the food inside your fridge or freezer is spoilt.
- Accidental damage to the fridge or freezer which causes it to stop working.

- **Contamination or odour**
  If we accept a claim for the cost to cover spoilt contents and we decide that the fridge or freezer can no longer be used due to the spoilt contents causing contamination or odour, we will replace your fridge or freezer.

  In both instances, there will be no cover if loss or damage is due to an electricity grid failure.

  Any other damage to your fridge or freezer is covered under the **Main cover** and the included **Accidental damage and breakdown** cover.

39. Storage costs after a valid claim event

We will cover the storage costs to safeguard your contents after a valid claim event, as well as the contents belonging to your live-in domestic employee. We may choose the place of storage and we must agree to the cost of storage.

The limit for this benefit is in addition to the sum insured of your **Contents**.

40. Temporary emergency measures

We will pay for the reasonable costs of temporary emergency measures you carry out to protect or prevent further loss or damage to your contents, after an event that you are covered for under this policy section. The following conditions apply to this benefit:

- We will only pay back the costs if we accept the claim for the loss or damage after an event.
- You must give us a detailed invoice for the costs you incurred for the temporary emergency measures.
- If you are a tenant, then this is on condition that the homeowner does not have cover under their own insurance.

Example of temporary emergency measures: Temporary fencing or hoardings, making the building or the property safe.

41. Trauma counselling

We will pay for the cost of a registered professional counsellor for the treatment of trauma suffered by you or your domestic employees if you are the victim of an act of violence or assault during a traumatic incident such as theft, burglary, hijacking, fire or a home invasion on the property.

- We will not pay you for expenses recoverable from any other insurance.
- The limit for this benefit is in addition to the sum insured of your **Contents**.

Important:

- This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.
- You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

42. Veterinary expenses

We will cover the veterinary expenses if your domestic animal is injured in a vehicle accident or because of violence by burglars. We do not cover veterinary expenses if your domestic animal is covered by any other insurance, including pet insurance.

43. Water pumping machinery

We will cover the accidental damage and electrical or mechanical breakdown of pumps and machinery of saunas, spas, swimming pools and domestic boreholes (unfitted, or if fitted, that you are legally and financially responsible for the machinery and unable to insure it under the Home section, for example as a tenant or as the owner of a sectional title home under your rental agreement or sectional title lease agreement.)

Important: The **Mechanical, electrical and electronic breakdown** exclusion as explained under the heading **General exclusions – what is not covered** in your **General terms & conditions** section does not apply to this benefit.

OPTIONAL COVER

These are not automatic benefits. You must choose to be covered for these benefits and pay the extra premium. We will show your cover choice and limit in your policy schedule if you choose an optional benefit.

1. Average waiver

We will conduct an inventory of your contents at the start of this cover to value your contents. If you accept the resultant sum insured on our valuation, we will not adjust your claim because of underinsurance. This means that we have agreed with you that the sum insured of your contents equals the replacement value. The following conditions apply:

- You must inform us if you purchase contents that are worth more than 10% of your sum insured.
- The sum insured will automatically increase every year on the renewal date by an inflation-linked percentage.

If you have selected this cover and we have accepted it, this cover may not be removed unless you have covered the cost of the valuation or we agree otherwise in writing.

2. Bed-and-breakfast

If you run a guest house from your home, we will cover you against loss of or damage to your contents used and accessible to your paying guests up to your sum insured.

- The following conditions apply:
  - There must be visible signs of forcible or violent entry to or exit from the home for malicious damage and theft claims. If there are no signs of forcible or violent entry to or exit from the home, then cover is limited as shown in your policy schedule.
  - There is limited cover as shown in your policy schedule for accidental damage to your contents.
- We will provide cover for the following benefits up to the limits shown in your policy schedule:
  - **Blinds, canopies and external signs**
    We will cover damage to blinds, canopies or external signs at your property, as well as external signs elsewhere.
  - **Cleaning and dry-cleaning of paying guests' property**
    We will pay for your liability arising from accidental loss or damage to guests' laundry while you were responsible for cleaning or dry-cleaning the laundry. The **Maintenance and similar acts** exclusion in the **General terms & conditions** section does not apply to this benefit.
  - **Property of paying guests**
    We will pay you for loss or damage to the personal effects that belong to paying guests (excluding money, jewellery and watches), while they are at your property. The cover excludes household goods and personal belongings insured elsewhere.
  - **Stock and consumables**
    We will pay for the loss of or damage to any stock or consumables at the property that is used to run the bed-and-breakfast.

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- **Trauma counselling for paying guests**
  We will pay for the cost of a registered professional counsellor for the treatment of trauma suffered by a paying guest if they are the victim of an act of violence or assault during a traumatic incident such as theft, burglary, hijacking or fire that occurred on the property.
  - We will not pay you for expenses recoverable from any other insurance.
  - The limit for this benefit is in addition to the sum insured of your **Contents**.
  - This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.

- **In the event of a valid claim**
  Security deposits or payments made to you by paying guests for loss or damage to your contents caused by the paying guests, will be deducted from any claim amount, where the paying guest is responsible for the claim.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

3. Business contents – extended cover

If the limit of the included **Business contents** cover is not enough and you want more cover, then you can choose this optional cover. You must specify the total amount that you want to cover your business contents for. This benefit therefore increases the limit under the included **Business contents** cover. The limit for this benefit is in addition to the sum insured of your **Contents**.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

4. Garden and outdoor items – extended cover

If the limit of the included **Garden and outdoor items** cover is not enough and you want more cover, then you can choose this optional cover. You must specify the total amount that you want to cover your garden and outdoor items for. This benefit therefore increases the limit under the included **Garden and outdoor items** cover. The limit for this benefit is in addition to the sum insured of your **Contents**.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your contents.

5. Marquee hire

- We will cover the loss of or damage to a marquee that you have hired and its associated lighting, heating and furnishings. The following conditions apply:
  - The loss is not covered by another insurance policy.
  - The cover only applies while the marquee is at the risk address.

Important: You will have theft and attempted theft cover for this optional benefit even if you have selected the **Limited cover** option for your contents.

6. Power surge

This optional cover allows you to increase the limit for electrical power surge cover, in addition to the Power surge – included cover, included under the heading "**Included cover**".

- **Threshold limit**

  The threshold limit is the level at which the installation of an approved surge arrester becomes a requirement, as explained under the heading **Comply with our requirements for surge arresters** under the **Your responsibilities** section. The threshold is assessed based on the combined total of your included Power surge benefit as stated in the Excess and limit section and any optional Power surge cover you select that is shown in your policy schedule.

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Example: You may select different additional cover limits. For a combined cover above R100 000 (the threshold limit), it is a requirement that an approved surge arrester be installed on your home's main electrical distribution board.

- If you have R50 000 included cover and selected R30 000 optional cover, a surge arrester is not required.
- If you have R50 000 included cover and selected R250 000 optional cover, a surge arrester is required. If not installed, the cover will be limited to R100 000.

SECURITY MEASURES

You must comply with the minimum security measures and conditions for the home unless shown otherwise in your policy schedule. We may require security measures such as an electric fence in addition to these minimum security measures. If we do, we will tell you and it will be shown in your policy schedule.

1. Burglar bars and security gates

If it was agreed and it is shown in your policy schedule that the minimum security requirements are burglar bars and security gates, then the following conditions apply:

- All opening windows must be protected by burglar bars.
- Security gates must be fitted to all exit doors, and these doors must be locked when the property is left unoccupied.
- Burglar bars and security gates must be maintained and in working condition at all times.

2. Alarm system

- If it was agreed and it is shown in your policy schedule that the minimum security requirement is an alarm system, then the following conditions apply:
    - The alarm must be linked to a 24-hour armed-response service.
    - The alarm must be working properly and the contract with the armed response company must be active.
    - You must change the generic code to your own unique code.
    - If we asked you to, the alarm must be linked to an electric fence or must include outside alarm beams.
    - The alarm must be activated when your property is left unoccupied.
- If the alarm was not activated while the property was unoccupied, we will consider your claim on the following conditions:
    - There must be visible signs of forcible or violent entry to or exit from the home.
    - The claim is valid in all other respects, for example, we didn't reject it because of your dishonesty or intentional misrepresentation.
    - The service provider can give us an audit log of all alarms received (including activation and deactivation) for the last three months, showing that the alarm is usually activated and in working order while your property is left unoccupied.
    - You must pay an additional excess as shown in your policy schedule.

Important: If you are unsure of which security requirement applies, please check your policy schedule.

3. If you live in a high-security complex

- If the home is listed in your policy schedule as being in a high-security complex, and we agreed that the minimum security requirements below apply to you, then you must ensure that the following security measures are in place at the complex, fully maintained and in working order at all times:
    - 24-hour access control to the complex.
    - A high perimeter wall with electric fencing, alarmed and linked to either a 24-hour armed-response service or the guardhouse.

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- If you become aware that any of the above requirements are not in place, you must advise us immediately. We may suspend theft cover or apply new terms and conditions, until you are able to comply.
- When your property in the complex is left unoccupied, we will only consider your theft claim if you comply with all the conditions of either Option 1 OR Option 2:

  Option 1:

  - All opening windows not protected by burglar bars must be closed.
  - All exit doors not protected by security gates must be locked.
  - There must be visible signs of forcible or violent entry to or exit from the private residential building.

  Option 2:

  If a 24-hour armed-response service-linked alarm system is installed in the private residential building:

  - The alarm must be activated.
  - The alarm must be working properly and the contract with the armed response company must be active.
  - You must change the generic code to your own unique code.

  If the alarm was not activated, we will consider your claim on the following conditions:

  - There must be visible signs of forcible or violent entry to or exit from the private residential building.
  - The claim is valid in all other respects. For example, we didn't reject it because of your dishonesty or intentional misrepresentation.
  - The service provider can give us an audit log of all alarms received (including activation and deactivation) for the last 3 (three) months, showing that the alarm is usually activated and in working order while your property is left unoccupied.
  - You must pay an additional excess on top of your basic excess.

Important: Additional security requirements may also be required if stated in your policy schedule.

THEFT AND MALICIOUS DAMAGE

1. When the property is unoccupied

The following conditions apply to cover in the event of theft and malicious damage to your contents while the property is unoccupied.

- **Inside the private residential building**
  - **Cover up to the sum insured:** The minimum security measures must be in place and the conditions applicable to those minimum security measures will apply as explained under the heading **Security measures**.
  - **No cover:** There is no cover if your private residential building does not meet the minimum security requirements when unoccupied.
- **Outbuildings**
  - **Cover up to the sum insured:** The minimum security measures do not need to be in place but there must be visible signs of forcible or violent entry to or exit from the outbuildings for you to be covered up to the sum insured as shown in your policy schedule.
  - **Limited payment:** If the minimum security measures are not in place and there are also no visible signs of forcible or violent entry to or exit from the outbuildings, cover for your contents from an outbuilding is up to the limit as shown in your policy schedule.

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2. When the property is occupied

The following limit applies to theft and malicious damage to your contents when your property is occupied.

- **Private residential building**
  - **Cover up to the sum insured:** There is no requirement for visible signs of forcible or violent entry to or exit from the private residential building or the property, except in the following instances:
    - Jewellery and watches as explained under the **Jewellery and watches safe warranty** heading
    - When the home is lent, let or sub-let.
- **Outbuildings**
  - **Cover up to the sum insured:** There must be visible signs of forcible or violent entry to or exit from the outbuildings or the property to be covered up to the sum insured as shown in your policy schedule.
  - **Limited payment:** If there are no visible signs of forcible entry to or exit from the outbuildings or the property, cover for your contents from an outbuilding is limited to the amount as shown in your policy schedule.

3. Limited cover – theft and malicious damage

We will not pay more than the limit stated in the policy schedule for any loss or damage due to malicious damage, theft, or misappropriation of your contents by guests, house sitters, domestic employees, or paying guests, unless there are visible signs of forcible or violent entry to or exit from the private residential building or the property.

4. When building alterations, renovations and additions are taking place

- **No cover:**
  - There is no cover for theft of your contents when building alterations, renovations and additions are taking place unless there are visible signs of forcible or violent entry to or exit from the home.
  - There is no cover for loss or damage to your contents as a result of malicious damage or vandalism to unfinished building alterations, renovations or additions.
- Keep valuable items safely locked away when strangers have access to the home, for example when allowing contractors into the home and they are unsupervised.

5. When the home is lent, let or sublet

No cover: We do not cover theft and malicious damage if you lend, let or sub-let the home unless there are visible signs of forcible or violent entry to or exit from the home.

6. Theft of contents in storage

No cover: We do not cover theft of your contents in storage unless there are visible signs of forcible or violent entry to or exit from the storage facility.

7. Limited cover for theft from an unattended vehicle

Conditions apply to the theft of contents from an unattended vehicle regardless of whether the property is occupied or not. These conditions are noted under:

- Included cover
  - Out of vehicle theft
  - Jewellery and watches (unattended vehicle)
- Your responsibilities
  - Comply with our conditions for sports equipment.

8. Theft of renewable energy equipment

Where we cover renewable energy equipment permanently fitted to the home for tenants and sectional title homeowners, these items forming part of the installation that are intended to be kept or used outdoors, are covered for theft even if there are no visible signs of forcible or violent entry to or exit from the premises.

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NON-STANDARD CONSTRUCTION

- You must tell us if the home is a non-standard construction.
    - You cannot claim for loss or damage to your contents in a private residential building that has a thatch roof or is built of non-standard construction, unless your policy schedule reflects that the roof is made of thatch or is a roof of non-standard construction.
    - You cannot claim for loss or damage to contents in an outbuilding or permanent structure that has a thatch roof or is built of non-standard construction and has a roof surface area greater than 15% of the total square metres of the main private residential building's roof (such as a thatch lapa), unless the outbuilding or permanent structure is specifically mentioned in your policy schedule.

      Important: We do not require the outbuilding to be specifically shown in your policy schedule if the surface area of its roof is less than 15% of the main private residential building's roofed area and this building is of standard construction.
- You will not be covered for loss or damage from a fire if the home is of non-standard construction and does not have either **Surge protection** or a **Lightning conductor**, as explained below.

1. Surge protection

If you choose to install a surge arrester, it must be as per the SANS/IEC 61643-11 low voltage surge protection standards, installed on the main electrical distribution board and the device must:

- Be a type 2 device.
- Be designed to withstand at least peak surge current of 40kA (I_{max}).
- Be wired in terms of SANS 10142-1 Connection type 2.
- Have a status indicator to indicate if the protector is operational or not.
- Be installed by a registered electrician who must provide either one of the following:
    - A Certificate of Compliance for the installation.
    - Proof of installation stating the adherence to the required electrical standards and regulations at the time that the device was installed, as well as completing the **Surge arrester checklist** form, which you can request from your broker.

  The Certificate of Compliance or proof of installation must be provided to your broker soon after the device was installed.

2. Lightning conductor

If a lightning conductor is installed it must comply with the following requirements:

- The lightning conductor must be installed, operated and maintained according to the manufacturer's specifications.
- The lightning conductor must be of adequate height to protect the building at a minimum angle of 45˚ from the top of the building to ground level and it needs to be earthed.

In addition, the following conditions apply to chimneys and thatch or wood roofs:

3. Chimneys

- You must take all reasonable steps to make sure that your chimney complies with the relevant National Building Regulations regarding the height of the chimney and the materials used to construct it. The following conditions also apply to chimneys:
    - The chimney must not create a fire hazard to any adjacent material.
    - A non-combustible flashing must be installed on the roof around the chimney.
    - The chimney must protrude at least one metre higher than the roof around it on all sides.

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4. Thatch roofs

- Under no circumstances should steel pipes, cables or electric wiring be in direct contact with the thatch.
- We do not cover loss or damage if a solar installation is fitted on a thatch roof.
- There must be adequate clearance between the thatch and metal objects under it.
- Where metals used in the construction of the roof are not bonded and earthed, a minimum clearance of one metre must be maintained between metals in the roof, water pipes, vent pipes, tanks, gas pipes, antennas, telephone wires, bell wires, burglar alarms, electrical wiring and conduits.

5. Wood or thatch roofs treated with fire retardant

- If you have a wood or thatch roof and it is treated with a fire retardant, then it must be maintained according to the manufacturer's specifications or at a minimum interval not exceeding 3 (three) years.
- You must supply us with written proof of the maintenance, if required by us.

YOUR RESPONSIBILITIES

1. Tell us if the home is unoccupied for more than 90 days

You must tell us if the home is left unoccupied for more than 90 consecutive days. If you don't, you will have no cover. We may charge an additional premium to provide cover when the home is unoccupied for more than 90 consecutive days.

2. You must comply with conditions of cover

Before we agree to insure certain items, or to provide full or partial cover in certain instances, you may be requested to comply with measures to reduce the risk and severity of loss or damage. For example, we may ask you to have a linked alarm installed at your home. We will give you 14 days from the date we told you about these requirements for you to comply, unless we agree otherwise in writing.

3. You must tell us of the actions of tenants or owners

You must tell us as soon as possible if your insurance risk might be affected by the actions or neglect of your tenant or the owner of the property. An example is if your tenant changes the security measures. In such cases, we may impose additional terms, conditions and exclusions.

4. Comply with our requirements for surge arresters

If it is a condition of cover to have a surge arrester, it must be installed on the home's main electrical distribution board. The arrester must be as per the SANS/IEC 61643-11 low voltage surge protection standards and must:

- Be a type 2 device.
- Be designed to withstand at least peak surge currents of 40kA (I_{max}).
- Be wired in terms of SANS 10142-1 Connection type 2.
- Have a status indicator to indicate if the protector is operational or not.
- Be installed by a registered electrician who must provide either one of the following:
    - A Certificate of Compliance for the installation.
    - Proof of installation stating their adherence to the required electrical standards and regulations at the time that the device was installed, as well as completing the **Surge arrester checklist** form, which you can request from your broker.

  The Certificate of Compliance or proof of installation must be provided to your broker soon after the device was installed.

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5. Keep firearms in a gun safe

There are special conditions if you own a firearm. We may reject your claim if you do not comply with the following conditions:

- You must keep your firearm in a locked gun safe when you are not carrying it.
- The gun safe must meet legislative requirements.
- You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access.

6. Comply with our conditions for sports equipment

6.1 Bicycles (including e-bicycles)

We will cover the theft of your unattended bicycle in the following instances noted below. If you do not comply with these conditions, then the cover will be up to the limit as shown in your policy schedule. The unattended bicycle is:

- Inside a vehicle that is locked and there are clear signs of either forced entry or exit, or there is CCTV footage or other indisputable proof provided to us in the case of remote jamming.
- Inside a trailer that is locked and there are clear signs of forced entry.
- Inside a vehicle or trailer that is securely parked (for instance inside a locked building or behind locked gates) and there are visible signs of forcible or violent entry to or exit from the building or the property.
- Being transported by a commercial carrier such as an aeroplane, ship, bus or train and you have met the carrier's packaging requirements.
- Securely locked to an immovable object, vehicle or trailer by a cable or chain.
- Left in a designated secure bicycle park with manned security provided by an official organiser such as a provincial, national or international cycling body.

When is a bicycle considered to be unattended?

A bicycle is considered unattended if it is out of your direct line of sight and more than 10 metres away from you.

6.2 Other sports equipment

There is no cover for theft of other sports equipment from an unattended vehicle, trailer or caravan, except in the following instances:

- The vehicle, trailer or caravan itself is securely parked (for instance inside a locked building or behind locked gates), and there are clear signs of forcible or violent entry into the building or the property.
- If an item is carried inside a vehicle, trailer or caravan, then the vehicle, trailer or caravan must be locked, there are clear signs of forced entry and the item must be out of view. For instance, your golf clubs must be concealed in the bag and out of view inside a locked boot or concealed where possible.
- If an item is carried on a rack attached to your vehicle, trailer or caravan such as a roof rack, then the item must be secured by a lock and chain.
- In the case of remote jamming, there is no cover unless there is CCTV footage or other indisputable proof provided to us.
- If an item is being transported by a commercial carrier such as an aeroplane, ship, bus or train.

Reminder: Conditions of cover for bicycles is explained under **6.1 Bicycles (including e-bicycles)**.

7. You must give us proof of ownership and value for jewellery, watches and other valuables

You must give us proof of ownership and proof of value when requested. If you are unable to provide proof of value, payment will be up to the limit as shown in the policy schedule. Proof of ownership and value can be any of the following:

- **Proof of purchase:** documents that include the item description or code, a purchase price, date purchased and where the item was purchased.

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- **Valuation:** a document completed by a qualified professional jeweller or valuator before the loss occurred. This includes an item description, specifications and the cost to replace the item in South African rand.
- **Original operating manual:** the original printed operation manuals that came with the item.
- **Warranty, guarantee or certificate of authenticity**: the original manufacturer's documentation.
- **Manufacturer's box:** the original packaging that the item came in stating the model or serial number.

Important: We will require the following proof of ownership and value for jewellery, watches and other valuables. Please refer to the **Fine arts** cover section for what is considered acceptable proof of an item's value if you have selected to cover the item under **Fine arts**.

Insured property	Claim per item/set	Minimum proof of ownership and value must include one of the following:
Jewellery	Up to R25 000	Proof of purchase OR valuation that identifies the item or set.
	Over R25 000	A valuation that identifies the item or set.
Watches	Up to R25 000	Proof of purchase OR a certificate of authenticity OR an original operating manual OR the manufacturer's box.
Watches	Over R25 000	Proof of purchase OR a warranty, guarantee or certificate of authenticity OR the manufacturer's box OR a valuation.
Other valuables – silver/ gold items, art, collections, collector's items, hand-woven carpets or rugs	Over R50 000	Proof of purchase OR a valuation.

8. Tell us about your intention to make structural or material changes

- Structural or material changes may increase the risk of loss or damage to the contents of the home and these include repairs, renovations, additions, improvements or alterations.
- You must notify us of planned alterations, renovations or additions before starting the work so that we can assess our risk.

9. Renewable energy equipment and/or photo-voltaic systems

If you have renewable energy equipment and/or a photo-voltaic system (commonly referred to as a solar PV system), including inverters, batteries and fixed generators attached or permanently fitted to the building and you are legally and financially responsible for it, cover is subject to the following conditions:

- We do not cover loss or damage to solar installations that are fitted on a thatch roof.
- We do not cover loss or damage to solar geysers or hybrid solar system installations where the roof structure is not capable of bearing the additional weight of the installation.
- Your Contents sum insured must include the value of these items to avoid underinsurance. You also need to double-check that your sum insured is still sufficient on the policy renewal date, as it is possible that the cost of these items will increase by more than the inflationary percentage applied to your overall Contents sum insured.
- Cover is on condition that the equipment is not covered in any other policy.
- You are unable to insure the items under the **Home** section, for example as the owner of a sectional title building under your rental agreement or sectional title lease agreement.
- The equipment must be installed by a registered electrician who must provide either one of the following:
    - A Certificate of Compliance for the installation.
    - Proof of installation stating adherence to the required electrical standards and regulations at the time that the device was installed.

Any items forming part of the installation of renewable energy equipment that are intended to be kept or used outdoors, are covered for theft even if there are no visible signs of forcible or violent entry to or exit from the main building or the property.

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SPECIFIC EXCLUSIONS – WHAT WE DO NOT COVER

Specific exclusions are in addition to the exclusions set out in the **General exclusions** section. Certain exclusions may be cancelled if you chose a benefit that gives you cover for something that would normally be excluded. We will not pay a claim for any of the benefits set out in the **Contents** cover section of this policy that was caused by or related to any of the following specific exclusions.

1. Accidental damage

There is no cover if the cause of the claim is due to Power surge.

2. Accidental damage to software and data

The accidental damage cover provided under the included **Accidental damage and breakdown** cover does not include loss or damage to the operating system and software of electronic devices, such as cell phones, tablets, laptops, desktop computers, media servers and handheld electronic devices unless the device is physically damaged at the same time.

3. Alterations, renovations or additions to the home

We will not cover loss or damage to your contents as a result of:

- Alterations, renovations or additions when they are being carried out by a contractor or business that you have hired to do this work.
- Theft of your contents when building alterations, renovations and additions are taking place, unless there are visible signs of forcible or violent entry to or exit from the home.
- Malicious damage or vandalism to unfinished building alterations, renovations or additions.
- Cracking, collapse, subsidence, landslip or ground heave caused fully or partially by the alterations, renovations or additions.
- Water, storm or flooding of the home due to any unfinished alterations, renovations or additions to the home.
- Fire caused directly or indirectly as a result of any building work, renovations or building alterations when you have hired a business to do the work.

4. Blacklisted cell phones

There is no cover for loss of or damage to a cell phone that has been blacklisted by the service or network provider.

5. Chemicals, fertilisers and pesticides

We do not cover loss or damage caused by the use or application of chemicals, fertilisers and pesticides.

6. Contents in the open

We do not cover loss or damage to contents left in the open caused by weather conditions unless the property is designed to exist in the open.

7. Contents mailed, couriered or delivered

We do not cover loss or damage to your contents whilst being mailed, couriered or delivered unless we have agreed to it in writing.

8. Damage as a result of changes in the water table

We do not cover loss or damage caused by changes in the water table, except as a result of a storm.

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9. Firearms

We do not cover loss or damage to firearms if you do not comply with the following conditions:

- You must keep your firearm in a locked gun safe when you are not carrying it.
- The gun safe in your home must meet legislative requirements.
- You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access.

10. Items kept in a vault or safety deposit box

We do not cover loss or damage to contents or personal belongings that are kept in a bank vault or safety deposit box. These items must be specified, under the **Assets specified** cover section.

11. Limited cover – theft and attempted theft

We do not cover loss or damage caused by theft or attempted theft if you chose the **Limited cover** option.

12. Manuscripts

We do not cover loss or damage to manuscripts.

13. Matching materials

We do not cover any additional costs resulting from the unavailability of matching materials.

14. Musical instruments

We do not cover the breaking of strings or reeds of musical instruments or the splitting of drumhead skins.

15. Occupancy

There is no cover for your contents in the following instances:

- If you leave the property unoccupied for more than 90 consecutive days, unless the home is listed as a holiday home in the policy schedule. We may apply new conditions if you ask us to extend cover for longer than 90 consecutive days and we agree.
- If the property is vacant, abandoned or illegally occupied.

16. Overwinding of clocks or watches

There is no cover for loss or damage caused by the overwinding of clocks or watches.

17. Precious stones

There is no cover for unset precious stones, including but not limited to diamonds, emeralds, sapphires, and rubies, that are not set in jewellery or any other item.

18. Specified items on another cover section

We do not cover loss or damage to home contents that are specified under another cover section in this policy for which you pay a specific premium.

Example: Your watch is specifically insured under **Assets specified**. This means that your watch is specified on your policy schedule and you pay a separate premium for the cover provided. If your watch is stolen from your home, we will not pay for the watch under this cover section. It can only be claimed for under the **Assets specified** cover section.

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19. Superficial damage

We do not cover loss or damage due to chewing, chipping, cracking, denting, discolouration, scratching or tearing of an item unless the functionality has been affected and it can no longer be used. This exclusion does not apply to jewellery and watches, cameras, mobile devices, tablets, televisions, computer screens or fish tanks.

20. Thatched roof and non-standard construction

We will not pay for loss or damage if:

- The **private residential building** (main building) has a thatched roof or roof of non-standard construction, unless the policy schedule reflects that the roof is made of thatch or is a roof of non-standard construction.
- An outbuilding or permanent structure has a roof that is more than 15% of the total square metres of the main building's roof and has a thatched roof (such as a thatch lapa) or of non-standard construction (such as a Zozo hut/Wendy house), unless the outbuilding is specifically mentioned in the policy schedule.

21. Vermin and animals

We do not cover loss or damage caused by animals that belong to you or anyone living at the risk address or by vermin, except for monkeys and baboons. Vermin are animals and insects that can be harmful and are difficult to control when they appear in large numbers and include moths, rodents, termites or any other animal or insect classified as an invasive species.

22. Wine and whiskey collections

There is no cover for:

- The deterioration of the contents of your wine or whiskey collection, including any decline in quality.
- Any unsealed bottles.

23. Your tenant's fitted furniture, appliances, fixtures and fittings

We do not cover any improvements, fitted furniture, appliances, fixtures and fittings installed by your tenant.

PAY-OUT AFTER A CLAIM

The full claims process and steps to follow are explained in the **General terms & conditions** section under the **Claiming under this policy** section. Detailed here are extra conditions that specifically apply to your Contents section.

1. Your claim settlement will be affected

Your contents claim settlement amount will be affected if you are underinsured or if you have other insurance in place (dual insurance).

Below is a summary of these principles which are explained in more detail under **General terms & conditions: Claiming under this policy**:

- **Underinsurance – the principle of average:** If your home contents sum insured is less than the current replacement value, you will be underinsured. You will then have to accept a part of the loss in proportion to how much you are underinsured by, known as the principle of average. We will pay you in cash only and we won't repair or replace your contents. Note that we do not apply the principle of average to any **Included** or **Optional benefits** where a limit applies.
- **Dual insurance:** If you have more than one insurance policy in place which covers your contents, we may decide to pay only our part of the claim to you. We will then arrange with the other insurer to pay their part of the claim to you.

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2. Pairs and sets

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

Example: If you lose one earring, we will pay out the value of only that one earring.

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Assets Specified

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DEFINITIONS THAT APPLY TO YOUR ASSETS SPECIFIED SECTION

Assets specified	Any item of property that is specifically listed in your policy schedule. These items tend to be of high value and typically include jewellery, watches and electronic equipment such as laptops.
Jewellery and watches	Jewellery and watches (including smart watches) are items worn or used for personal adornment including items made of gold, silver, platinum and/or other precious metals and/or set with precious or semi-precious stones.

WHAT WE COVER

1. Assets specified

We cover your **Assets specified** under this cover section for loss or damage anywhere in the world, for a maximum of six consecutive months **unless the cause of the loss or damage has been specifically excluded**. Loss or damage is covered while they are away or at your home.

2. These items must be specified

These items must be specified for cover under the **Assets specified** cover section:

- Parachutes, paragliders and hang-gliders.
- Wheelchairs – motorised and non-motorised.
- Mobility scooters and shop riders.
- Remote control aeroplanes or drones.
- Items that are kept in a bank vault or safety deposit box.
- Firearms if the value is above the limit stated in the Excess and limit section of your policy schedule under the **Items out and about** benefit in your **Contents cover** section.
- Jewellery and watches worth more than 33% of the sum insured of your **Contents**.
- Personal belongings or contents that are worth more than the cover limit selected under the **Items out and about** benefit in your **Contents cover** section.

3. Items kept in a vault or safety deposit box

3.1 While in a vault or safety deposit box

We will cover you against loss or damage to your specified items in a bank vault or safety deposit box at a bank or similar secure facility.

3.2 While temporarily removed

Cover depends on whether we have been notified as explained below:

- **Notified:** If you notify us before temporarily removing items from the bank vault or safety deposit box, we will cover you up to the full sum insured. We must agree to provide cover and if we do so we may change your premium and amend the terms and conditions for cover while items are temporarily removed.
- **Not notified:** If you do not notify us before temporarily removing items from the bank vault or safety deposit box, we will not cover you for the full sum insured, but only up to the limit as shown in your policy schedule. This limited cover will be for a maximum of 30 days.

Important: There is no cover under this cover section for your item temporarily removed from the bank vault or safety deposit box after 30 days.

4. Caravan, camping and fishing equipment

We will cover loss or damage to fishing, caravan and camping equipment, which includes home contents temporarily used for holiday purposes. Caravans, trailers and their permanent fittings are not covered – these must be covered separately under the **Motor** section.

SPECIFIED SUM INSURED

The specified sum insured per specified item is the value that you gave us for each item shown in your policy schedule.

1. Replacement value

We will cover your specified item up to the maximum of the specified amount per item, so it is important that you insure your items for their latest replacement values.

2. Collections

If you have a collection of smaller items, you can insure it as one item with the specified sum insured reflecting the combined value of the item and everything it includes. We require a detailed list of the items making up the collection and their values before the cover start date.

CONDITIONS OF COVER THAT DO NOT APPLY TO THIS COVER SECTION

The following conditions of cover that apply to your personal belongings and contents under the **Contents** cover section do not apply to the **Assets specified** cover section:

1. No requirements for security measures

We will cover loss or damage to your specified items at your home even if you do not comply with our required **Contents** cover section security measures or if the security measures were not in working order at the time of the claim.

2. No safe requirements for jewellery and watches

We will cover loss or damage to your specified jewellery and watches even if you do not keep them in a safe while not in use.

- In the event of theft, cover is limited to the amount stated in the policy schedule for **Limited cover – theft from the private residential building or the property** under the heading **Paying out after a claim**.

YOUR RESPONSIBILITIES

1. You must comply with conditions of cover

Before we agree to insure certain items, or to provide full or partial cover in certain instances, you may be requested to comply with measures to reduce the risk and severity of loss or damage. For example, you may be requested to store valuable artwork in a climate-controlled environment. We will give you 14 days from the date we told you about these requirements for you to comply, unless we agree otherwise in writing.

2. You must give us proof of ownership and value for jewellery, watches and other specified items

You must give us proof of ownership and proof of value of your specified item when requested. If you are unable to provide proof of value, payment will be up to the limit as shown in your policy schedule. Proof of ownership and value can be any of the following:

- **Proof of purchase:** documents that include the item description or code, a purchase price, date purchased and where the item was purchased.
- **Valuation:** a document completed by a qualified professional jeweller or valuator before the loss occurred. This includes an item description, specifications and the cost to replace the item in South African rand.
- **Original operating manual:** the original printed operation manual(s) that came with the item.
- **Warranty, guarantee or certificate of authenticity:** the original manufacturer's documentation.
- **Manufacturer's box:** the original packaging that the item came in stating the model or serial number.

Important: We will require the following proof of ownership and value for jewellery, watches and other specified items. Please refer to the **Fine arts** cover section for what is considered acceptable proof of an item's value if you have selected to cover the item under **Fine arts**.

Insured property	Claim per item/set	Minimum proof of ownership and value
Jewellery	Up to R25 000	Proof of purchase OR valuation that identifies the item or set
	Over R25 000	A valuation that identifies the item or set
Watches	Up to R25 000	Proof of purchase OR a certificate of authenticity OR an original operating manual OR the manufacturer's box
	Over R25 000	Proof of purchase OR a warranty, guarantee or certificate of authenticity OR the manufacturer's box OR a valuation
Other specified items	Over R50 000	Proof of purchase OR a valuation

3. Keep firearms in a gun safe

There are special conditions if you own a firearm. We may reject your claim if you do not comply with the following conditions:

- You must keep your firearm in a locked gun safe when you are not carrying it.
- The gun safe must meet legislative requirements.
- You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access.

4. Reapply for cover after a claim

If a specified item is lost, stolen or unrepairable (total loss), then this item will be removed from your cover. If the item is replaced, you must ask us to cover the new item and provide us with its description and value.

5. Check your specified sum insured regularly

We will not automatically increase the sum insured per item every year at your policy renewal date. It is your responsibility to:

- Review the value of each specified item to make sure that you are still comfortable with them, and that they are a true reflection of the latest replacement values of your specified items.
- Let us know if anything needs to change.

6. Notify us if you remove items from a vault or safety deposit box

You must notify us if you remove items from a bank vault or safety deposit box as explained under the subheading, **Items kept in a vault or safety deposit box**, under the heading **What we cover**.

SPECIFIC EXCLUSIONS – WHAT WE DO NOT COVER

Specific exclusions are in addition to the exclusions set out in the **General exclusions** section. We will not pay a claim for any item covered under the **Assets specified** cover section of this policy that was caused by or related to any of the following specific exclusions.

1. Blacklisted cell phones

There is no cover for loss of or damage to a cell phone that has been blacklisted by the service or network provider.

2. Delivery

We do not cover loss of or damage to your specified assets while being mailed, couriered or delivered, unless we have agreed to it in writing.

3. Drones, remote-control aeroplanes, parachutes, paragliders and hang-gliders

There is no cover for drones, remote-controlled aeroplanes, parachutes, paragliders and hang-gliders whilst in use.

4. Fixtures, fittings and contents of caravans and trailers

There is no cover for fixtures, fitting and contents of caravans and trailers under this cover section. These items can be covered separately under the **Motor** cover section.

5. Money and manuscripts

- We do not cover loss or damage to manuscripts and cash used as currency (coins and banknotes).
- We do not cover credit cards, debit cards, phone cards, Krugerrands, deeds, bonds, bills of exchange, promissory notes, traveller's cheques and cards, and other documents negotiable for money at face value unless it is specified and kept in a bank vault or safety deposit box.

6. Musical instruments

We do not cover the breaking of strings or reeds of musical instruments or the splitting of drumhead skins.

7. Over-winding of clocks or watches

There is no cover for loss or damage caused by the over-winding of clocks or watches.

8. Precious stones

There is no cover for unset precious stones, including but not limited to diamonds, emeralds, sapphires, and rubies, that are not set in jewellery or any other item other than when they are kept in a bank vault or safety deposit box.

9. Superficial damage

We do not cover loss or damage due to chewing, chipping, cracking, denting, discolouration, scratching or tearing of an item unless the functionality has been affected and it can no longer be used. This exclusion does not apply to jewellery, cameras, mobile devices, tablets or computer screens.

10. Theft from an unattended vehicle

- There is no cover for theft from an unattended vehicle, except in the following instances:
  - The vehicle itself is securely parked (for instance inside a locked building or behind locked gates), and there are clear signs of forcible or violent entry into the building or the property.

- If an item is carried inside a vehicle and the vehicle is locked, there are clear signs of forced entry and the item is out of view. For instance, your laptop must be concealed in a laptop bag and out of view inside a locked boot or concealed where possible.
- If an item is carried on a rack attached to a vehicle such as a roof rack, then the item is secured by a lock and chain, such as a surfboard.
- In the case of remote jamming, there is no cover unless there is CCTV footage or other indisputable proof provided to us.

PAYING OUT AFTER A CLAIM

The full claims process and steps to follow are explained in the **General terms & conditions** section under the **Claiming under this policy** section. Detailed here are extra conditions that specifically apply to your **Assets specified** section.

1. What we will pay

We will pay the replacement cost up to the specified sum insured for any claim.

Example: If you have lost a ring that is insured for R50 000 and we are able to replace it for R48 000, we will replace the ring at the replacement cost. If the ring's current replacement cost is more than R50 000, we will only pay R50 000.

2. Your claim settlement may be reduced

We may reduce your specified assets' claim settlement amount because of dual insurance, if applicable. The principle of dual insurance is explained in more detail under **General terms & conditions: Claiming under this policy**:

- **Dual insurance:** If you have more than one insurance policy in place which covers your specified assets, we may decide to pay only our part of the claim to you. We will then arrange with the other insurer to pay their part of the claim to you.

3. Limited cover – theft from the private residential building or the property

We will not pay more than the limit stated in the policy schedule for any loss or damage due to theft, or misappropriation of your specified items by contractors, guests, house sitters, domestic employees, or paying guests, unless there are visible signs of forcible or violent entry to or exit from the private residential building or the property.

4. Claiming for software and data

In the event of a valid claim, we will cover the reasonable cost to restore your specified item's critical electronic data and to reinstall or upgrade its licensed software.

5. Pairs and sets

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

Example: If you lose one earring, we will pay out the value of only that one earring.

Fine Arts

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DEFINITIONS THAT APPLY TO YOUR FINE ARTS COVER SECTION

We have given specific meaning to certain words or phrases. Below is a summary of the most frequently used terms in this section.

Art collection/Collection

The art, antiques and collectables that belong to you, or for which you are legally responsible, as stated in the collection list. These items have a certain value because of age, style, artistic merit or collectable value. Your collection can be made up of art pieces in different categories, such as:

- **Art and antiques:** This includes paintings, drawings, prints, photographs, furniture, ornaments and sculptures.
- Precious metals.
- Persian carpets, tapestries and rugs.
- **Stamp and coin collections** including the books, pages, mountings, albums, containers, frames, cards and display cabinets.
- **Collectables** including rare, unique or novel items of personal interest. For example, dolls, firearms, manuscripts, books, clocks, barometers, models and memorabilia.
- Musical instruments.
- Wine and whisky collections.
- Furs.
- Jewellery and watches (including antique jewellery).

Building

This is any of the following buildings in which we have agreed to cover your items situated at the risk address, as shown in your policy schedule:

- Your home, which includes the **private residential building** and outbuildings used for domestic purposes. An outbuilding is a building that is not attached or connected to the main building with an interleading door such as a studio or storeroom.
- Your office.
- An art gallery.

Collection list

This is a validation of all the items that you asked us to cover in your art, jewellery and watch collections. This list must include a description and the value of the item, supported by an acceptable proof of each item's value.

Limit

The limit is the maximum amount that we will pay for a claim. The limit could be the sum insured or it could be another amount. The limits for all benefits are set out in your policy schedule.

Unoccupied

The property is unoccupied if you or any of the people who usually live there, or the person left at the property in charge of and with access to the private residential building, have all gone out.

Risk address (Property)

This is the South African address at which the building and the grounds are situated, as shown in your policy schedule.

Sum insured

This is the agreed value of an item or for the art collection as shown in your policy schedule, which will apply if acceptable proof of value and ownership is provided. Without proof, we cover up to the fair market value.

WHAT WE COVER

1. Main cover

We will cover your collection for accidental loss or damage at the risk address up to the sum insured. An accidental incident is one that happens unexpectedly, unintentionally at an identifiable time and place, and which cannot reasonably be foreseen.

1.1 Full cover

We will automatically cover your collection comprehensively against loss or damage unless you specifically select **Limited cover**.

1.2 Limited cover

If you select **Limited cover,** we will cover your collection against loss or damage, unless it is as a result of theft or attempted theft at any of the buildings as shown in your policy schedule. You still have cover for the following benefit if it is as a result of **theft or attempted theft** under **Included cover** and **Optional cover** (where applicable):

- **Protecting your collection**

We may also cover your collection when it is temporarily away from the risk address, but only if such cover is included under the **Included cover** or **Optional cover**.

2. Included and optional cover

Your automatically included cover is explained under **Included cover** and your optional cover is explained under **Optional cover**. Please read the details under each of these headings to understand your cover.

3. Conditions for cover

- Your art collection may not include items used for business.
- You must send us the collection list when we ask for it.
    - The collection list must include a description of each item and its value, supported by an acceptable proof of each item's value.
    - Acceptable proof of value is explained under **Your responsibilities**. If you do not provide acceptable proof of value, we will cover the art collection up to the fair market value or sum insured whichever is the lesser.

Fair market value is the price of an item in the current market that one would obtain between a willing buyer and a willing seller who have no relationship to each other.

    - Make sure that the sum insured shown in your policy schedule is equal to the total of the latest values of all the items on your collection list.
- You are only covered for your art, except for jewellery and watches, while at the risk address. Cover away from the risk address must first be agreed to in writing by us before we cover the item.

4. Jewellery and watches (including antique jewellery)

Jewellery and watches are covered worldwide but for no longer than six consecutive months whilst outside of South Africa and only in the circumstances shown in the next point.

This benefit covers your jewellery and watches at the home, at a temporary location or in a bank vault or safety deposit box.

- **Limits that apply to jewellery and watches**
  We will not pay more than the amount stated in the policy schedule in the event of a claim for jewellery and watches when:
  - Not kept in a locked safe as explained under **Safe requirement for jewellery and watches**.
  - Worn, carried by you or in your line of sight as explained under **Safe requirement for jewellery and watches**.
  - Kept in a safe at your risk address or a temporary location as explained under **Safe requirement for jewellery and watches**.
  - Kept in a bank vault or safety deposit box and a bank or similar secure facility.

  Safe requirement for jewellery and watches

  You must keep all jewellery and watches valued at more than the amount as shown in your policy schedule in a locked safe at your risk address or a temporary location, while not worn by you or in your line of sight at the time of the loss or damage. The safe must comply with the following conditions:
  - The safe must be permanently fitted to the floor or a structural wall of the building.
  - You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access.
  - There may be instances where we have special requirements with regards to the safe and these will be noted in your policy schedule.
- **At a temporary location**
  There are special conditions and limits for jewellery and watches while at a temporary location. You must keep jewellery and watches worth more than the amount per item as shown in the policy schedule, in a locked safe while not worn, as explained under **Safe requirement for jewellery and watches**.

  Important: If these items are not locked away, worn by you, carried by you or in your line of sight at the time of loss or damage, the most we will pay is up to the limit as shown in your policy schedule. If you are staying in a hotel, motel or guest house, you must keep all these items in a locked safe at the management's offices, and not in your room.

  Other than in the above circumstances you must not leave the items unattended at any time. For instance, you may not leave an item unattended in any of the following:
  - In any luggage compartments on public transport.
  - Any temporary safekeeping or self-storage facility offered by a club, gym, restaurant, luggage company, or any other entity.
- **Proof of ownership and proof of value**
  We will only cover you up to the limit as shown in your policy schedule if you cannot provide the required proof as explained under the heading **You must give us proof of ownership and value** in the **Your responsibilities** section. Jewellery and watches generally increase in value over time, therefore we recommend that you have your jewellery and watches valued regularly.
- **During delivery**
  We do not cover loss or damage to your jewellery and watches whilst being mailed, couriered or delivered.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your fine art.

INCLUDED COVER

We will automatically cover you for these benefits which are subject to a maximum of the limits as shown in your policy schedule.

1. Appreciation of items in the art collection

Items in your art collection may have increased in value during the period of insurance. If there is loss or damage to one or more items in your collection, we will re-assess the value of these items.

- If the claimed item has increased in value, we will pay the increased amount for that item, up to the limit shown in your policy schedule.
- We will never pay more than the total sum insured for your art collection.

Example: Your art collection has five items in it with a total sum insured of R1 500 000. The collection includes among others two paintings worth R1 200 000. If both paintings are stolen, we will pay the increased value up to the benefit limit, but not more than the total sum insured. That means, if the paintings appreciated to R1 600 000 we only pay R1 500 000 because we will never pay more than the total sum insured for your art collection.

- We will pay for the cost of the valuation by a valuator agreed to by us.
- We will not re-assess the value of the item, or pay an increased value if the valuation that we have on record for that item is older than 24 months at the time of the damage or loss.

This benefit does not apply to jewellery, watches, coins, Krugerrands, collectable notes, medals, tokens or precious metals.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your fine art.

2. Death of an artist

If an artist dies, there could be an increase in value of that artist's work. This benefit gives you temporary cover for that increase in value.

- **Temporary cover 30 days after the artist's death**
  - We will increase the sum insured of an item by the amount shown in your policy schedule for a period of 30 days after the artist's death.
  - If you have a claim during the 30 days, we will cover the item for this increased sum insured.
- **Cover after 30 days**
  - If the item was not lost or damaged during the 30 days, we will continue to cover the item at the value noted on the collection list.
  - If you want cover for that item at a different value, you must send us a new valuation, and pay the new premium with effect from the date that you ask us to change it.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your fine art.

3. Depreciation in value

If the value of an item has reduced because of physical damage to the item, we will cover the loss in value.

- We will pay for the difference between the value on the collection list and the reduced value as determined by a valuator agreed to by us. We will never pay more than the sum insured as shown in your policy schedule.
- We will pay for the cost of the valuation by a valuator agreed to by us. After an item has been restored, we will continue to cover that item at its reduced value.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your fine art.

4. Newly bought art

If you buy new art, you have to remember to add the item to the collection list and to give us proof of its value. This benefit gives you temporary cover for 30 days after you bought an item, to give you time to add the item to the collection list.

- If you have a claim during the 30 days, we will cover the newly bought art for the price you paid for it, up to the limit as shown in your policy schedule.

- We will not cover the art while it is being transported. If you want cover while in transit you must choose the optional **Art in transit** cover.
- If you want cover for the item after 30 days, you must add the item to the collection list and pay the extra premium with effect from the date that you add the art to your policy.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your fine art.

5. Pairs and sets

If part of a pair or set is lost or damaged, you may choose how we must pay the claim. The two pay-out options are as follows:

- We pay for the loss or damage of the lost or damaged item, as well as the reduction in the value of the pair or set because of the loss or damage of the item, or
- We pay the full value of the entire pair or set, and the remainder of the pair or set becomes our property.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your fine art.

6. Protecting your collection

- If your collection is at risk of loss or damage, we will pay for the temporary storage of your collection to protect it. We must give our permission if one of the following incidents take place:
  - The building is no longer safe or suitable to keep your collection in because of an unforeseen event.
  - The building's security is affected because of unforeseen damage to the building.
  - There is a risk of imminent physical loss or damage to the collection.
- We will pay for transporting your collection, as well as temporary storage costs up to a maximum of the limit shown in your policy schedule. We must give our permission before you arrange for the transporting or temporary storage.
- The limit for this benefit is in addition to the sum insured of your **Collection**.

OPTIONAL COVER

These are not automatic benefits. You are only covered if you chose the optional cover and it is shown in your policy schedule and for which you pay the extra premium. We will only cover an item under optional cover if that item was noted in your art collection list.

1. Art at a temporary location

We will cover your collection against loss or damage while it is temporarily kept away from the risk address. We will only cover your collection while it is with a restorer, framer, valuator, dealer or auction house within the borders of South Africa. The following conditions apply:

- You can keep any item on your collection list at one of these temporary locations, at any time, without our permission, for a period of not longer than 60 days in a row.
- We will pay up to a maximum of the limit as shown in your policy schedule, for each time your collection is kept at a temporary location.
- There must be visible signs of forcible and violent entry to or exit from the temporary location in the case of theft or attempted theft.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your fine art.

2. Art in transit in South Africa

We will cover your art collection against loss or damage while in transit within South Africa.

- You can have any item on your collection list transported to or from anywhere within South Africa, at any time, without our permission. This excludes jewellery, watches, unset precious or semi-precious stones, Krugerrands, collectable notes, tokens and medals.
- We must agree to the company that you use to transport your collection. We will not consider your claim if you used a transport company that is not agreed to by us.
- We will pay up to the limit specified in your policy schedule for each trip.
- If moved by a professional transport company, we will cover theft from an unattended vehicle only if it was locked and there are signs of forcible and violent entry.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your fine art.

3. Exhibition cover

We will cover your art collection against loss or damage while it is displayed at any exhibition. The following conditions apply to this benefit:

- You must tell us before your collection is displayed.
- You must give us a list of all the art in your collection that will be on display.
- You must tell us where the exhibition will be held, for how long your collection will be on display and what security measures will be in place.
- We will pay up to a maximum of the limit as shown in your policy schedule.
- We may have extra conditions before we will agree to cover your collection.
- If we agree to cover your collection, we will send you written confirmation of cover for your collection while on display.
- This cover does not include cover while the collection is in transit. If you want cover while in transit you must choose the applicable optional **Art in transit in South Africa** cover.

Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your fine art.

4. Defective title

If you have to return an item in your collection to its rightful owner because the item does not actually belong to you, you will lose the amount you paid for this item – this benefit covers you against this loss. We will pay you the amount that you paid for it, including any legal costs, up to the limit set out in your policy schedule.

- It must be decided by a court of law that you do not have legal ownership of the item.
- The date that you bought the item must be after the cover start date.
- The date that a claim for defective title is made against you must be during the period of insurance.

Important: Before you buy an item, it is your responsibility to check that the seller has a legal right to sell the item.

SECURITY MEASURES

You must comply with the minimum security measures and conditions for the building unless shown otherwise in your policy schedule. We may require security measures such as an electric fence in addition to these minimum security measures. If we do, we will tell you and it will be shown in your policy schedule.

1. Burglar bars and security gates

If it was agreed and it is shown in your policy schedule that the minimum security requirements are burglar bars and security gates, then the following conditions apply:

- All opening windows must be protected by burglar bars.
- Security gates must be fitted to all exit doors, and these doors must be locked when the property is left unoccupied.
- Burglar bars and security gates must be maintained and in working condition at all times.

2. Alarm system

- If it was agreed and it is shown in your policy schedule that the minimum security requirement is an alarm system, then the following conditions apply:
    - The alarm must be linked to a 24-hour armed-response service.
    - The alarm must be working properly and the contract with the armed response company must be active.
    - You must change the generic code to your own unique code.
    - If we asked you to, the alarm must be linked to an electric fence or must include outside alarm beams.
    - The alarm must be activated when the property is left unoccupied.

Important: If you are unsure of which security requirement applies, please check your policy schedule.

3. If you live in a high-security complex

- If the property is listed in your policy schedule as being in a high-security complex, and we agreed that the minimum security requirements below apply to you, then you must ensure that the following security measures are in place at the complex, fully maintained and in working order at all times:
    - 24-hour access control to the complex.
    - A high perimeter wall with electric fencing, alarmed and linked to either a 24-hour armed-response service or the guardhouse.
- If you become aware that any of the above requirements are not in place, you must advise us immediately. We may suspend theft cover or apply new terms and conditions, until you are able to comply.
- When your property in the complex is left unoccupied, we will only consider your theft claim if you comply with all the conditions of either Option 1 OR Option 2:

    Option 1:
    - All opening windows not protected by burglar bars must be closed.
    - All exit doors not protected by security gates must be locked.
    - There must be visible signs of forcible and violent entry to or exit from the property.

    Option 2:
    - If a 24-hour armed-response service linked alarm system is installed in the buildings:
        - The alarm must be activated.
        - The alarm must be working properly and the contract with the armed response company must be active.
        - You must change the generic code to your own unique code.

Important: Additional security requirements may also be required if stated in your policy schedule.

NON-STANDARD CONSTRUCTION

You must tell us if your building is a non-standard construction. You will not be covered for loss or damage from a fire if your home is a non-standard construction and does not have either **Surge protection** or a **Lightning conductor**, as explained below.

1. Surge protection

If you choose to install a surge arrester, it must be as per the SANS/IEC 61643-11 low voltage surge protection standards, installed on the main electrical distribution board and the device must:

- Be a type 2 device.
- Be designed to withstand at least peak surge currents of 40kA (I_{max}).
- Be wired in terms of SANS 10142-1 Connection type 2.
- Have a status indicator to indicate if the protector is operational or not.
- Be installed by a registered electrician who must provide either one of the following:
    - A Certificate of Compliance.
    - Proof of installation stating their adherence to the required electrical standards and regulations at the time that the device was installed, as well as completing the **Surge arrester checklist** form, which you can request from your broker.

  The Certificate of Compliance or proof of installation must be provided to your broker soon after the device was installed.

2. Lightning conductor

If a lightning conductor is installed it must comply with the following requirements:

- The lightning conductor must be installed, operated and maintained according to the manufacturer's specifications.
- The lightning conductor must be of adequate height to protect the building at a minimum angle of 45˚ from the top of the building to ground level and it needs to be earthed.

In addition, the following conditions apply to chimneys and thatch or wood roofs:

3. Chimneys

- You must take all reasonable steps to make sure that your chimney complies with the relevant National Building Regulations regarding the height of the chimney and the materials used to construct it. The following conditions also apply to chimneys:
    - The chimney must not create a fire hazard to any adjacent material.
    - A non-combustible flashing must be installed on the roof around the chimney.
    - The chimney must protrude at least one metre higher than the roof around it on all sides.

4. Thatch roofs

- Under no circumstances should steel pipes, cables or electric wiring be in direct contact with the thatch.
- We do not cover loss or damage if a solar installation is fitted on a thatch roof.
- There must be adequate clearance between the thatch and metal objects under it.
- Where metals used in the construction of the roof are not bonded and earthed, a minimum clearance of one metre must be maintained between metals in the roof, water pipes, vent pipes, tanks, gas pipes, antennas, telephone wires, bell wires, burglar alarms, electrical wiring and conduits.

5. Wood or thatch roofs treated with fire retardant

- If you have a wood or thatch roof and it is treated with a fire retardant, then it must be maintained according to the manufacturer's specifications or at a minimum interval not exceeding 3 (three) years.
- You must supply us with written proof of maintenance, if required by us.

YOUR RESPONSIBILITIES

1. Tell us if your building is unoccupied for more than 90 days

You must tell us if your building is left unoccupied for more than 90 consecutive days. If you don't, you will have no cover. We may charge an additional premium to provide cover when your home is unoccupied for more than 90 consecutive days.

2. You must comply with conditions of cover

Before we agree to insure certain items, or to provide full or partial cover in certain instances, you may be requested to comply with measures to reduce the risk and severity of loss or damage. For example, we may ask you to have a linked alarm installed at your home. We will give you 14 days from the date we told you about these requirements for you to comply, unless we agree otherwise in writing.

3. You must tell us of the actions of tenants or owners

You must tell us as soon as possible if your insurance risk might be affected by the actions or neglect of your tenant or the owner of the property. An example is if your tenant changes the security measures. In such cases, we may impose additional terms, conditions and exclusions.

4. Keep firearms in a gun safe

There are special conditions if you own a firearm. We may reject your claim if you do not comply with the following conditions:

- You must keep your firearm in a locked gun safe when you are not carrying it.
- The gun safe must meet legislative requirements.
- You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access.

5. You must give us proof of ownership and value

You must give us proof of ownership and proof of value of the **Fine art** when requested. Proof of ownership and value can be any of the following:

- **Proof of purchase:** documents that include the item description or code, a purchase price, date purchased and where the item was purchased.
- **Valuation:** a document completed by a qualified professional jeweller or valuator before the loss occurred. This includes an item description, specifications and the cost to replace the item in South African Rand.
- **Original operating manual**: the original printed operation manuals that came with the item.
- **Warranty, guarantee or certificate of authenticity:** the original manufacturer's documentation.
- **Manufacturer's box:** the original packaging that the item came in stating the model or serial number.
- **Images:** detailed and clear photographs of the item from all angles showing dimensions.

Important: We will require the following proof of ownership and value for your collection. If you are unable to provide the required proof, the claim will be limited to the amount stated below.

Insured property	Claim per item/set	Minimum proof of ownership and value must include one of the following:
Jewellery (including antique jewellery)	Up to R25 000	Proof of purchase OR valuation that identifies the item or set.
	Over R25 000	A valuation that identifies the item or set AND an image of the item.
Watches (including antique watches)	Up to R25 000	Proof of purchase OR a certificate of authenticity OR an original operating manual OR the manufacturer's box.
	Over R25 000	Proof of purchase OR a warranty, guarantee or certificate of authenticity OR the manufacturer's box OR a valuation AND an image of the item.

Insured property	Claim per item/set	Minimum proof of ownership and value must include one of the following:
Other valuables – silver/ gold items, art, collections, collector's items, hand-woven carpets or rugs	Over R50 000	Proof of purchase OR a valuation AND an image of the item.

6. Tell us about your intention to make structural or material changes

- Structural or material changes may increase the risk of loss or damage to your collection and include repairs, renovations, additions, improvements or alterations.
- You must notify us of your planned alterations, renovations or additions before starting the work, so that we can assess our risk.

SPECIFIC EXCLUSIONS – WHAT WE DO NOT COVER

We do not cover any claims for loss or damage directly caused by, or related to, any of these **Specific exclusions**. You must read these **Specific exclusions** together with the **General exclusions** in the **General terms & conditions** section to make sure you understand exactly what is not covered. These are not all the instances where we do not provide cover. Some included benefits and optional covers described in the **Fine arts** section may have exclusions that apply only to them.

1. Authorised access

We do not cover loss or damage caused by a person who has authorised access to your building, such as a guest, domestic employee or contractor, unless violence or force is used.

2. Building work

Loss or damage to your collection caused as a direct result of any building work, renovations or alterations of any kind. If you tell us about the work that you are planning to have done, we may agree to cover your collection and we may have extra conditions.

3. Disappearance of individual stamps and coins

We do not cover the disappearance of an individual stamp or coin insured as part of a collection unless it is mounted in a volume and the page is also lost.

4. Intentional acts

Loss or damage to your collection caused intentionally by you, a co-insured, your immediate family or guests to the building or any of your permanent, temporary or casual employees, unless there is visible, forcible and violent entry to or exit from the building.

5. Items in the open

We do not cover loss or damage to art left in the open unless the item is specifically designed to be left in the open, and you have taken reasonable care to protect the item.

Example: A garden statue must be bolted to the ground to prevent theft.

6. Musical instruments

We do not cover damage to musical instruments in your art collection when in use. This includes scratching, denting and the breakage of strings, reeds or drumheads.

7. Over winding of clocks or watches

There is no cover for loss or damage caused by the over-winding of clocks or watches.

8. Precious stones

There is no cover for unset precious stones, including but not limited to diamonds, emeralds, sapphires, and rubies, that are not set in jewellery or any other item other than when they are kept in a bank vault or safety deposit box.

9. Restoration

We do not cover loss or damage during a professional restoration or conservation process involving, for example, heating, drying, cleaning, washing, dyeing, restoring, altering, renovating, repairing, maintaining, dismantling, decorating or any process needing the use of water.

10. Unoccupied building

- There is no cover for loss or damage to your collection if you leave the building unoccupied for more than 90 consecutive days without telling us beforehand, or if the property is vacant, abandoned or illegally occupied.
- This exclusion does not apply to items other than jewellery, watches, unset precious or semi-precious stones, Krugerrands, collectable notes, tokens and medals, that are kept in a building listed as an art gallery, storage facility or holiday home in the policy schedule.

11. Vermin and animals

We do not cover loss or damage caused by animals that belong to you or anyone living at the risk address or by vermin, except for monkeys and baboons. Vermin are animals and insects that can be harmful and are difficult to control when they appear in large numbers and include moths, rodents, termites or any other animal or insect classified as an invasive species.

12. Wear and tear

Wear and tear is the gradual deterioration caused by normal usage, the environment or living things. It includes the following:

- Gradual influence of exposure to sunlight or any weather conditions.
- Alteration, misuse, mechanical, electrical or electronic breakdowns, failures or breakages, or where a component fails to perform to its intended design specification.
- A slowly operating cause for example rust, mildew, corrosion or decay.

13. When your building is lent, let or sublet

There is no cover for loss or damage to your collection resulting from malicious damage or as a result of theft or attempted theft if you lend, let or sub-let the building, unless there are visible signs of forcible and violent entry to or exit from the building.

14. Wine and whiskey collections

There is no cover for:

- The deterioration of the contents of your wine or whiskey collection, including any decline in quality.
- Any unsealed bottles.

SPECIFIC CONDITIONS WHEN YOU CLAIM

Some of the conditions set out in the section **Claiming under this policy** do not apply to the benefits payable under your **Fine Arts** section. Those conditions are replaced with the following conditions:

1. Entry to the building or grounds

You must allow us to enter the building or grounds where the loss or damage occurred and, if applicable, to take possession of the damaged item of art. You may not remove or dispose of an item of art unless agreed by us.

2. If your claim is valid

If we assess your claim as valid, you may ask us to repair, replace or pay cash for the item.

3. What we will pay

We will pay up to a maximum of the sum insured per item set out in the collection list.

- If an item is partly damaged, and we repair the item, we will pay the service provider directly. We will also pay for the loss in value as explained under the included **Depreciation in value cover.**
- If an item is lost or destroyed, or you want us to pay cash, we will pay the actual sum insured of that item as listed in the collection list.
- If jewellery or watches are lost or destroyed, the following conditions apply:
    - You must specify your preferred jeweller, and this will be shown in your policy schedule. All lost or damaged jewellery and watches will be replaced or repaired exclusively by the specified jeweller as noted in your policy schedule.
    - If a specified jeweller is not stated on the policy, we may choose whether we want to replace, repair or pay cash for the item.
- If applicable, we will also pay for any increase in an item's value as explained under the included **Appreciation of items** or **Death of an artist cover**. We will also pay for the re-valuation fees to the agreed surveyor/valuator to confirm the increase in the item's value.
- In the event of loss or damage to unset precious or semi-precious stones, Krugerrands, collectable notes, tokens, medals and coins, we will decide whether to replace, repair or pay cash.
- In the event of loss or damage to any other item (not mentioned in the points above) you can decide whether we replace, repair or pay cash.
- If you did not provide proof of value when we asked for it, we will cover the art up to the fair market value or sum insured whichever is the lesser.

Fair market value is the price of an item in the current market that one would obtain between a willing buyer and a willing seller who have no relationship with each other.

4. Your claim settlement may be reduced

We may reduce your claim settlement amount because of underinsurance, dual insurance and betterment, if applicable. Below is a summary of these principles which are explained in more detail under **General terms & conditions: Claiming under this policy:**

- **Underinsurance – the principle of average:** Where we state that you must insure your fine art for its full replacement value, and the insured value is less than the current replacement value, you will be underinsured. You will then have to accept a part of the loss in proportion to how much you are underinsured by, known as the principle of average. We will pay you in cash only and we won't repair or replace your fine art.
- **Dual insurance:** If you have more than one insurance policy in place which covers your fine art, we may decide to pay only our part of the claim to you. We will then arrange with the other insurer to pay their part of the claim to you.

5. If an item is recovered after we paid a claim

If we make a payment for a claim and the item is recovered afterwards, we will give you the option to buy an item (the salvage) back from us.

- If you recover an item, you must tell us immediately and let us know if you want to buy it from us.
- If we recover an item, we will let you know in writing that we have recovered the item and ask you if you want to buy it from us.
- You must tell us within 60 days of receipt of our written communication, if you want to buy the item from us.
- If you do, we will pay for the cost of delivering the item to you. You must pay us the current market value as determined by an independent third-party valuator agreed to by us.
- If we don't hear from you within the 60 days, or if you tell us you don't want to buy the item from us, the item and any proceeds from the sale of the item will be ours.

Personal Liability

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DEFINITIONS THAT APPLY TO YOUR PERSONAL LIABILITY COVER SECTION

Accident	An incident that happens unexpectedly and unintentionally at an identifiable time and place. Accidental has a similar meaning.
Bodily injury	Physical injury to a person's body caused by accidental, external and visible means.
Event	Any event where the insured becomes legally liable for accidental injury, loss or damage to a third party, that is not excluded. This may be a single incident or a series of incidents related to the same cause that results in loss or damage.
Immediate family	Your partner, and your and your partner's parents, children and siblings.
Domestic employee	People employed by you at your home, such as cleaning staff, nannies, au pairs, drivers and gardeners.
Domestic animals	Domestic animals are animals kept for personal enjoyment or lifestyle purposes on the property, and not for business, commercial, or income-generating activities.
Period of insurance	Any period for which you have paid the premium.
Risk address (Property)	The South African address at which your home is situated, as shown in your policy schedule for Home, Contents and/or Fine arts (depending on your cover under this policy).
You	Includes yourself and any members of your immediate family who normally reside with you and are financially dependent on you. Where applicable, 'you' also includes a co-insured as shown in your policy schedule as long as the co-insured normally resides with you.

WHAT WE COVER

1. Your legal liability

- This section covers you if you are held legally responsible by a court of law for causing damage to a person's property or causing injury or death to that person. This is called legal liability. The law allows three years from the date that the other person became aware of the event, for that person to claim against you.
- The **Event** causing the liability claim must have happened during your period of insurance.

2. Causes of liability

- The following are all possible causes which can lead to a liability claim being made against you:
    - Accidental death, bodily injury or illness.
    - Accidental loss of property.
    - Accidental damage to property.
    - Emergency medical expenses that you have to pay after accidental bodily injury to another person, but only if you are legally liable to pay the expenses and it is not covered by another insurance policy.
- If there is more than one person making a liability claim against you, resulting from the same event, we will treat all claims as if they were first made against you on the date of the event leading to the claims against you.

3. The types of liability cover

We will cover you for the following types of liability:

- **Main cover:** This is **General personal liability** cover for any liability claim made against you up to the limit shown in the policy schedule. However, you have no claim under **General personal liability** if the type of liability is more specifically covered under an **Included cover**.
- **Included cover:** You are covered for the types of liability explained under this heading, up to the limit applicable to each benefit as shown in the policy schedule.
- **Extended personal liability (Optional cover):** You are only covered if you chose this optional cover, it is shown in the policy schedule and you pay the extra premium.

4. Limits of liability

The limits shown in your policy schedule are the maximum amounts that we will pay for a claim under the applicable type of liability.

- The limits include legal costs and expenses that can be claimed from you by another person but excludes costs we have agreed to pay towards the defence, or settlement of a liability claim against you.
- A limit applies to any one liability claim, or all liability claims resulting from the same event.

Example: Your dog runs out into the street and bites a passer-by. He has gone to hospital and incurs medical expenses of R95 000. There are additional legal costs of R100 000. If the sum insured in the policy schedule for this kind of event is stated as R30 000 000, we will pay out the full R195 000 if you are found to be legally liable.

5. Territorial limits

You are covered for liability claims which are made against you anywhere in the world, except if the liability claim is made in the United States of America (USA), Canada or any other country which operates under the laws of the USA or Canada.

INCLUDED COVER

We will automatically cover you for these benefits which are subject to a maximum of the limits as shown in your policy schedule.

1. Credit cards, forgery and counterfeiting

We will defend a claim or action against you due to forgery, counterfeiting or for theft or loss of any bank cards.

- We will cover you if you are legally liable to pay for losses from:
  - Theft or loss of any bank card, credit card, debit card or charge card, as long as you adhered to the terms and conditions under which the relevant card was issued.
  - Forgery or changes to cheques and negotiable instruments.
  - Accepting any counterfeit paper currency in good faith.

2. Director's and officer's liability

We will cover your legal liability because of your unpaid employment as a director or officer of a non-profit organisation, for example a registered charity or homeowner's association.

3. Domestic employee's liability

We will cover your legal liability because of an accident for which your domestic employee is responsible, while they acted within the scope of their employment. The following specific exclusion does not apply: **Liability relating to any employment, business or profession.**

4. Electric fence

We will cover your liability relating to the ownership of an electric fence resulting in another person's death or bodily injury.

5. Golfer's extension

We will cover your legal liability against another person while you take part in any activities at a golf club. We will also cover damage to another person's property caused by you while playing golf, irrespective of whether they hold you legally liable.

6. Firearm liability

We will cover your accidental civil legal liability because of accidental death, bodily injury, illness or damage to property caused by the lawful use and possession of a licensed firearm during participation in the following activities:

- Sporting or recreational shooting, including target, clay, practical shooting and competitions, at a recognised or authorised range or venue.
- Firearm training courses where you participate through an accredited or recognised provider.
- Recreational hunting at an approved hunting farm or during a lawful hunt.
- Professional-guided hunting, where you participate as a hunting client.

7. Home business liability

We will cover your legal liability to clients of your home business, who are injured or die because of an accident that happens at your risk address. The following specific exclusion does not apply: **Liability relating to any employment, business or profession**.

8. Liability towards domestic employees

We will cover your legal liability towards your domestic employee in the event of property loss, bodily injury or death, if these arise out of their employment duties.

9. Liability towards paying guests

We will cover your legal liability to paying guests who are injured or die because of an accident that happens at your risk address. The following specific exclusion does not apply: **Liability relating to any employment, business or profession.**

Paying guest

A paying guest is someone who stays at the risk address for a short period, without a contract, in exchange for a fee.

10. Renting out your home to tenants

If you rent your home out to a tenant, we cover your legal liability towards your tenant as far as it relates to your ownership of the home.

11. Security companies and garden services

We will cover your legal liability because of a negligent act or failure to act by an employee of a security company during the course of protecting your home, or an employee of a garden service while working at your home. This includes any liability you may have accepted in your contract with the company. This means that the **Liability by agreement** exclusion in the **General terms & conditions** section does not apply to this benefit. If the security company or garden services is covered for liability under another policy for the same event, and the cover under that policy is not sufficient to cover the liability, we will only consider the claim for the difference up to the limit under this policy.

12. Spread of fire liability

- If you have Home or Contents cover under this policy, then you automatically get Spread of Fire Liability cover.
- Plots and farms:
  - Spread of Fire Liability cover is limited to the amount shown in the policy schedule for plots and farms
  - You must comply with all the requirements of the National Veld and Forest Fire Act (if applicable).

Plot

A plot (also referred to as a smallholding or agricultural holding) or a farm is a property that has been zoned for agricultural use. This does not necessarily mean that the property is used for agricultural purposes.

13. Tenant's liability

- We will cover your legal liability as a tenant towards the owner of the home, as far as it relates to loss or damage to property which you are responsible for under your rental or lease agreement.
- You are not covered for the following:
  - Liability caused by fire or any other event against which you have to insure the home, under your rental or lease agreement.
  - Liability because you did not comply with the terms of any insurance policy covering the home, which resulted in the insurance claim being rejected.

14. Wrongful arrest

We will cover your legal liability to any person if you are responsible for their wrongful arrest or attempted arrest. We will only cover you if you acted within the scope of your duties as a member of a neighbourhood watch or similar organisation. We will not cover you if the suspect is a member of your immediate family, or a person employed by you.

OPTIONAL COVER

1. Extended personal liability

Your extended personal liability cover is explained under the **Extended personal liability** cover section. The terms and conditions of your **Personal liability** cover section do not apply to this optional cover because the **Extended personal liability** cover section has its own definitions, conditions and exclusions. You are only covered if you choose this optional cover, it is shown in the policy schedule and you pay the extra premium.

SPECIFIC EXCLUSIONS – WHAT WE DO NOT COVER

You must read these **Specific exclusions** together with the **General exclusions** in the **General terms & conditions** section to make sure you understand exactly what is not covered. These are not all the instances where we do not provide cover. Some of the included cover and optional cover described in the **Personal liability** section may have exclusions that apply only to them.

1. Fines, penalties, punitive damages and debt

There is no cover for any fines, penalties or punitive damages imposed by law, or liability arising from any debt.

2. Liability relating to aircraft, vehicles and watercraft

- **Aircraft:** There is no liability relating to the ownership, possession or use of any aircraft or unmanned aerial vehicles (UAV) or systems (UAS) such as drones. We do cover radio-controlled model aircraft, but only if it was used in terms of the rules and regulations set out by The South African Model Aircraft Association.

- **Vehicles:** There is no cover for liability relating to the ownership, possession or use of any self-propelled vehicle, watercraft, scooter, three-wheeler, quad bike, caravan, trailer or golf cart, except for:
    - Hobbyists' models and toys, ride-on and motorised lawn mowers.
    - E-bicycles, mobility scooters, shop riders and wheelchairs.

3. Liability relating to animals other than domestic animals

There is no liability relating to the ownership, possession or use of animals except for domestic animals.

- Domestic animals are animals kept for personal enjoyment or lifestyle purposes on the property, and not for business, commercial, or income-generating activities. This includes animals such as dogs, cats, horses, cows, goats, or chickens that are kept as pets, for hobby farming, or to provide food for your own household (like eggs or milk).
- Animals are not considered domestic if they are kept for profit — for example, bred for sale, used in riding schools, or producing goods or services that are sold.

4. Liability relating to any employment, business or profession

There is no liability cover arising from any employment, business or profession except for liability covered under the **Home business liability, Liability towards paying guests**, and **Domestic employee's liability** benefits.

5. Liability related to firearms

There is no liability cover for the use of firearms arising from any of the following:

- Neighbourhood watch and self-defence, including home defence, defending another person, citizen arrests or neighbourhood watch activities.
- Non-compliance with legislation, such as your firearm license being invalid, expired, suspended or revoked.
- Reckless behaviour, including where:
    - you recklessly discharge or handle your firearm.
    - you discharge or handle your firearm while you are under the influence of alcohol, or the alcohol content in your body exceeds the legal limit.
    - you discharge or handle your firearm while under the influence of drugs or medication, unless it is prescribed by a doctor and taken as directed.
    - you do not adhere to firearm safety rules, range rules or hunting protocol.
    - your firearm is not stored in accordance with legislative requirements.
- Professional firearm use including use for security services, armed response, bodyguard work, professional hunting, commercial firearm instruction or in the course of business or employment.
- Wrong target loss, including liability due to shooting the wrong animal, breeder stock, livestock, protected species, or animals with exceptional commercial value.

6. Liability relating to property

- There is no liability cover relating to the ownership, possession or occupation of land or buildings, except for buildings covered under the **Home** cover section of this policy, and the land on which they are situated.
- There is no cover for your liability related to building work, alterations, renovations or additions when you have hired a business to do the work.
- There is no cover for liability relating to vibration or the removal or weakening of or interference with support to land, homes or other property.
- We do not cover liability related to people squatting or occupying your land or building, or if you occupy someone else's land or building.

7. Liability relating to your actions

- We do not provide any cover if you were dishonest, malicious or if you physically assaulted another person.
- We do not cover your liability if you recklessly ignored the consequences of what you were doing or failing to do.

- We do not cover your liability if you agreed to accept, or already accepted, legal liability without first getting our permission.
- We do not cover your liability arising from the failure to pay maintenance or alimony or any amounts following a breach of promise.
- There is no cover for the purchase, sale or exchange of any property (movable or immovable), including your failure to follow any obligations in relation to this.

8. Liability towards certain people

- We do not cover your liability relating to the death of, or bodily injury to any employee.
- We do not cover liability between family members or people insured under this policy at the time of the event that resulted in the claim. This means that we do not cover your liability relating to the death or bodily injury of a co-insured (where applicable), or any member of your family whether they live with you or not. We also do not cover their liability relating to your death or bodily injury.
- There is no liability cover relating to loss or damage of property belonging to you, a family member (whether they live with you or not) or any person in your employ, or in the care, custody or control of you or any other person covered by this policy.
- This exclusion does not apply to the cover provided under **Liability towards your domestic employees**.

9. Social discrimination

We do not cover any loss or damage for claims arising directly or indirectly from acts of actual or perceived social discrimination. This includes but is not limited to allegations of discrimination in the form of race, gender, religion, sexual orientation or disability. This clause applies regardless of whether the social discrimination was intentional or not.

CLAIMING UNDER THIS COVER SECTION

The conditions set out in the section **Claiming under this policy** in the **General terms & condition**s section do not apply to the **Personal liability** cover section.

1. Your responsibilities

- Tell us immediately about any incident that caused another person's bodily injury, illness, death, damage to property or loss of property. Do not wait until you receive a letter telling you that another person holds you legally liable.
- Tell us immediately after you receive a letter of demand or a summons, or if another legal process was issued by you or against you.
- Tell us any material information that could affect the policy or claim before, during, and after your claim is settled. This responsibility continues until we conclude any recovery action or defence that we are handling.
- Send us all police reports, court documents, letters of demand or settlement offers.
- You must never admit guilt. If you do, you may not have cover under this policy.

2. How we deal with your liability claim

- We will take over your rights to defend yourself.
- We will consider whether you are responsible for causing the damage, loss, bodily injury, illness or death.
- If we do not consider you responsible, we will refute liability on your behalf and send a letter to this effect to you, as well as to the person claiming liability against you. We will continue with your defence until the matter is finalised, which may include appointing attorneys on your behalf.
- If you are responsible, we will negotiate with the other person on your behalf. We will attempt to reach a settlement for the damage, loss, injury, illness or death. If we cannot reach a settlement, or if we receive a summons from the court, we will go to court on your behalf.

3. How we may settle your liability claim

- We will pay once we have either negotiated a settlement, or once we have accepted legal liability on your behalf.
- We may pay the liability benefit either to you, or to the person that is claiming liability against you.
- In some cases, we may pay out less than the limit as shown in your policy schedule if we decide that it represents a fair settlement.
- Once we have paid the liability benefit, we have met our responsibilities to you under this policy. We will not be responsible for any other costs relating to that claim.
- Our payment will be made in South African rands only.

4. Dual insurance – if you have double insurance

If you have more than one insurance policy in place that covers you for liability for the same event, the full amount of the claim will be split proportionally between the different policies.

- The cover you have under each policy will determine how we split the claim amount.
- If you claim from us, you may not also claim from the other insurer, and if you claim from the other insurer, you may not also claim from us.
- If you claim from us, we may settle your claim in one of the following ways:
    - We may pay the full claim amount to you and recover from the other insurer the part of the claim that they are responsible for.
    - We may pay only our part of the claim to you and arrange with the other insurer to pay their part of the claim directly to you.
- Whichever option we decide on, we will pay back the part of the premiums received which relates to the other insurer's part of the claim, but only in respect of premiums received for three years before the date of the claim.
- It is the other insurer's responsibility to refund the premiums you paid to them relating to our portion of the claim, and you will have to contact the other insurer directly for a refund.

5. If you do not agree with our claims decision

Please refer to the process explained under **How to complain** in the **General terms & conditions** section.

Extended Personal Liability

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DEFINITIONS THAT APPLY TO YOUR EXTENDED PERSONAL LIABILITY SECTION

Immediate family	Your partner, and your or your partner's parents, children and siblings.
Period of insurance	Any period for which you have paid the premium.
Underlying policy	This policy or any other active insurance policy you have with a licenced insurer in or outside South Africa that insures you for Personal liability, Property Owner's liability, Tenant's liability, Motor liability or Watercraft liability.
You	Includes yourself and any members of your immediate family who normally reside with you and are financially dependent on you. Where applicable, 'you' also includes a co-insured as shown in your policy schedule as long as the co-insured normally resides with you.

WHAT WE COVER

1. Your extended personal liability cover

We will cover your legal liability during the period of insurance in the following instances:

- **Liability exceeding the limit of your underlying policy:** Where the amount of your liability is more than the limit of your underlying policy and the underlying insurer has paid or has agreed to pay the full amount of that limit.
    - We will only pay for your liability above R2.5 million (two and a half million rands) for vehicle liability and R1 million (one million rands) for any other type of liability.
    - This means that if the limits in your underlying policy are less than the above amounts, there will be a shortfall in your cover.

Example: The limit for vehicle liability in your underlying policy is R2 million (two million rands) and your liability claim is R3 million (three million rands). Your underlying policy settles your claim up to the R2 million (two million rands) limit and you claim under your extended liability policy for the difference of R1 million (one million rands). We will only pay R500 000 (five hundred thousand rands) which is the difference between R3 million (three million rands) and R2.5 million (two and a half million rands) (as per the above clause). You will have to fund the difference of R500 000 (five hundred thousand rands) yourself. It is therefore important to ensure that you have sufficient liability cover in your underlying policy.

- **Liability not covered by your underlying policy:** If your liability is specifically excluded in your underlying policy, or there is no mention of cover for it, we will provide cover as long as your liability is not specifically excluded in this cover section. The conditions set out in your underlying policy will still apply.
- **Vehicle liability:** Your liability relating to a vehicle accident is **only** covered in the following instances:
    - It is covered by your underlying policy but your underlying policy's limit is not enough.
    - The only reason it is not covered by your underlying policy is because the accident happened outside the countries for which your underlying policy covers you.
- **Watercraft liability:** Your liability relating to a watercraft accident is **only** covered if the length of the watercraft is less than 10.5 metres and one of the following reason apply:
    - It is covered by your underlying policy but your underlying policy's limit is not enough.
    - The only reason it is not covered by your underlying policy is because the accident happened outside the countries for which your underlying policy covers you.

- **Liability relating to pollution and contamination:** We will cover your liability relating to pollution or contamination, as long as it happens suddenly, accidentally and unexpectedly.

Pollution or contamination means the discharge, release, dispersal, seepage or escape of any solid, liquid, gas, contaminant or pollutant. For example: Humidity, fumes, smoke, soot, chemicals, acids or waste.

2. Underlying policy conditions

- You must have an active underlying policy that covers precisely the type of liability for which you are claiming.
- For purposes of your extended personal liability cover, an underlying policy also refers to any liability cover you are enjoying under the **Personal liability**, **Vehicle** and **Watercraft** cover sections of this policy.
- You must have complied with the conditions of the underlying policy.

3. Limit of liability

The limit shown in your policy schedule is the maximum amount that we will pay for any one liability claim, or for all liability claims resulting from the same event. The limit includes:

- The amounts that you are legally liable for.
- The legal costs and expenses of the other person.
- Your legal costs towards the defence or settlement of the claim against you, but only if we agreed in writing to cover these costs before you incurred them.

4. Territorial limits

You are covered for liability claims which are made against you anywhere in the world, except if the liability claim is made in the United States of America (USA), Canada or any other country which operates under the laws of the USA or Canada.

SPECIFIC EXCLUSIONS – WHAT WE DO NOT COVER

You must read these **Specific exclusions** together with the **General exclusions** in the **General terms & conditions** section to make sure you understand exactly what is not covered.

1. Fines, penalties, punitive damages and debt

There is no cover for any fines, penalties or punitive damages imposed by law, or liability arising from any debt.

2. If you have other insurance

We do not cover your liability for loss or damage to property, if that liability is covered under any other insurance policy.

3. Liability relating to aircraft, vehicles and watercraft

- **Aircraft:** There is no cover for liability relating to the ownership, possession or use of any aircraft or unmanned aerial vehicles (UAV) or systems (UAS) such as drones. We do cover radio-controlled model aircraft, but only if it was used in terms of the rules and regulations set out by The South African Model Aircraft Association.
- **Vehicles:** There is no cover for liability relating to the ownership, possession of use of any self-propelled vehicle, watercraft, scooter, three-wheeler, quad bike, caravan, trailer or golf cart, except for:
    - Hobbyists models and toys, ride-or and motorised lawn motors.
    - E-bicycles, mobility scooters, shop riders and wheelchairs.

4. Liability relating to employment, business or profession

There is no liability cover arising from any employment, business or profession except for liability covered under the **Home business liability, Liability towards paying guests** and **Domestic employee's liability** benefits in the **Personal liability** cover section of this policy.

5. Liability related to firearms

There is no liability cover for the use of firearms arising from any of the following:

- Neighbourhood watch and self-defence, including home defence, defending another person, citizen arrests or neighbourhood watch activities.
- Non-compliance with legislation, such as your firearm license being invalid, expired, suspended or revoked.
- Reckless behaviour, including where:
  - you recklessly discharge or handle your firearm.
  - you discharge or handle your firearm while you are under the influence of alcohol, or the alcohol content in your body exceeds the legal limit.
  - you discharge or handle your firearm while under the influence of drugs or medication, unless it is prescribed by a doctor and taken as directed.
  - you do not adhere to firearm safety rules, range rules or hunting protocol.
  - your firearm is not stored in accordance with legislative requirements.
- Professional firearm use including use for security services, armed response, bodyguard work, professional hunting, commercial firearm instruction or in the course of business or employment.
- Wrong target loss, including liability due to shooting the wrong animal, breeder stock, livestock, protected species, or animals with exceptional commercial value.

6. Liability relating to property

- There is no liability cover relating to the ownership, possession or occupation of land or buildings, except for buildings (including the land on which they are situated) used as your private residence covered by your underlying policy.
- There is no cover for liability relating to you buying, selling or swapping any movable or immovable property.

7. Liability relating to your actions

- We do not provide any cover if you were dishonest, malicious, committed any crime or if you physically assaulted another person.
- We do not cover your liability if you recklessly ignored the consequences of what you were doing or failing to do.
- We do not cover your liability if you agreed to accept, or already accepted, legal liability without first getting our permission.
- We do not cover your liability arising from the failure to pay maintenance or alimony or any amounts following a breach of promise.
- There is no cover for the purchase, sale or exchange of any property (movable or immovable), including your failure to follow any obligations in relation to this.
- There is no cover for liability that arises purely from an agreement unless there would have been liability without the contract being signed.

8. Liability towards certain people

- We do not cover liability between family members or people insured under this policy at the time of the event that resulted in the claim.
  - This means that we do not cover your liability relating to the death or bodily injury of a co-insured (where applicable), or any member of your family whether they live with you or not.
  - We also do not cover their liability relating to your death or bodily injury.
- There is no liability cover relating to the loss or damage of property belonging to you, a family member (whether they live with you or not) or any person in your employ, or in the care, custody or control of you or any other person covered by this policy.

9. Social discrimination

We do not cover any loss or damage for claims arising directly or indirectly from acts of actual or perceived social discrimination. This includes but is not limited to allegations of discrimination in the form of race, gender, religion, sexual orientation or disability. This clause applies regardless of whether the social discrimination was intentional or not.

CLAIMING UNDER THIS COVER SECTION

The conditions set out in the section **Claiming under this policy** in the **General terms & conditions** section do not apply to the **Extended personal liability** cover section.

1. Your responsibilities

- Tell us immediately once you become aware that you will need to claim under your extended personal liability because your underlying policy does not provide you with cover, or because the limit is not sufficient to settle your liability.
- Tell us any material information that could affect the policy or claim before, during, and after your claim is settled. This responsibility continues until we conclude any recovery action or defence that we are handling.
- Send us all police reports, court documents, letters of demand and settlement offers.
- You must never admit guilt. If you do, you may not have cover under this policy.

2. How we deal with your liability claim

If your liability claim is not covered by your underlying policy but is covered by this policy, we will deal with it as follows:

- We will take over your rights to defend yourself.
- We will consider whether you are responsible for causing the damage, loss, bodily injury, illness or death.
- If we do not consider you responsible, we will refute liability on your behalf and send a letter to this effect to you, as well as to the person claiming liability against you. We will continue with your defence until the matter is finalised.
- If you are responsible, we will negotiate with the other person on your behalf. We will attempt to reach a settlement for the damage, loss, injury, illness or death. If we cannot reach a settlement, or if we receive a summons from the court, we will go to court on your behalf.

3. How we may settle your liability claim

- When we will pay depends on the nature of your claim. We will pay once we have:
  - Negotiated a settlement if you were liable, where your claim was not covered by your underlying policy.
  - Accepted legal liability on your behalf if you were not liable, where your claim was not covered by your underlying policy.
  - Accepted a claim where the limit of your underlying policy was not enough.
- We may pay the liability benefit either to you, or to the person that is claiming liability against you.
- In some cases, we may pay out less than the limit as shown in your policy schedule if we decide that it represents a fair settlement.
- Once we have paid the liability benefit, we have met our responsibilities to you under this policy. We will not be responsible for any other costs relating to that claim.
- Our payment will be made in South African rands only.

4. If you do not agree with our claims decision

Please refer to the process explained under **How to complain** in the **General terms & conditions** policy section.

Personal Accident

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DEFINITIONS THAT APPLY TO YOUR PERSONAL ACCIDENT COVER SECTION

Accident	An incident an insured person could not foresee, that happens unexpectedly and unintentionally at an identifiable time and place, and results in death or bodily injury. This includes motor vehicle accidents and hijackings.
Bodily injury	Physical injury to an insured person's body caused by accidental, external and visible means. This includes injury caused by starvation, thirst and exposure to the elements. Bodily injury includes an illness that was caused solely and directly by medical or surgical treatment following accidental bodily injury. This does not include any pre-existing illness, medical condition, disability or injury that existed at any time before the cover start date.
Dependants	Family members of you or your partner who rely on you for the bulk of their financial support (such as money, shelter, clothes and food) even if they are not living with you. Family members must live within the Republic of South Africa and include children, grandchildren, parents, grandparents, siblings, uncles, aunts, nieces and nephews.
Insured person	You, your partner, your dependants and your regular domestic worker.
Medical practitioner	A person who is legally licensed and qualified to practise medicine and surgery as required by the laws of the Republic of South Africa. This person may not be the policyholder, an insured person or any member of their family.
Partner	A person who is your spouse, permanent life partner or civil union partner.
You	The definition of 'you' only refers to a policyholder who is a natural person.

CONDITIONS OF COVER

The following conditions of cover apply:

1. Policyholder

The Personal accident cover section does not apply to a policyholder that is a juristic entity.

2. Age limit

An insured person must be six months or older, but not older than 80 years at the date of an accident.

3. Period of insurance

We cover accidents which happen during the period of insurance.

4. Time limit

We only cover the death, disability or bodily injury of an insured person if it happens within 24 months from the date of the accident.

WHERE WE COVER YOU (TERRITORIAL LIMIT)

We cover an insured person anywhere in the world, but your permanent home must be within the borders of South Africa.

WHAT WE COVER

We cover an insured person for bodily injury sustained in an accident that results in death, permanent disablement, or temporary disablement.

1. Death benefit

If an insured person dies because of an accident, we will pay up to the limit as shown in your policy schedule.

2. Disappearance benefit – early payment of the death benefit

If an insured person disappears during the period of insurance, we will assume their death and will pay out the death benefit. The following conditions apply to this benefit:

- We will assume an insured person's death if the evidence suggests that the most likely conclusion is that they have died because of bodily injury sustained in an accident.
- We will make the decision to pay the disappearance benefit within 12 months after the date of disappearance.
- If an insured person is found to be alive after we have paid the disappearance benefit, the person who received the death benefit amount must pay it back.

3. Permanent disablement benefit

If an insured person sustains bodily injury because of an accident, we will pay a percentage of the sum insured.

- The sum insured is shown in your policy schedule.
- The percentage we will pay is based on the nature of the injury as shown in the **Disability table** which you can find on the last page of this cover section.
- If an insured person is permanently disabled, but the nature of the injury is not shown in the **Disability table**, then we will pay a percentage which (in our opinion) is consistent with the percentages shown in the **Disability table**.

4. Temporary disablement benefit

- If an insured person sustains bodily injury because of an accident, which then results in the insured person's temporary total disability in the opinion of a medical practitioner, we will pay the benefit amount as shown in your policy schedule for the maximum number of weeks also as shown in your policy schedule.
- The insured person must be under the regular care of a medical practitioner and following that medical practitioner's advice.
- This benefit is paid in addition to the **Death benefit** or **Permanent disability** benefit, as applicable.
- There is no payment for the first seven days after the date of the accident.

4.1 Employed persons – total or partial disablement

If an insured person is employed, we provide cover for their temporary total or partial disablement as follows:

- **Temporary total disablement** refers to bodily injury resulting in an insured person's temporary inability to attend to their normal occupation.
- **Temporary partial disablement** refers to bodily injury resulting in an insured person's temporary inability to attend to a substantial part of their normal occupation.

4.2 Unemployed persons – temporary total disablement only

If an insured person is unemployed, we provide cover for temporary total disablement only. This refers to bodily injury resulting in an insured person's inability to function independently, as measured by their inability to perform three or more of the following basic activities of daily living:

- **Bathing** – the ability to wash/bathe themselves independently.

- **Transferring** – the ability to move themself from a bed to a chair or from a bed to a toilet independently.
- **Dressing** – the ability to take off and put on their clothes independently.
- **Eating** – the ability to feed themselves independently, this does not include the preparation of food.
- **Toileting** – the ability to independently use a toilet and clean themselves afterwards.
- **Locomotion on a level surface** – the ability to independently walk on a flat surface.
- **Locomotion on an incline** – the ability to independently walk up a gentle slope or a flight of steps.

4.3 The following people are not covered for this benefit

- Children under 15 years old.
- Students who are not employed on a full-time basis.

4.4 How long we will pay this benefit for

We will pay the **Temporary disablement benefit** until the earlier of these events:

- When an employed insured person has recovered and is able to continue in their usual occupation, or any other occupation.
- When an unemployed insured person has recovered and is able to function independently as measured by their ability to perform three or more of the basic activities of daily living.
- When a medical practitioner declares that an insured person is permanently and totally disabled.
- If you do not send us medical proof confirming the insured person's continued disability, when we ask for it.
- When we have paid the maximum number of weekly benefits or the maximum limit as shown in your policy schedule.
- When an insured person reaches the retirement age stated in their employment contract, but no later than the insured person reaching the age of 65.
- When an insured person dies.
- When a domestic employee is no longer employed by you.

5. Bereavement benefit

In the event of an accident giving rise to a death claim, we will pay the benefit stated in your policy schedule as a contribution towards bereavement expenses.

6. Emergency transportation costs

If an insured person sustains bodily injury because of an accident, we will pay the costs and expenses necessary for emergency transportation of an injured insured person to the closest suitable medical facility.

7. Hospital benefit

This benefit pays a daily allowance for any non-medical expenses if an insured person requires hospitalisation after sustaining bodily injury in an accident.

- We will pay the amount shown in your policy schedule for each day in hospital, up to the maximum amount shown in your policy schedule for a 12-month period.
- Hospitalisation means that an insured person is admitted to a registered medical facility for a continuous period of at least 24 hours.
- **Important:** This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.

8. Life support machinery

If an insured person sustains bodily injury from an accident, we will pay the cost of life support machinery or equipment needed. We will not pay for any costs that are covered by a medical aid.

9. Mobility cover

If we accept a claim for the **Permanent disablement benefit**, and an insured person needs a wheelchair or any other appliance for mobility, we will pay for the following costs:

- A wheelchair or any prosthesis needed for mobility.
- Alterations to an insured person's home to facilitate the use of a wheelchair.
- Modification of the controls of an insured person's vehicle, including wheelchair loading equipment. We will only pay this benefit once, per an insured person.

10. Rehabilitation costs

If we accept a claim for the **Permanent disablement benefit**, and an insured person is unable to perform all aspects of their occupation as at the time of accident, we will pay for the cost of a rehabilitation programme.

- Rehabilitation programmes are re-skilling, re-training or medical treatment programmes to help an insured person's ability to perform the duties of either of the following:
    - An insured person's occupation as at the time of the accident.
    - Any other occupation for which an insured person has the required knowledge, skills or ability, or can reasonably be trained in.
- **Important:** This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.

11. Return of a body

If we accept a claim for the **Death benefit**, we will pay the reasonable and necessary costs to return the body of a deceased insured person from the place of death to the place of burial in South Africa.

12. Return of an injured person

If an insured person sustains bodily injury because of an accident, we will pay the reasonable and necessary costs to return an insured person from the hospital to their normal place of residence in South Africa. The following conditions apply to this benefit:

- You must ask us for our permission before you arrange for the return of an insured person.
- The insured person's injury must be of such a serious nature that it prevents them to return home unaccompanied.

13. Search and rescue

If an insured person sustains bodily injury because of an accident, we will pay the reasonable search and rescue costs.

- This benefit includes freeing and bringing an insured person to a place of safety, or to prevent bodily injury.
- If an insured person is found in circumstances which are unlikely to have resulted in bodily injury, we may ask you to pay back any benefit paid by us.

14. Trauma counselling

We will pay for the cost of a registered professional counsellor for the treatment of trauma suffered by an insured person if they are the victim of an act of violence or assault during a traumatic incident such as theft, burglary, hijacking, fire.

- We will also pay for the cost of professional counselling for an insured person's immediate family members who were exposed to the same trauma as the insured person.
- Your policy schedule shows the limit for every counselling session, plus an overall limit for all the sessions for the same person. If more than one person is involved in the same event, there is an overall limit which applies to all the sessions for all persons.

- The following conditions apply to this benefit:
  - The incident must be reported to the police and you must give us the police case number.
  - We will not pay if the insured person or family member is covered under another insurance policy for a similar benefit.
- **Important:** This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.

SPECIFIC EXCLUSIONS – WHAT WE DO NOT COVER

The exclusions set out in the **General exclusions** cover section do not apply to the benefits payable under your **Personal accident** cover section. However, the conditions set out in the **General terms & conditions** cover section will still apply.

We do not cover any claims for loss or damage directly caused by, or related to, any of the following exclusions. These are not all the instances where we do not provide cover, some benefits described in the **Personal accident** section may have exclusions that apply only to them.

1. Asbestos

We do not cover any legal liability or consequential loss because of the presence of asbestos in any form or quantity. This is because of the hazardous nature of asbestos.

2. Aviation

There is no cover if an insured person travels by air, except as a paying passenger in a fully licenced aircraft.

3. Consequential loss

We do not cover further loss or damage that you may suffer as a consequence of an event that is covered under this policy. Consequential loss is not directly caused by an event covered under this policy, but is an indirect consequence of the event.

Example: If your vehicle is in an accident on the way to the airport, we will cover you for the damaged vehicle (if insured under this policy). We will not pay for any loss you may suffer because you missed your flight.

4. Domestic employees in motor vehicle accidents

We do not cover domestic employees for death, disability or bodily injury resulting from a motor vehicle accident, unless the vehicle was driven in the course of their employment.

5. Electricity grid failure

We do not cover loss, damage, any amount of any kind, or liability that is caused (in any way) by Electricity grid failure.

- This exclusion also applies to consequential losses in respect of any public utilities that are affected by Electricity grid failure, including but not limited to, the disruption of water, telecommunications and sewage systems. It also applies to other consequential losses, such as the deterioration of any food or other items.
- This exclusion does not apply to Loadshedding which remains covered subject to the terms and conditions in your policy.

6. Insured person's actions cause death, disability or bodily injury

There is no cover if an insured person's death or disability is directly or indirectly caused by any of the following:

- **Criminal activities**
  An insured person's participation in any criminal activity.

- **Dangerous activities**
  If an insured person participates in any of the following:
  - Any kind of racing, speed tests or endurance tests.
  - Hang gliding, micro-lighting or parachuting.
- **Irresponsible actions**
  If an insured person does any of the following:
  - Deliberately or recklessly exposes themselves to the risks and events that led to the claim, except where an insured person attempts to save a human life.
  - Attempts or commits suicide or deliberately inflicts injury on themselves.
  - Refuses to seek and follow reasonable medical advice or treatment.
  - Drives while under the influence of alcohol, or the alcohol content in an insured person's body exceeds the legal limit.
  - Takes poison or is under the influence of drugs or medication, unless the medication was prescribed by a doctor and taken in the correct dosage.
- **Military or police activities**
  If an insured person is in active service with the defence force, police services or correctional services.
- **Professional sports**
  If an insured person participates in sport competitively, as a professional or for financial reward.
- **Warlike activities**
  Nuclear, biological and chemical warfare or sabotage, or if an insured person actively takes part in any of the following:
  - War, invasion, rebellion, revolution, uprising, riot, civil commotion, strike, or the seizing of power.
  - Labour disturbance, including a riot, commotion or other form of public disorder in the workplace.

7. Losses covered by other legislation

This is for any event where compensation is provided for by written law in South Africa, or any other country where this policy might apply. An example in South Africa is the Road Accident Fund Act.

8. Not because of an accident

We do not cover death, disability or bodily injury which is not a direct result of an accident but is instead related to a physical disability, illness, or any communicable disease.

9. Nuclear events and substances

We do not cover any event related to radioactive or nuclear material in any way.

10. Pollution and contamination

There is no cover for liability, loss or damage caused by or related in any way to pollution or contamination. There is also no cover for the cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances. Pollution or contamination means the discharge, release, dispersal, seepage or escape of any solid, liquid, gas, contaminant or pollutant.

Example: Humidity, fumes, smoke, soot, chemicals, acids or waste.

11. Pre-existing conditions

There is no cover for death, disability or bodily injury that was caused by an illness, medical condition, disability or injury that existed at any time before the cover start date. This exclusion does not apply to an illness that was caused solely and directly by medical or surgical treatment following accidental bodily injury.

12. Psychiatric conditions

We do not cover death, disability or bodily injury that was caused by stress, stress-related symptoms, psychosis, neurosis, or diagnosed psychiatric or nervous disorders.

13. Trade and economic sanctions

We cannot provide cover and we will not be liable to pay any claim or provide any benefit if that means we would not comply with any sanction, banning or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, as well as United Kingdom or United States of America, provided that these are not in contradiction to the legislative requirements applicable to us. If we find out that you are subject to such sanctions, we will cancel your policy from the policy start date or the date that you become subject to sanctions. We will refund any premiums paid by you and will not pay any claims.

CLAIMING UNDER THIS COVER SECTION

The conditions set out in the section **Claiming under this policy** in the **General terms & conditions** section do not apply to the Personal accident cover section.

1. How to claim

- Tell us of the death, disability or bodily injury in writing within four months from the date of the accident.
- Send us the evidence and other documents we ask for within the reasonable time that we will give you. We typically need the following, but we may ask for more depending on the details of the claim:
  - A certified copy of the insured person's identity document.
  - An original signed claim form.
  - A certified copy of the insured person's death certificate (if applicable).
  - Post-mortem reports (if applicable).
  - A copy of the police report (if applicable).
  - Medical reports and clinical evidence (if applicable).
  - Proof of hospitalisation (admission and discharge forms).
  - Blood alcohol results (if applicable).
- If the steps above are not followed, or if you do not send us the information we ask for within the time we give you, we may reject the claim.

2. We may ask for medical examinations

- An insured person must undergo medical examinations when we ask them to, as often as required, on a **Permanent disablement benefit** or a **Temporary disablement benefit** claim. The claim cannot be finalised until the insured person sends us all of the required medical documentation.
- An insured person must also provide us with a certificate from their doctor proving their continued disability on a **Temporary disablement benefit** claim, whenever we ask for it.
- We will pay for the cost of the medical examinations, as well as for the cost to provide a certificate of continued disability.

3. How we may limit the amounts we pay

- If an insured person sustains more than one kind of bodily injury in the same accident, we will not pay more than 100% of the limit as shown in your policy schedule.
- If we pay a benefit for the loss of a limb, we will not also pay the benefit for part of that limb.

Example: If we pay for the loss of a hand, we will not also pay the percentages shown for the loss of fingers.

- If an insured becomes permanently disabled and then dies because of their injuries, we will either pay 100% of the **Permanent disability benefit**, or the full **Death benefit**. We will not pay for both benefits.
- **Death**
    - Death benefits for children are restricted to the amounts shown in your policy schedule.
- **Temporary disablement**
    - **Temporary partial disablement:** for an insured person who is employed, we will pay up to the limit as shown in your policy schedule for a period not exceeding 104 weeks.
    - **Temporary total disablement:** for an insured person who is unemployed, we will pay up to the limit as shown in your policy schedule for a period not exceeding 104 weeks.

4. If we approve the claim

If we approve the claim, we will pay the benefits as follows:

- We will pay the permanent disability benefit to the insured person.
- We will pay the death benefit to the insured person's estate.
- If the insured person is your child, we will pay the death and permanent disability benefit to you.
- We will pay the amount under the **Hospital benefit** and **Trauma counselling benefit** to the insured person. We will not pay any costs directly to a service provider.
- We do not pay interest on any amount due by us unless ordered to do so by a South African court of law or agreed arbitrator.

5. Disability affects pay-out

The pay-out that you receive for disability depends on the extent to which you are disabled: the more severe your disability, the higher the pay-out. See the **Disability table** at the end of this cover section.

6. Our responsibility ends after we have paid a claim

Once we have paid a claim, we have met our responsibilities in terms of this policy. We will not be responsible for any other costs relating to that claim.

7. If you do not agree with our claims decision

You may ask us to review our decision within 90 days from receiving our decision and you may take legal action against us within 270 days from receiving our claims decision. Please refer to the process explained under **How to complain** in the **General terms & conditions** policy section.

WHEN COVER ENDS

Cover for an insured person ends when any of the following happens:

- You do not pay the premiums for the personal accident benefits.
- We pay a claim for 100% of the **Permanent disablement benefit**.
- An insured person turns 80 years old.
- An insured person dies.

DISABILITY TABLE

Nature of the injury causing disability	% of amount shown in policy schedule
Complete and irreversible loss of:	
• Speech	100%
• Hearing in both ears	100%
• Hearing in one ear	25%
• Sight in both eyes	100%
• Sight in one eye	50%
Total and permanent physical separation, or loss of function of:	
• One arm or both arms	100%
• One leg or both legs	100%
• One arm and one leg	100%
• Both hands or both feet	100%
• One hand or one foot	50%
• One hand and one foot	100%
• Four fingers of either hand	70%
• Thumb of either hand	30%
• Any other finger of either hand	5%
• All toes on one foot	30%
• Great toe of either foot	10%
• Any other toe	2%

Watercraft

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DEFINITIONS THAT APPLY TO YOUR WATERCRAFT COVER SECTION

Watercraft	The watercraft as shown in your policy schedule. For example, sailboats, ski boats, rubber ducks, Wetbikes or jets skis, motorboats, and catamarans or yachts. A watercraft has a total length of less than 10.5 metres. The definition of watercraft includes everything which would normally be sold with the watercraft if it changed hands, including the following: • The hull, including all fitted machinery. • Inboard motors and outboard motors that are specified and shown in your policy schedule. • Accessories that are specified and shown in your policy schedule. The definition does not include the following: • House boats. • Watercraft constructed of ferro-concrete. • Any watercraft used solely as a lifeboat. • A road-going registered trailer of the watercraft. If you want the trailer covered, it must be insured under the **Motor** cover section of this policy.
Total loss	Total loss means the watercraft was stolen and not found, or so badly damaged that it is unsafe or uneconomical for us to repair (a write-off).

MAIN COVER

1. Where we cover your watercraft

- We will cover your watercraft within the coastal and inland waters of South Africa, Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, eSwatini, Tanzania, Uganda, Zambia and Zimbabwe. If we agree, we will extend the territorial limits of our cover and we may impose new terms and conditions.
    - Coastal waters are within 10 nautical miles offshore, or within any offshore limitations as defined by the local regulations or other laws governing the operation of watercraft in the area in which you use your watercraft.
- We cover loss or damage to your watercraft whilst it is:
    - Afloat at sea, in ports and rivers or on inland waters including docking, undocking, launching and hauling out.
    - Being towed, or while it is towing another watercraft in distress.
    - Being loaded onto a trailer, or unloading off a trailer, even if the trailer is not insured under the **Motor vehicle** cover section of this policy.
    - Ashore, including dry-docking and at the premises of contractors for the purpose of overhauling, fitting out, upkeeping, repairing or surveying.

2. Loss or damage

We cover you for loss or damage to your watercraft.

3. Liability cover

Another person who is involved in an accident (with your watercraft), for example the owner of another watercraft or the owner of property, may hold you legally liable for property damage, death or bodily injury caused by your watercraft. We will cover your liability to this person up to the limit shown in your policy schedule, including reasonable legal costs which we have agreed to in writing.

3.1 Liability if another person other than you uses your watercraft

We will also cover the liability of another person using your watercraft with your permission as long as you are the person claiming under this policy. The person is only covered if they:

- Comply with all the conditions of this policy.
- Have never been refused watercraft insurance or the continuation of any watercraft insurance.
- Are not covered for liability cover under another insurance policy.
- Are not using the watercraft during their duties as an employee of a shipyard, slipway, yacht club or similar organisation.

3.2 Passenger liability

We will cover your liability towards a passenger of your watercraft on condition that they were not paying a fare. This includes accidents while the passenger is on-boarding and off-boarding the watercraft.

3.3 Water-skiers' liability

We will cover your liability towards any person being towed by your watercraft for practicing a water sport, such as water-skiing, parasailing, aquaplaning or kiting.

3.4 When there is no legal liability

There is no legal liability cover in the following instances:

- **Accidental death or bodily injury**
  You are not covered for legal liability in the event of accidental death or bodily injury to any of the following people:
  - A fare-paying passenger.
  - Family members or people insured under this policy, whether they live with you or not.
  - A person in your employ.

  Any person being conveyed on or inside your watercraft while it is transported over land, sea or air.
- **Loss or damage to property**
  You are not covered for legal liability for loss or damage to the following kinds of property:
  - Property belonging to you, leased, hired or borrowed by you, or in your care, custody or control, or that of anyone acting on your behalf.
  - Property conveyed or about to be conveyed in or on the watercraft, except for property belonging to passengers and water-skiers.
- **Watercraft towed by your watercraft**
  No liability cover for loss or damage to a watercraft which does not belong to you, while it is being towed by your watercraft, other than if the watercraft is in distress.
- **Transport by road**
  No liability cover while the watercraft is being transported by road.
- **Costs or expenses due to advice or treatment**
  No liability cover resulting from advice or treatment, other than first-aid treatment, which was given or administered by you or any person acting on your behalf, while using the watercraft.

THE SUM INSURED

1. The sum insured of your watercraft

We will insure your watercraft for a specified value only – this is the sum insured that is shown in the policy schedule. You must give us proof of ownership and proof of the value of the watercraft. Your watercraft's sum insured is made up of the following components:

1.1 The hull

The hull, including all fitted machinery.

1.2 Inboard motors and outboard motors

We will only cover your watercraft's inboard and outboard motors if you asked us to and they are listed in the policy schedule. We will then cover inboard and outboard motors up to the sum insured for each motor as shown in your policy schedule.

1.3 Other accessories (excluding motors)

We will cover any other accessories (excluding motors) if you specify each accessory. We will then cover your accessories up to the sum insured for each accessory as shown in your policy schedule.

Examples of other accessories:

- Binoculars, sextants, fish-finding and similar equipment.
- Boat launching trolley or dolly.
- Boating or yachting clothes and sea boots.
- Diving and fishing gear, such as rods, reels and tackle.
- Keys and locks.
- Nautical books, maps and navigating equipment.
- Radar, radio, television and electronic equipment.
- Safety equipment and emergency gear.
- Sails and protective coverings.
- Water skis, ski ropes and other sports equipment such as windsurfers, parasails and paddle skis.

2. Total loss claims

The total of the sum insured of your watercraft and the sum insured of accessories is the most we will pay in the event of a total loss claim. Please read the section **How we may settle your claim**, **Total loss claims** to understand how much we will pay, because it depends on the age of your watercraft.

CONDITIONS OF COVER

The following conditions apply to your watercraft cover:

1. Watercraft use

You may only use your watercraft for private use (social, domestic and pleasure) as well as emergency tow-and-assist.

Tow-and-assist

This is when you use your watercraft to assist another watercraft in distress. Your watercraft may also be towed when in distress.

2. Skipper conditions

Any person operating the watercraft must:

- Be 16 years or older at the time of the incident.
- Have your permission to use the watercraft.
- Hold a valid South African skipper's licence, also referred to as a certificate of competence, which is applicable to the kind of watercraft and its use. If the watercraft is used outside of South Africa in a territory that is covered under this policy, the person operating the watercraft must still hold a valid South African skipper's licence.
- Comply with the terms and conditions of this policy.

INCLUDED COVER

We will cover you for each included cover up to the limit shown in your policy schedule.

1. Cost of importing parts

If a part needed for the repair of your watercraft is not available in South Africa as a standard (ready-made) part, we will pay for the cost of importing the replacement part including express delivery fees. **Note:** The cost of the actual part is covered as part of your claim – this benefit only covers the cost to import the part. The limit for this benefit is in addition to the sum insured of your **Watercraft**.

2. Damage caused by vermin and animals

We will cover damage caused by vermin or any animal (domestic or wild).

- Vermin are animals and insects that can be harmful and are difficult to control when they appear in large numbers. Vermin include moths, rodents, termites or any other animal or insect classified as invasive species.

3. Delivery after repair

We will pay for the cost of delivering your watercraft to your home address, or its place of storage, after a valid repair claim.

4. Emergency accommodation

If you cannot continue your journey with the watercraft because it was stolen, damaged or it broke down, we will cover the costs of emergency accommodation for you and your passengers up to the maximum number of days as shown in your policy schedule. The limit for this benefit is in addition to the sum insured of your **Watercraft**.

5. Emergency repairs

If your watercraft needs emergency repairs to allow you to continue with your journey, or to prevent or reduce loss or damage, you may arrange the repairs. The following conditions apply:

- The reason for the repair must be because of loss or damage which would be covered under this policy.
- If the cost for the emergency repairs is more than the limit, you must first ask our permission before the repairs are done.
- You must give us a detailed invoice as part of your claim.

6. Emergency services, clean-up and debris removal

We will cover the costs charged by emergency services attending to the scene of an accident, as well as the costs to extinguish a fire or clean up debris or spillage. The limit for this benefit is in addition to the sum insured of your **Watercraft**.

7. Keys, locks and remote control units

We will cover the costs for the following:

- Replacing lost, stolen or damaged keys, remote control units and locks of your watercraft.
- Replacing keys and remote control units of your watercraft if you suspect that an unauthorised person is in possession of duplicates.
- Re-programming of any related watercraft systems, like alarm systems, but only if the keys were lost, stolen, damaged or you suspect than an unauthorized person is in possession of duplicates.

8. Locating and assessing

If your watercraft was stranded, in a collision or if it sank, we will pay the cost to:

- Locate the watercraft.
- Inspect the hull, even if no damage is found.

9. Medical benefit

We will pay back the medical expenses you incurred for the emergency treatment of any person who sustains bodily injury as a direct result of an accident involving your watercraft.

- We will only pay this benefit if the medical expenses cannot be recovered from any other insurance policy or medical aid.
- The limit for this benefit is in addition to the sum insured of your **Watercraft**.
- **Important:** This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.

10. Salvage costs

We will pay for the reasonable costs you incur for salvaging the watercraft as long as we gave you permission beforehand. Salvaging refers to the lifting out, removal or destruction of the wreckage. The limit for this benefit is in addition to the sum insured of your **Watercraft**.

11. Tow-and-assist

We will cover your watercraft when it is used to assist another watercraft in distress or to summon emergency assistance. In all such cases, you must supply us with a copy of the official incident report to the relevant authorities. The limit for this benefit is in addition to the sum insured of your **Watercraft**.

12. Towing and storage

If your watercrafts needs to be towed away, we will cover the cost of the towing to and storage at the nearest repairer, in addition to the claim amount. The following conditions apply to this benefit:

- **Within South Africa – pre-approved:** If you call us and we arrange for your watercraft to be towed, we will cover the full cost of towing and storage.
- **Within South Africa – unapproved:** If you arranged the towing yourself, without calling us first, the cost of towing and storage, as well as the cost of recovering the wreckage of your watercraft before towing, will be limited to the amount shown in the policy schedule.
- **Outside South Africa (repatriation):** We will cover the cost of towing and storage up to the limit shown in the policy schedule on the following conditions:
    - The towing must be inside the coastal waters of one of the countries covered under this section.
    - For more detail, please refer to **How we handle claims in neighbouring countries** in the **How we may settle your claim** section for more detail.
- We will not cover any costs if we end up rejecting the claim after our assessment. If we have already paid for the cost of towing and storage, you must pay back the amount that we have paid.
- The limit for this benefit is in addition to the sum insured of your **Watercraft**.

13. Transit cover

We will cover your watercraft for loss or damage while it is being transported by sea, road, railway or air. This cover includes damage during the loading and unloading of the watercraft. Any vehicle used to transport or tow your watercraft by road must be designed for the towing and transporting of a watercraft.

14. Trauma counselling

We will cover the cost of a registered professional counsellor for the treatment of trauma suffered by any person on board your watercraft if they are the victim of an act of violence or assault during a traumatic incident such as attempted theft, hold-up, hijacking or fire.

- We will not pay if the person is covered under another insurance policy for a similar benefit.
- The limit for this benefit is in addition to the sum insured of your **Watercraft**.
- **Important:** This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.

15. Window glass

- You are covered for accidental damage to any windows on your watercraft.
- We may use suppliers other than the original manufacturer, but the glass will meet the watercraft manufacturer's requirements and the South African Bureau of Standards (SABS) safety and quality standards.

YOUR RESPONSIBILITIES

In addition to your responsibilities set out under **Your responsibilities** in the **General terms & conditions** section, you have extra responsibilities that specifically apply to your **Watercraft** cover section.

1. South African Maritime Safety Authority

You must comply with all laws relating to the ownership, possession and use of the watercraft as required by the South African Maritime Safety Authority even outside of South African waters.

2. Fire-extinguishing equipment

- A watercraft that is fitted with an inboard engine must be equipped with an automatic fire extinguishing system.
- If this system is not in working order, we will not cover loss, damage or liability because of fire and explosion.

3. Inboard and outboard motors

You must specify the number of motors, their horsepower and indicate whether they are inboard or outboard motors. Outboard motors must be securely locked when the watercraft is left unattended.

SPECIFIC EXCLUSIONS – WHAT WE DO NOT COVER

We do not cover any claims for loss, damage or liability directly caused by, or related to, any of these **Specific exclusions**. You must read these **Specific exclusions** together with the **General exclusions** in the **General terms & conditions** section to make sure you understand exactly what is not covered. These are not all the instances where we do not provide cover. Some of the included cover and optional cover described in the **Watercraft** cover section may have exclusions that apply only to them.

1. Alcohol, drugs and skipper behaviour

There is no cover where the person operating the watercraft:

- Does not have a valid South African skipper's licence (if required for the type of watercraft).
- Exceeds the maximum design speed of the watercraft.
- Is under the influence of alcohol.
- Is under the influence of drugs or medication, unless it is prescribed by a doctor and is taken in the correct dosage.
- Exposes the watercraft to situations that clearly have a high risk of loss or damage.

Example: Performing dangerous manoeuvres or launching the watercraft while under the influence of alcohol.

2. Blockage of cooling systems

We do not cover loss or damage to motors as a direct result of blockage of the water intake or cooling system.

3. Leaving the watercraft unattended

There is no cover if the watercraft is unattended and left moored or anchored off an exposed beach or shoreline, resulting in it being stranded, sunk, swamped or going adrift.

4. Motors accidentally immersed

There is no cover for loss or damage to motors accidentally immersed in water, unless you have taken reasonable steps to flush and repair them immediately.

5. Non-seaworthy watercraft

There is no cover for loss or damage caused directly because your watercraft is not seaworthy or has not been maintained according to the seaworthy requirements of the Merchant Shipping Regulations of 2007 (as amended from time to time), issued by the South African Maritime Safety Authority. This applies regardless of where you use the watercraft.

6. Pollution or contamination

There is no cover for liability, loss or damage caused by or related in any way to pollution or contamination, unless it happens suddenly, accidentally and unexpectedly. There is also no cover for the cost of removing, nullifying or cleaning up, seeping, polluting or contaminating substances, unless it happens suddenly, accidentally and unexpectedly.

Pollution or contamination means the discharge, release, dispersal, seepage or escape of any solid, liquid, gas, contaminant or pollutant. For example: Humidity, fumes, smoke, soot, chemicals, acids or waste.

7. Sails and protective covers

There is no cover for loss or damage to sails and protective covers that are torn by wind or blown away whilst set, unless caused by:

- Damage to the spars (poles) to which the sails are rigged.
- The watercraft being stranded or sunk.

8. Superficial damage

There is no cover for superficial damage such as scratching, bruising or denting.

9. Theft or attempted theft

There is no cover for theft or attempted theft of fixtures, fittings, equipment and outboard motors of the watercraft unless there are visible signs of force.

10. Unsecured outboard motors

We do not cover loss or damage to outboard motors that fall overboard because they are not securely chained or bolted to the watercraft.

11. Uses of your watercraft

We do not cover your watercraft while it is used for any of the following:

- Racing of any kind.
- Speed trials, other tests or contests of any type.
- Competitions, including regattas.
- Commercial purposes, such as for a business, trade or profession.
- Hiring it out for any purpose.
- Carrying passengers for reward.
- Towing or salvage services under contract.

HOW WE MAY SETTLE YOUR CLAIM

The full claims process and steps to follow are explained in the **General terms & conditions** section under the **Claiming under this policy** section. Detailed here are extra conditions that specifically apply to your **Watercraft** cover section.

1. Total loss claims

1.1 Watercraft less than five years old

If your watercraft is less than five years old, we will either pay you the purchase price of a new watercraft of the same or closest equivalent model, or replace it with a new watercraft of the same or closest equivalent model.

- If the same make and model is not available on the local new watercraft market, we may pay the list price of a similar watercraft or the sum insured, whichever is the lesser amount.
- If your watercraft's sum insured is less than the purchase price of a new watercraft, it means that you are underinsured, and we will only settle your claim up to the sum insured as shown in your policy schedule.

1.2 Watercraft older than five years

If your watercraft is more than five years old, we will pay out the market value which will be determined by obtaining quotations from two qualified watercraft dealers. If your watercraft's sum insured is less than the market value, it means that you are underinsured, and we will only settle your claim up to the sum insured as shown in your policy schedule.

1.3 Accessories

The amount we pay for a total loss claim will include the value of any accessories shown in your policy schedule which were lost in the same event.

1.4 If your watercraft is financed

If your watercraft is still financed, remember that we will first pay the financial institution as explained in the **General terms & conditions** section.

1.5 Total loss after initial damage

If your watercraft is damaged in an incident, and before you have the damage repaired your watercraft is damaged beyond economical repair in a subsequent incident, we will settle your claim as a total loss only. We will not cover the unrepaired damage sustained in the first incident.

1.6 Cover ends after a total loss

Cover for your watercraft ends if it is stolen and not recovered, or if our claims decision is to treat it as a write-off. If your watercraft is written off, it becomes our property.

2. If the watercraft is damaged and can be repaired

- We will pay the reasonable costs of repair or replacement of parts of the watercraft.
- We will not be expected to achieve an exact restoration, repair or replacement. For example, we will not match any glitter or decorative finishes.
- We will repair the watercraft as close to the original specification as possible.
- If parts are not available, then we are not responsible for any additional costs caused by a delay in the repair of your watercraft.

3. Sails, protective covers, motors and batteries

Our payment 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.

- The market value is the amount for which an item could be replaced immediately before the time of loss, with one considered the same as the item that was lost or damaged.
- We will use quotations from two qualified watercraft dealers to determine the market value.

4. Proof of ownership

You must give us reasonable proof of ownership and proof of value of the watercraft and any accessories, whenever we ask for it.

5. How we handle claims in neighbouring countries

If you have a valid claim, we may decide either to have the watercraft repaired in the country concerned, or have you bring it back to South Africa for repairs.

- We will not pay:
    - For theft of parts or accessories while the watercraft is left unguarded at the scene of an accident, unless it is out of your control.
    - More than the limit shown in your policy schedule under the included **Bringing your watercraft back to South Africa** (repatriation) cover.
    - For any government-imposed duties, customs, charges or stamps.
- If the watercraft is a write-off and you do not bring it back to South Africa, we will deduct the value of the salvage from your pay-out.
    - The value of the salvage will be the amount we would have received for it in South Africa.
    - You will remain the owner of the salvage and will be responsible for complying with any local government requirements.
    - This means that the **Salvage belongs to us after a claim** condition in the **General terms & conditions, Claiming under this policy** section does not apply in this instance.

Motor

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DEFINITIONS THAT APPLY TO YOUR MOTOR VEHICLE COVER SECTION

Off-road	Off-road means that your vehicle is designed for off-road purposes and is used in the following instances: • To conduct trips on named and registered 4x4 off-road trails which you pay a fee to drive on. • While the driver is receiving off-road training instruction at any off-road training facility. Such training facility must be fully registered and adhere to the regulations applicable to recreational driving as stipulated in accordance with the South African Qualifications Authority (SAQA).
Regular driver	This is the person who drives the vehicle most of the time. The name of the regular driver is noted in your policy schedule.
Restricted driver	This driver is listed in your policy as the only agreed driver of the insured vehicle. There may be more than one person listed as a restricted driver. Please refer to the heading **Vehicle and driver conditions** for more information as to how selecting Restricted driver affects cover.
Vehicle	The vehicle that we cover is set out in your policy schedule. The definition of vehicles includes any of the following vehicles with a gross vehicle mass of not more than 3 500kg: • A **passenger vehicle**, **4x4 vehicle**, **4x2 vehicle**, **minibus**, **sport utility vehicle (SUV)**, **light delivery vehicle (LDV)** or a **motorised caravan**. • A **trailer or caravan** which is a non-motorised vehicle designed or adapted for towing by a motorised vehicle. • A **motorcycle, scooter, quad or three-wheeled vehicle** that is registered for use on public, prepared or graded private roads. • **Non-road vehicles** that are not used on a public road, and that do not need to be registered. These include golf carts, quad bikes, off-road motorcycles, ride-on lawnmowers, tractors, etc. • **Any vehicle that is temporarily used by you as a replacement** while your insured vehicle is out of use because of overhaul, upkeep, service or repair, up to the limit as shown in your policy schedule. • **Important:** Please refer to the included **Courtesy vehicle** benefit for the conditions that apply to cover for a vehicle that is temporarily used by you as a replacement vehicle. • **Vintage vehicles or motorcycles**, which are more than 20 years old, appreciating in value and do not travel more than 10 000 km per year. A vehicle or motorcycle is considered classic due to its rarity, desirability, unique features and age.
South African Police Vehicle Identification Number (SAPVIN)	A SAPVIN number is uniquely generated by the South African Police Services (SAPS). They will issue a vehicle with SAPVIN numbers after the original VIN and/or engine number has been damaged or altered or removed. Once the SAPVIN numbers are issued, the vehicle's VIN number will start with AAPV, and the engine number will start with V0.
Total loss	Total loss means either of the following, your vehicle was: • Stolen or hijacked and not found. • So badly damaged that the vehicle is unsafe or uneconomical for us to repair (a write-off).

WHAT WE COVER

1. Cover options

Your cover option determines how we cover your vehicle, and your selection is shown in your policy schedule. One of the following three cover options can be selected:

1.1 Comprehensive cover

We will cover you for loss or damage to your vehicle and for third party liability.

1.2 Third party, fire and theft

We will cover you for loss or damage to your vehicle due to fire, theft, attempted theft and for third party liability. You cannot select Third party, fire and theft cover for caravans, trailers or non-road vehicles.

1.3 Third party liability only

We will only cover your legal liability to another person for causing that person's death, bodily injury or damage to their property as a result of an accident with your vehicle. You cannot select Third party liability only cover for caravans, trailers or non-road vehicles.

2. Territorial limits

We will cover your vehicle within the borders of South Africa and while you are travelling in the following countries: Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, eSwatini, Tanzania, Uganda, Zambia and Zimbabwe. The following conditions apply:

- We will cover you for a total of **90 days per year** while you are travelling outside of South Africa in the abovementioned countries.
- Your cover outside of South Africa also includes cover for third party liability, but certain countries are excluded and there are special conditions as explained under the **Third party liability** cover heading.

THE SUM INSURED

The sum insured is the maximum limit we will pay if your vehicle is a total loss. You may insure your vehicle for its retail value, or if the retail value is not available, for an agreed value, as shown in your policy schedule.

Please note: The sum insured of the vehicle will be the new list price of the vehicle, if the vehicle is less than 24 months old and all the conditions under the **Total loss claims: Vehicles younger than 24 months** benefit under the heading **How we may settle your claim** in the **Motor** section, are met.

1. Retail value

- This is the value from the Auto Dealer's Guide published by TransUnion Auto Information Solutions (Pty) Limited, or any similar publication approved by us. It is the price most dealers would be prepared to sell your vehicle for, based on the mileage and condition of the vehicle. Where no provision is made in such publications, the average value given by independent motor industry sources of our choice will be used.
- The retail value includes most of the standard and optional factory-fitted accessories that are listed in the manufacturer's specifications. However, there are instances where optional factory-fitted accessories are not included in the retail value.
- We cover your vehicle's accessories that are not included in its retail value under the included **Vehicle Accessories** and the optional **Off-road driving (4X4) cover**.
- In the event of a total loss claim, we will base the claim amount on the retail value as at the date of the claim event, less your excess, plus the following:

- The sums insured of all the accessories listed under **Vehicle accessories** in your policy schedule.
- The total of any accessories that are not included in the retail value and that are not listed in your policy schedule, up to the limit of the included **Vehicle accessories** and the optional **Off-road driving (4x4)** cover.

2. Retail value plus

- If your vehicle is actually worth less or more than the retail value, you may adjust the value for what it is worth.
- You may ask us to reduce the value of your vehicle by a percentage lower than retail value, or to increase it by a percentage above retail value.
- If we agree to adjust your vehicle's value, your sum insured will be the retail value adjusted by your chosen percentage.
- This **chosen percentage** is fixed for a year.

At the policy renewal, it is necessary for you to evaluate whether the selected percentage adequately covers the adjusted value of your vehicle, considering that its retail value may fluctuate.

When to choose Retail value plus: With second-hand vehicles, it isn't always clear when accessories were added which makes insuring accessories separately very difficult.

Example:

Optional factory-fitted accessories might not be included in the retail value. The previous owner may have installed accessories when buying the vehicle, increasing its value, like smash-and-grab window protection or a towbar. However, any accessories you added after purchase should still be specified.

In other instances, second-hand vehicles might be worth more than their retail value because of their availability.

Likewise, a second-hand vehicle could also be worth much less than its retail value if the vehicle is in poor condition or has a very high mileage. Insuring your vehicle for a percentage less than its retail value will ensure that you don't end up paying more premiums based on the actual retail value while your vehicle is worth less.

- You must make sure that you don't specify any accessories that are already included in your Retail plus sum insured, as we will never pay more than the actual value of your vehicle.
- We cover your vehicle's accessories that are not included in its retail value under the included **Vehicle Accessories** and the optional **Off-road driving (4X4)** cover.
- The Retail value plus benefit does not cover credit shortfall. Credit shortfall is automatically included under the **Credit shortfall – limited benefit** and can be extended with the optional **Credit shortfall – extended benefit**.
- In the event of a **total loss claim**:
  - The amount payable will be based on the adjusted retail value as at the date of the claim event provided this is not more than the sum insured and there is evidence that the percentage was reviewed at the last renewal date.
  - If the vehicle's actual value is less than the sum insured in your policy schedule, and you are unable to provide evidence that the percentage was reviewed at the last renewal date, we will pay out the lower amount. We will then pay back the premiums for the difference in these values up to a maximum of three years.
  - The basis of settlement is determined as follows:
    - The listed retail value at the time of claim adjusted higher or lower by the chosen percentage (but we will never pay more than the actual value of the vehicle at the time of claim);
    - plus, the sums insured of all the accessories shown in the policy schedule;
    - less the excess.

3. Agreed value

- You may insure your vehicle for an agreed value if the retail value is not available, and you have supplied us with written proof of the value of your vehicle from an expert, such as a motor dealer or motor club.

- At each policy renewal, you must provide an updated valuation certificate for us to agree the value of your vehicle for the next 12 months.
- You must make sure that your agreed value sum insured includes all the vehicle accessories fitted to the vehicle, as we will never pay more than the sum insured.
- In the event of a total loss claim:
    - The amount payable will be based on the agreed value, less the excess, provided you supply an updated valuation at every renewal date of your policy. If you do not, we will use a valuation from an expert, taking into account the condition and mileage of your vehicle.
    - If this value is less than the sum insured in your policy schedule, we will pay out the lower amount, less the excess. We will then pay back the premiums for the difference in these values up to a maximum of three years.

VEHICLE USE

1. Type of use

You must tell us what you mainly use your vehicle for, as explained below. Your chosen type of use is shown in your policy schedule.

1.1 Personal use

You use your vehicle for private, domestic and pleasure purposes. This includes travelling to and from your place of work. Your work address does not have to be the same every day but on each specific day your vehicle should be parked at your work address for most of the workday.

Example: Personal use of a vehicle would be a doctor who travels to, and parks his vehicle, at Hospital A on a Monday, Wednesday and Friday and then travels to, and parks, his vehicle at Hospital B on a Tuesday and Thursday.

1.2 Business use

You use your vehicle to travel for **personal use** as explained above, and on a regular basis for travelling as part of your profession or business.

Example: Professional use, which falls under Business use, would be a doctor who does regular house calls and visits patients at their homes. (Doing house calls once a month is not considered Professional use).

- You are not allowed to use your vehicle as a tool of trade to carry tools, machinery or stock.
- You may only carry sample stock as a sales representative or professional kits for professions such as make-up artists.
- You may not insure your motorcycle, scooter, quad or three-wheeled vehicle, vintage vehicle, non-road vehicle, trailer, caravan or motorised caravan for business use. If you use these vehicles listed here for business use, then we will cancel (void) your cover from the date that you started using it for business use.

Business or commercial use?

Business use: When you use your vehicle for business, such as visiting clients, without carrying tools, machinery and stock, it qualifies as business use. You can carry small samples of the stock you trade in, such as Tupperware, carpets or materials.

Commercial use: We do not insure vehicles for commercial use. For instance, if you use your vehicle to load machinery (such as generators or lawnmowers), tools (such as for plumbing or carpentry etc.) or stock (such as copper pipes, wood, bricks, cement, etc.) for a job or project. Or if your vehicle is an employee pool-vehicle and can be used by multiple drivers. Or if you use your vehicle to carry passengers for reward, such as a taxi or ride-hailing services.

1.3 Limited mileage

You can use your vehicle for personal or business use as described above but restricts your vehicle to travelling no more than 6 000 km/3 728 miles in a 12-month period.

- The 12-month period runs from renewal date to renewal date. If the period from the cover start date to the renewal date is less than 12 months, the mileage limit will be reduced proportionally. We may request proof of your vehicle's odometer reading at any time, such as a photograph of the odometer.

Example: If you select the Limited mileage of 6 000 km for your vehicle in March and your renewal date is September then that means the 6 000 km limit will be reduced to 3 000 km (6 000 divided by 12 multiplied by 6).

- You may not insure your non-road vehicle, trailer, caravan or motorised caravan for this **Limited mileage** cover.

1.4 Laid-up cover

- We will comprehensively cover your vehicle while it is not in use and it is stored in a secure place within the borders of South Africa. We will cover your vehicle for the following loss or damage:
  - Accidental damage, but not while anybody is using it.
  - Earthquake.
  - Fire, lightning or explosion.
  - Theft or attempted theft.
  - Malicious damage.
  - Weather – storm, wind, water, hail.
- You may not use a vehicle outside of the premises where it is being kept and cover for liability to third parties is excluded.
- You may not insure your non-road vehicle, trailer, caravan or motorised caravan for this cover.

2. Changes to the use of the vehicle

- You must remember to tell us if the type of use of your vehicle changes for instance if you insure it for personal use but start using it for business use.
- Remember that we do not insure vehicles used for commercial use. If your vehicle is used for commercial use, then we will cancel (void) your cover from the date that you started using it for commercial use. You will lose your right to claim and we will pay back all the premiums we have received after the date of cancellation, less any claims we may have paid.
- Unless we cancel your cover because of your dishonesty or intentional misrepresentation, the additional excess as shown in your policy schedule will apply at claim stage in the following instances:
  - If you asked us to insure your vehicle for our **Limited mileage** option, but you unintentionally exceeded the selected mileage limit in a 12-month period and you did not inform us to change your type of use to personal or business use.
  - If you asked us to insure your vehicle for personal use but you unintentionally did not let us know that you started using it for business purposes.

VEHICLE AND DRIVER CONDITIONS

1. Your vehicle must be registered and licenced

Your vehicle must be registered in South Africa and it must have a valid licence. Your claim may be affected if your vehicle is not licensed or if its licence has expired.

2. Drivers must be licenced

Any driver of your vehicle must comply with the terms and conditions of this policy and must have a valid driver's licence.

- If your vehicle is used in South Africa, the driver must be in possession of a valid South African driver's licence, or a valid driver's licence that complies with South African legislation.
- A person with a valid learner's licence must be accompanied by a person with a valid driver's licence.
- A valid driver's licence is a licence that has not been cancelled, suspended or endorsed.
- In terms of South African legislation, an international, commonwealth or neighbouring country driver's licence must be converted to a South African licence within the regulated time of the driver becoming a permanent resident, otherwise the licence is invalid and the driver will be considered unlicensed.
- The code on the driver's licence must allow the driver to drive your vehicle, or to tow the size of load that your vehicle is used for.
- If your vehicle is used in another country covered under this policy, the driver must have a valid driver's licence as required by the country in which your vehicle is used.

3. Drivers must be competent

We may, at our discretion, ask you to supply either of the following from time to time:

- Written confirmation from a registered medical practitioner that the driver is fit to drive.
- The results of a driver's assessment.

4. Who may drive your vehicle

- The **regular driver**, as noted in your policy schedule, and other people who use the vehicle from time to time, are allowed to drive the vehicle if there is **no restricted driver** noted in your policy schedule.
- If a **restricted driver** is selected, it means that only the person or persons noted in your policy schedule as shown below may drive the vehicle. There are three options:
    - **Named driver:** This is when you specify the name and surname of the person driving the vehicle.
    - **Policyholder only:** Only the policyholder may drive the vehicle.
    - **Policyholder and partner:** Only the policyholder and partner may drive the vehicle.
    - The driver restriction will not apply if:
    - The vehicle is in the custody or control of a concierge service company.
    - The vehicle is in the care of the motor trade for the purpose of the overhaul, upkeep or repair of the vehicle.
    - There is a medical emergency that prevents the restricted driver from driving.

THIRD PARTY LIABILITY COVER

A third party is another person whose property is involved in an accident with or in connection with your vehicle, for example the owner of another vehicle or the owner of property. That person may hold the driver of your vehicle legally liable for the damage caused by your vehicle. Your third party liability cover is up to the limit as shown in your policy schedule, which includes reasonable legal costs that we have agreed to in writing.

1. The driver's legal liability

We will cover any driver's legal liability towards a third party whilst driving your vehicle, as long as you are the person who claims under this policy. We will not cover a driver's legal liability if the driver is insured for third party liability cover with another insurer. However, if the cover with the other insurer is not sufficient to cover the driver's liability, we will consider the claim for the difference up to the limit under this policy.

2. Causes of legal liability and how we cover them

In South Africa, death and bodily injury to persons as a result of vehicle accidents are covered by the Road Accident Fund Act (RAF). This means that your legal liability cover in and outside South Africa is different as explained below:

2.1 Accidents in South Africa

We will cover a driver's legal liability towards a third party if your vehicle is involved in an accident that causes:

- Damage to another person's property.
- Death or bodily injury to another person, but only if you can be held legally liable in terms of the applicable legislation at the time of the incident.

2.2 Accidents outside of South Africa

- We will cover a driver's legal liability towards a third party if your vehicle is involved in an accident that causes:
    - Damage to another person's property.
    - Death or bodily injury to another person, unless there is legislation in that country which provides cover similar to the Road Accident Fund in South Africa.
- We will cover a driver's legal liability for a total of 90 days per year while travelling in any of these countries: Botswana, Lesotho, Malawi, Mozambique, Namibia, eSwatini, Zambia and Zimbabwe. There is no third party liability cover in Angola, Kenya, Tanzania and Uganda.
- If it is compulsory to take out third-party liability cover at the border of a country, you must claim under that policy first in the event of a claim. If that policy does not cover your valid claim in full, we will cover the difference up to the limit shown in your policy schedule.

3. Driving a vehicle that does not belong to you

- We also provide third party liability cover as described above if an accident happens while you or the regular driver are driving a vehicle that does not belong to you, but only if the following conditions are met:
    - You, the regular driver or the restricted driver (as applicable), are the driver at the time of the accident.
    - The vehicle is a passenger vehicle, 4x4 vehicle, 4x2 vehicle, minibus, SUV (sport utility vehicle), light delivery vehicle (LDV) or a motorised caravan with a gross vehicle mass of no more than 3 500kg.
    - The vehicle is not leased to you and you are not in the process of buying the vehicle from a motor dealer.
    - The vehicle is not rented from a vehicle rental company. This does not refer to vehicles that are financed under a lease or rental agreement.
    - The vehicle is not insured elsewhere for third party liability.
- We only cover third party liability, and not loss or damage to the actual vehicle, or for any property transported by that vehicle.

Example: You will be covered for your legal liability towards another person if you borrow a friend's uninsured vehicle, and you are in an accident that causes damage to another vehicle.

4. When there is no legal liability

4.1 Alcohol, drugs and driver behaviour

There is no legal liability cover while your vehicle is driven or being towed in any of the following instances:

- The driver is under the influence of alcohol, or the alcohol content in the driver's body exceeds the legal limit.

- The driver is under the influence of drugs or medication, unless it is prescribed by a doctor and is taken in the correct dosage.
- The driver refuses to submit to any test to determine the level of alcohol or drugs in their body, such as blood, urine or breathalyser tests.
- The driver leaves the scene of the accident unreasonably or unlawfully.
- The driver exposes the vehicle to situations that clearly have a high risk of loss or damage, for example, making a U-turn on a highway or driving at an excessive speed.

4.2 Liability relating to death or bodily injury to people

There is no cover for legal liability relating to death or bodily injury to any of the following people:

- You, anyone driving your vehicle, a family member (whether they live with you or not), or any person in your employ.
- Any person in or on a caravan or trailer while it is being towed by your vehicle.
- Any person who was outside the cab of your vehicle at the time of the event.
- Any person travelling in, getting into or getting out of a caravan or trailer.

4.3 Liability relating to loss or damage to property

There is no cover for legal liability relating to loss or damage to the following property:

- Belonging to you, anyone driving your vehicle, a family member (whether they live with you or not), or any person in your employ.
- In the care, custody or control of the driver of your vehicle.
- Being carried in, or on, a caravan or a trailer that is towed by your vehicle.

4.4 Liability relating to towing

There is no cover for liability relating to loss or damage to a caravan, trailer or another vehicle which does not belong to you, while it is being towed by your vehicle.

4.5 Breaches of the National Road Traffic Act

There is no cover for legal costs to defend criminal acts or fines relating to breaches of the National Road Traffic Act.

4.6 Rejected claims for own damage

There is no cover for a driver's liability if we reject a claim for loss or damage to your vehicle.

INCLUDED COVER

Important: Not all of these cover benefits are automatically included and depend on the type of vehicle and cover you have selected. Please refer to your policy schedule to see which of these included benefits apply to your specific vehicle.

- We will cover you for each applicable benefit up to the limit as shown in your policy schedule.
- Some included benefits only allow for a limited number of claims within a certain time period – where applicable, these will be noted in your policy schedule.

1. Child car seat

We will pay for your fitted child car seat if it is deemed unsafe as a result of accident damage to the vehicle. The limit for this benefit is in addition to the sum insured of your **vehicle**.

2. Clean-up and debris removal

We will cover the costs to clean up debris or spillage after an accident involving your vehicle. The limit for this benefit is in addition to the sum insured of your **vehicle**.

3. Cost of importing parts

If a part needed for the repair of your vehicle is not available in South Africa as a standard (ready-made) part, we will pay for the cost of importing the replacement part including express delivery fees. We will pay up to maximum of the limit shown in your policy schedule and the actual cost of the part which is being replaced, whichever is the lesser. The limit for this benefit is in addition to the sum insured of your **vehicle**.

Note: The cost of the actual part is covered as part of your claim – this benefit only covers the cost to import the part.

4. Courtesy vehicle

If your vehicle is being repaired or serviced and you receive a courtesy vehicle, we will cover you for the following:

- We will cover you for loss or damage to the courtesy vehicle up to the lesser of the courtesy vehicle's retail value and your vehicle's sum insured, as long as the courtesy vehicle is not insured elsewhere for comprehensive vehicle insurance.
- If the courtesy vehicle is insured elsewhere for comprehensive vehicle insurance, then we will cover you for the excess you have to pay to the other insurer, after deducting the excess due under this policy. You must give us proof of the amount you paid.
- The following conditions apply:
    - The regular driver or the restricted driver (as applicable) were driving the courtesy vehicle at the time of the loss or damage.
    - The courtesy vehicle is a passenger vehicle or light delivery vehicle (LDV) with a gross vehicle mass not exceeding 3 500 kg.
    - We cover you for up to 31 days from the day you receive the courtesy vehicle, or until it is returned, whichever is the lesser. If further cover is required, then this needs to be agreed with us, and if agreed then specific terms may apply.
    - All the other terms and conditions of this policy will also apply to the courtesy vehicle and the regular driver or restricted driver (as applicable).

5. Credit shortfall – limited

If your vehicle is a total loss and you are still paying it off, there might be a difference (shortfall) between your outstanding loan on your vehicle finance agreement and the value your vehicle is insured for. This benefit covers you for that shortfall, but **only** up to limit shown in your policy schedule. If you choose the **Credit shortfall – extended** optional benefit, then we will settle the remaining balance of your outstanding loan amount as well. Cover is subject to the conditions below:

5.1 What we will pay to the financial institution

- When we settle your claim, our total payment to the financial institution will be calculated as follows:
    - The sum insured of your vehicle, plus the sum insured of any accessories and equipment that are included in your loan amount.
    - **PLUS:** The difference between your outstanding loan amount and the above.
    - **LESS:** The total of any costs that are not covered as shown under **What we do not cover**.

Please note: The sum insured of the vehicle will be the new list price of the vehicle, if the vehicle is less than 24 months old and all the conditions under the **Total loss claims: Vehicles younger than 24 months** benefit under the heading **How we may settle your claim** in the **Motor** section, are met.

- If we settle your claim under the **Credit shortfall – limited** benefit, we will only pay up to the limit shown in your policy schedule.

- If you choose the **Credit shortfall – extended** optional benefit, then we will settle the remaining balance of your outstanding loan amount as well.
- The limit for this benefit is in addition to the sum insured of your **vehicle**.

5.2 What we will pay to you

If you insured any accessories that are not financed as part of your loan amount, we will pay the value of these insured accessories to you, and not to the financial institution.

5.3 What we do not cover under Credit shortfall

The total amount we pay to the financial institution will not cover your full outstanding loan amount, because the following are not covered:

- The excess due on your vehicle claim.
- Any amounts that we may deduct from your claim because there is no cover or limited cover, such as towing, storage and release fees where you did not arrange towing through us.
- Instalments which are in arrears and any interest on them.
- Any early settlement penalties.
- Any extra fees charged by your financial institution.
- Premiums for insurance, motor warranties and maintenance plans. These must be refunded to you by the administrator of the policy or warranty.
- Amounts added to the initial loan amount of your finance agreement after your vehicle's cover start date, and any finance charges and interest on it.

6. Damage caused by vermin and animals

We will cover damage caused by vermin or any animal (domestic or wild). Vermin are animals and insects that can be harmful and are difficult to control when they appear in large numbers. Vermin include moths, rodents, termites, parasitic worms or any other animal or insect classified as invasive species.

7. Delivery after repairs

We will pay the reasonable cost of delivering your vehicle to your home or business address after a valid claim, on condition that we have authorised the repairs and that the repairs are done in South Africa.

8. Emergency accommodation

If your vehicle is stolen, damaged or it breaks down, resulting in an overnight delay, we will pay back the cost of the accommodation you had to pay for you and your passengers. The limit for this benefit is in addition to the sum insured of your **vehicle**.

9. Emergency repairs

If your vehicle needs emergency repairs after an accident to get it safely back on the road, we will pay back the costs of these repairs. The following conditions apply:

- The reason for the repairs must be because of loss or damage which would be covered under this policy.
- You may only continue with emergency repairs if the total cost of the repairs is less than the limit shown in the policy schedule.
- If the total cost is more than the limit and you continue with the repairs without our permission, we will not pay more than the limit as shown in your policy schedule.
- You must give us a detailed invoice as part of your claim.

10. Emergency services

We will pay for the costs charged by any emergency-services provider – such as the fire brigade – that has to be called in to respond to an event involving your vehicle. The limit for this benefit is in addition to the sum insured of your **vehicle**.

11. Fire extinguishing costs

We will cover the costs of extinguishing or fighting a fire if the fire placed your vehicle at risk, but only if you are legally responsible for these costs. The limit for this benefit is in addition to the sum insured of your **vehicle**.

12. Hospital benefit

This benefit pays a daily allowance for any non-medical expenses if you require hospitalisation after sustaining bodily injury after an accident involving your vehicle.

- We will pay up to the limit shown in your policy schedule for each day in hospital, up to the maximum limit as shown in your policy schedule.
- Hospitalisation means that you are admitted to a registered medical facility for a continuous period of at least 24 hours.
- The limit for this benefit is in addition to the sum insured of your **vehicle**.
- **Important:** This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.

13. Keys, locks and remote control units

- We will cover the costs for the following:
  - Replacing lost, stolen or damaged keys, remote control units and locks for your vehicle.
  - Replacing keys and remote control units for your vehicle if you suspect that an unauthorised person is in possession of duplicates.
  - Re-programming of any related vehicle systems, like central locking and alarm systems, but only if your keys have been lost, stolen or if you suspect an unauthorized person is in possession of duplicates.
  - If the keys are stolen from your home and you are also covered under the **Home** or **Contents** cover section, then we will cover your claim under this cover section and not under the **Home** or **Contents** cover section.

14. Modifications for disability

- We will pay for alterations to your vehicle if the regular driver or the restricted driver (as applicable) of the vehicle becomes permanently and physically disabled after an accident during the period of insurance and requires a wheelchair.
- We will pay for the following alterations to your vehicle:
  - Fitting wheelchair loading equipment.
  - Modification of the controls of the vehicle.
- This cover does not apply to motorcycles, scooters, three-wheeled vehicles, quad-bikes, motorised lawnmowers, non-motorised caravans, trailers or golf carts.
- The limit for this benefit is in addition to the sum insured of your **vehicle**.

15. Theft of spare wheels

We will cover the theft of the spare wheel fitted to the outside of your vehicle, on condition that:

- You have a factory- fitted or Vesa-approved wheel-lock to the spare wheel or if the spare wheel can only be released from inside your vehicle. If you do not have the required wheel-lock fitted to your vehicle, an excess will apply.
- The spare wheel must have been forcibly or violently removed from your vehicle.

16. Towing after mechanical breakdown (within South Africa)

- **With our permission:** We will cover the cost of towing your vehicle because of mechanical breakdown on condition that:
  - You ask us to arrange the towing, and

- Your vehicle is towed to a place of safety, repair or your home, whichever is the closest.
- In the event of your vehicle being towed after-hours, your vehicle will be stored in a safe place until office hours.

- **Without our permission:** Cover is up to the limit as shown in the policy schedule if you do not get our permission for your vehicle to be towed.
- **Please note:** These limits only refer to towing within the borders of South Africa. However, if your vehicle breaks down outside South Africa, you need to arrange and pay for the towing yourself to get your vehicle back to the border. You can then make use of this benefit as described above to get your vehicle from the border to a place of safety, repair or your home, whichever is the closest.
- **Losses covered by another policy:** We do not cover costs of towing the vehicle as a result of a mechanical breakdown that you can claim for under any other insurance policy.
- The limit for this benefit is in addition to the sum insured of your **vehicle**.

17. Towing and storage after a claim event

If your vehicle needs to be towed away, we will cover the cost of the towing to and storage at the nearest repairer, in addition to the claim amount. The following conditions apply to this benefit.

- **Within South Africa – with our permission:** If you call us and we arrange for your vehicle to be towed, we will cover the full cost of towing and storage.
- **Within South Africa – without our permission:** If you arranged the towing yourself, without calling us first, the cost of towing and storage, as well as the cost of recovering the wreckage of your vehicle before towing, will be up to the limit shown in your policy schedule.
- **Outside South Africa (repatriation):** We will cover the cost of towing and storage up to the limit shown in your policy schedule. Please refer to **How we handle claims in neighbouring countries** (repatriation) under the heading **How we may settle your claim** in this cover section for more detail.
- If you were towing a caravan or trailer at the time of the incident, we will also tow your caravan or trailer (weighing less than 3 500 kg), even if it is not insured with us.
- If your caravan or trailer breaks down, we will arrange for towing of the caravan or trailer, even if it is not insured with us, as long as it was towed by your insured vehicle.
- If the claim is rejected, you will be responsible for the towing and storage costs thereafter.
- The limit for this benefit is in addition to the sum insured of your **vehicle**.

18. Transfer cover when buying a replacement vehicle

- If you sell the vehicle that is insured under this policy and replace it with another vehicle, we will transfer the cover to your replacement vehicle on the same terms for three business days as long as there is no other insurance cover on the vehicle.

  Important: The three business days of cover does not mean that you will not have cover over weekends and public holidays. For example, if you collect the vehicle on a Friday at 8am, you will have cover from Friday, over the weekend until Wednesday, 8 am.

- During the first three business days after you took physical possession of the replacement vehicle, we will cover you for the value of the replacement vehicle, up to a maximum of the sum insured of the vehicle that you sold or the limit in your policy schedule, whichever is the lesser.
- If you want to cover the replacement vehicle after the three business days, you must ask your broker to add the vehicle to your policy and agree to any terms and conditions that we may enforce.

19. Transit cover

- We will cover your vehicle for loss or damage as a result of an accident, theft or attempted theft, fire, lightning, explosion or overturning when it is:
  - Being transported by a nationally recognised professional transport contractor or railway to or from any local destination.
  - Being transported by sea between ports within South Africa, or by air to countries where cover under this policy is valid.

- This includes the loading and unloading of the vehicle. Any transportation used must be designed for the safe and secure transporting of the vehicle.

20. Trauma counselling

- We will cover the cost of a registered professional counsellor for the treatment of trauma suffered by the driver or passengers of the vehicle if they are the victim of an act of violence or assault during a traumatic incident such as attempted theft, hold-up hijacking or fire.
- We will not pay if the driver or passengers are covered under another insurance policy for a similar benefit.
- The limit for this benefit is in addition to the sum insured of your **vehicle**.
- **Important:** This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.

21. Vehicle accessories

- We will cover your vehicle's optional factory-fitted accessories that are not included in its retail value and aftermarket accessories in addition to your vehicle's sum insured.
- **Factory-fitted accessories** are those standard and optional items that are originally fitted by the manufacturer during the production of the vehicle and which are generally included in the manufacturer's specification and in the vehicle's retail value. However, there are instances where optional factory-fitted accessories are not included in the retail value and those items will then be covered under this benefit.
- **Aftermarket accessories** are those accessories that were not originally fitted by the manufacturer during the production of the vehicle, and include the following:
    - Optional or additional accessories that you or any previous owner of the vehicle asked the motor dealer to have fitted before the vehicle was purchased.
    - Accessories that you or any previous owner of the vehicle bought separately and had fitted after the vehicle was purchased.
- We automatically cover these **optional factory-fitted** and **aftermarket accessories** up to the limit as shown in your policy schedule.
- However, if this limit is not enough to cover these accessories, you must specify each accessory and pay the extra premium. We will then cover your accessories up to the sum insured for each accessory as shown in your policy schedule.
- We will cover loss or damage to accessories that have been temporarily removed from your vehicle. Theft cover is on condition that the accessories are securely locked away and that there is proof of forcible or violent entry to or exit from the building.
- If you have replaced factory-fitted accessories with aftermarket accessories, the original parts are no longer included in your vehicle's sum insured. These parts are considered spares and will not be covered unless they are specified on your policy schedule.
- This benefit is not applicable if your vehicle is insured for an **Agreed value**. If your vehicle is insured for an **Agreed value**, then you must make sure that all accessories are included in your vehicle's sum insured.
- If your vehicle is insured for **Retail value plus**, you must make sure that you don't specify any accessories that are already included in your **Retail value plus** sum insured.

22. Vehicle rental excess

We will pay back the insurance excess you have to pay to a vehicle rental company, after deducting the excess due under this policy. You must give us proof of the amount you paid.

The following conditions apply:

- The regular driver or the restricted driver (as applicable) were driving the rental vehicle at the time of the loss or damage.
- The vehicle is rented for a period not exceeding 60 days.
- All the other terms and conditions of this policy will also apply to the rental vehicle and the regular driver or restricted driver (as applicable).

23. Winching equipment

- We will pay for the sudden and unforeseen mechanical or electrical breakdown of winching equipment fitted to your vehicle.
- We do not cover you for any loss or damage to your winching equipment if it is caused by:
    - Defective design, defective parts or defective repairs.
    - Operation of the winching equipment that is not in accordance with the manufacturer's recommendations.
    - Wear and tear (the gradual deterioration) of the winching equipment's parts, components, cable or coupling devices.

24. Windscreen, fitted glass and lights

We will repair or replace the accidentally damaged glass in any fitted windows and lights of your vehicle. Fitted windows include the windscreen, rear and side windows. Lights include the head-, tail-, and spotlights. The following conditions apply to this benefit:

- We will not limit the amount we will pay if you contact us and we arrange for the repair or replacement with our approved service provider.
- If you do not contact us before the repair or replacement, we will only pay up to the limit shown in your policy schedule.
- This benefit does not apply to sunroofs (including panoramic sunroofs).

OPTIONAL COVER

You are only covered if you choose the optional cover, it is shown in your policy schedule and you pay the extra premium. The following conditions apply:

- Optional cover is subject to a maximum of the limits set out in your policy schedule.
- Some of these optional covers are not available for selection for all types of vehicles. Please refer to your policy schedule to see which of these optional covers are available for your specific vehicle and the cover you have selected.
- When the optional cover is only increasing the limit of cover already provided for under the included cover, then the limit under this section is in addition to the limit of the automatically included cover.

1. Car hire

1.1 When we will arrange a rental vehicle

- We will arrange for you to rent a vehicle if we accept a claim for loss or damage to your vehicle, except for claims under the included **Windscreen, fitted glass and lights** cover.
- If your vehicle is still drivable, the rental vehicle is only available from the date that your vehicle is dropped off at our repairer.
- You may use the rental vehicle from the date your claim is accepted until the earliest of the following:
    - The end of the number of days you chose as shown in your policy schedule.
    - The date that the repairs on your vehicle are finalised.
    - The date that we settle a claim for a total loss.
    - The date that we return your vehicle to you if it is recovered after theft or hijacking.
- If we reject your claim, you will be responsible for the car hire costs thereafter.

1.2 What the car hire benefit includes

The car hire benefit includes the rental of a vehicle which is listed in the vehicle hire group that you chose, as shown in your policy schedule as well as all of the following:

- Unlimited kilometers.
- Airport surcharge for rentals from an airport.
- Tourism levies.
- Delivery or collections up to 25 kilometers from the nearest vehicle hire company contracted by us.

1.3 What is not covered

You are responsible for all of the following costs:

- The administration fee charged by the vehicle hire company, the contract fee, refundable fuel deposit, fuel and toll costs.
- The amount that exceeds the amount payable under the included **Vehicle rental excess** cover, in respect of the excess charged by the vehicle hire company for loss or damage to the rental vehicle.
- Any loss or damage to the rental vehicle that you accept liability for in terms of your contract with the vehicle rental company, with the exception of the excess described above.
- Traffic or speeding fines while the rental vehicle is in the driver's custody and control.
- Costs after the rental vehicle has been in the driver's custody and control for longer than allowed.

1.4 Special conditions

- You must sign all documentation required by the vehicle hire company because the rental agreement is between you and the vehicle hire company contracted by us.
- Only the person that received permission from the vehicle hire company may drive the rental vehicle. That person must be in the possession of a valid driver's licence.
- We will not pay the cost of the vehicle hire if you do not keep to the terms, conditions and insurance requirements of the vehicle hire company.

The limit for this benefit is in addition to the sum insured of your **vehicle**.

2. Credit shortfall – extended

If your vehicle is a total loss and you are still paying it off, there might be a difference (shortfall) between your outstanding loan on your vehicle finance agreement and the value that your vehicle is insured for. This benefit covers you on the same terms and conditions of the limited cover, for the balance of the shortfall that is not covered under the **Credit shortfall – limited** included benefit. The limit for this benefit is in addition to the sum insured of your **vehicle**.

Please note: The sum insured of the vehicle will be the new list price of the vehicle, if the vehicle is less than 24 months old and all the conditions under the **Total loss claims: Vehicles younger than 24 months** benefit under the heading **How we may settle your claim** in the **Motor** section, are met.

3. Reduction in vehicle value

Your vehicle may lose value after it was stolen and recovered and then issued with a SAPVIN number. If your vehicle is stolen, we will pay you up to the limit shown in your policy schedule to compensate you for the financial loss that you have suffered. This is on condition that the vehicle is issued with a SAPVIN number.

Important: You can only claim once per insured vehicle under this optional benefit.

4. Tyre cover

4.1 Definition that applies to your Tyre cover

Tyre The tyres fitted to your vehicle as shown in your policy schedule. This includes the spare wheel even if it is a space-saver or temporary wheel.

4.2 What we cover under this benefit

You are covered for unexpected and unforeseen damage to your tyres on a private or public road in South Africa. If the tyre cannot be repaired, then we will pay for it to be replaced, and we will also pay for wheel balancing and alignment.

- We will never pay more than the maximum limits per tyre as shown in your policy schedule.
- If the maximum limits shown in your policy schedule are not enough to cover the full replacement cost, you will have to pay the difference.

4.3 Conditions for cover

- We will only cover your tyres while you are driving within the borders of South Africa on private or public roads. We do not cover your tyres while you are driving on off-road trails.
- **The vehicle that your tyres are fitted to is any of the following passenger vehicles:** 4x4 vehicle, 4x2 vehicle, minibus, SUV (sport utility vehicle), light delivery vehicle (LDV) or a motorised caravan with a gross vehicle mass of not more than 3 500kg.
- The tyres must be fitted to the vehicle that is shown in your policy schedule (including the spare wheel).
- The tyres must be within the legal tread limit as determined by the National Road Traffic Act, according to which:
    - The tyre's pattern must be clearly visible across the full surface of the tyre, and the tyre must have a tread depth of at least 1mm.
    - If the tyre has a tread depth indicator, the tread may not be level with the tread depth indicator.

4.4 What we do not cover under this benefit

We do not cover any claims for loss or damage directly caused by, or related to, any of these exclusions:

- **Abuse or misuse of your vehicle:** We do not cover loss or damage to your tyres if you abuse or misuse your vehicle. For example, participating in a drag-race.
- **Any of the following causes of damage to your tyres:**
    - Cosmetic or chemical reasons.
    - Fire, scorching, charring, melting or burning.
    - Defective design, workmanship or materials.
- **Losses covered by another policy:** We do not cover damage to your tyres that you can claim for under any other insurance policy.
- **Lost or stolen tyres:** We do not cover tyres that have been lost or stolen.
- **Off-road vehicle activities:** We do not cover your tyres if you are using your vehicle for any off-road activities designed for 4X4 vehicles such as driving on 4X4 trails or routes. This exclusion will still apply even if you have selected the optional **Off-road driving (4X4)** benefit.
- **Repairable tyres:** We do not pay towards the replacement of tyres that can be safely repaired in the opinion of a recognised tyre retailer.
- **Retreaded tyres:** We do not cover retreaded tyres.
- **Rims:** We do not cover loss or damage to rims or alloy wheels. This type of damage will fall under the cover option (**Comprehensive cover** or **Third party, fire and theft**) that you chose for your vehicle under this cover section.
- **Vehicle accident damage:** We do not cover tyres that are damaged because the vehicle was in an accident, and the accident also caused damage to other parts of the vehicle. You must then claim under your **Comprehensive cover**.

4.5 Claiming for this benefit

Important: Before you claim please check whether the damage to your tyres is covered by your **Comprehensive** or **Third party, fire and theft** cover option under this cover section. In this event you must follow the claims process set out under the heading: **How we may settle your claim**. If it is not covered by your main cover, then this is the process you must follow:

- **How to claim for your tyres**
  - Take your vehicle to a recognised tyre retailer.
  - Find out from the recognised tyre retailer whether the tyre can be repaired. If the tyre can be repaired then there is no claim under this optional benefit. If the tyre cannot be repaired, and needs to be replaced, then continue with the steps below.
  - Take pictures of the damaged tyre, clearly showing the damaged area, the sides of the tyres and the tread surface of the tyre.
  - Request an invoice detailing the following:
    - Vehicle details.
    - Tyre details as applicable.
    - The remaining tyre tread left (in millimetres) of the damaged tyre.
    - Confirmation that the tyre was irreparable.
  - Pay the tyre retailer directly and send us the pictures, a copy of the invoice and proof of payment within 30 days of the event taking place.
- **What we will pay if your claim is valid**
  - We will pay for a percentage of the price of a new tyre (including alignment and balancing). The amount we will pay depends on the remaining depth of the damaged tyre, as shown in the table below. You will have to pay the difference between the cost of a new tyre and the amount that we will pay.

Remaining tread depth of the damaged tyre	Tread depth of a new tyre				
	7mm	8mm	9mm	10mm	11mm
11mm					90.9%
10mm				90.0%	81.8%
9mm			88.9%	80.0%	72.7%
8mm		87.5%	77.8%	70.0%	63.6%
7mm	85.7%	75.0%	66.7%	60.0%	54.5%
6mm	71.4%	62.5%	55.6%	50.0%	45.5%
5mm	57.1%	50.0%	44.4%	40.0%	36.4%
4mm	42.9%	37.5%	33.3%	30.0%	27.3%
3mm	28.6%	25.0%	22.2%	20.0%	18.2%
2mm	14.3%	12.5%	11.1%	10.0%	9.1%

4.6 Claim conditions

- **Waiting period**

  You may not claim for a tyre during the first 30 days after the cover start date for this optional benefit.

- **Damaged tyres - same axle**

  Some vehicle manufacturers insist that tyres have the same tread per axle otherwise it can affect the vehicle warranty. In this instance we will also pay for the replacement of the undamaged tyre on the same axle as the damaged axle. The amount that we will pay depends on the remaining tread of the undamaged tyre.

5. Off-road driving (4X4)

5.1 In addition to the comprehensive cover that you have selected for your vehicle, we will also cover your vehicle for loss or damage when used in the following instances:

- To conduct trips on named and registered 4X4 off-road trails which you pay a fee to drive on. While the driver is receiving off-road training instruction at any off-road training facility. Such training facility must be fully registered and adhere to the regulations applicable to recreational driving as stipulated in accordance with the South African Qualifications Authority (SAQA). This is on condition that the vehicle is designed for off-road purposes.

  Important: This means that the following specific exclusion under **Uses of your vehicle** does not apply: Use on recognised 4x4 off-road trails (these are named and registered off-road trails which you pay a fee to drive on) and while the driver is receiving off-road training instruction at any off-road training facility unless you have taken the optional **Off-road driving (4X4)** benefit. Remember that all other terms and conditions of this cover section will apply to your Off-road driving (4x4) course use.

5.2 This cover includes:

- The limits in the motor section under the heading **Included Cover**, are replaced with increased limits for the following benefits:
  - Emergency accommodation.
  - Emergency repair after an accident.
  - Theft of a spare wheel.
  - Vehicle accessories.
  - Winching equipment.
- **First aid equipment**

  We will cover loss or damage to first aid equipment.
- **Non-standard tools**

  We will cover the costs to repair or replace tools that did not come standard with your vehicle, on condition that the tools did not break while you were using them.

  We will cover theft of non-standard tools from an unattended vehicle in any of the following instances:
  - The vehicle itself is securely parked (for instance inside a locked building or behind locked gates), and there are clear signs of forcible or violent entry into the building or the premises.
  - The vehicle is locked, there are clear signs of forced entry and the item is out of view, for instance inside a locked boot, inside the glove compartment or under a seat.
  - In the case of remote jamming, there is CCTV footage or other indisputable proof provided to us.
  - If the tools are fitted to the exterior of the vehicle, there must be clear signs of forcible or violent removal for theft cover to apply.
  - There is no cover for the theft of tools while the vehicle is left unguarded at the scene of an accident, unless leaving the vehicle unguarded is out of your control.

5.3 Theft of luggage

We will pay for the theft of luggage from a roof-rack, canopy, trailer or carrier up to the limit shown in your policy schedule. This cover is in addition to any cover you may have for luggage under the **Contents** cover section.

5.4 Personal documents

We will cover the costs to replace or obtain duplicates of personal documents lost or damaged as part of a valid claim to involving the insured vehicle.

Example: Identity documents, passports, visas and vaccination certificates as well as lost or damaged printed road maps or permits which allow the vehicle entry into or exit from countries.

The limit for the Off-road driving (4X4) benefit is in addition to the sum insured of your **vehicle**, other than for Emergency repair after an accident and Theft of a spare wheel.

WHAT WE DO NOT COVER

We do not cover any claims for loss, damage or liability directly caused by, or related to, any of these **Specific exclusions**. You must read these **Specific exclusions** together with the **General exclusions** in the **General terms & conditions** section to make sure you understand exactly what is not covered. These are not all the instances where we do not provide cover. The cover described in this **Vehicle** section may have exclusions mentioned in the description of the cover.

1. Accessories

There is no cover for accessories that are:

- Not included in the insured value of your vehicle.
- There is limited cover under the included **Vehicle accessories** and the optional **Off-road driving (4X4)** cover unless they have been specified and are listed in your policy schedule.
- There is also no cover for theft of accessories without signs of force or violence.
- Theft of parts or accessories while the vehicle is left unguarded at the scene of an accident, unless leaving the vehicle unguarded is out of your control.

2. Alcohol, drugs and driver behaviour

- There is no cover while your vehicle is driven or being towed in any of the following instances:
  - The driver is under the influence of alcohol, or the alcohol content in the driver's body exceeds the legal limit.
  - The driver is under the influence of drugs or medication, unless they are prescribed by a doctor and are taken in the correct dosage.
  - The driver refuses to submit to any test to determine the level of alcohol or drugs in their body, such as blood, urine or breathalyser tests.
  - The driver leaves the scene of the accident unreasonably or unlawfully.
  - The driver exposes the vehicle to situations that clearly have a high risk of loss or damage, for example making a U-turn on a highway or driving at an excessive speed.
- For the purposes of this exclusion, driver means any of the following people:
  - You, the regular or restricted driver or a permanent member of their household.
  - Any other person driving your vehicle with the permission of the following people:
    - You, the regular driver.
    - The restricted driver as provided for under **Who may drive your vehicle**.
    - An adult of your or the regular driver's household.

3. Custody of the motor trade

There is no cover while your vehicle is in the custody and control of the motor trade for any reason except if it is for valuation purposes or the overhaul, service or repair of your vehicle.

Example: You are not covered if your vehicle is stolen while it is parked at a dealer who is selling it on your behalf.

4. Damage to tyres

There is no cover for loss of or damage to your vehicle's tyres caused by:

- Braking, punctures, cuts or bursts while driving, unless the rim or another part of your vehicle is damaged in the same event. This exclusion does not apply if you are covered under the optional **Tyre cover** benefit.
- Intentional or malicious damage by the regular driver, restricted driver or by a member of your immediate family.

5. Permanent fixtures and fittings of trailers and caravans

We do not cover loss or damage to permanent fixtures and fittings inside of a trailer or caravan caused by theft or attempted theft when it is unoccupied or unattended for more than 48 hours and there is no evidence of violent or forcible entry into the trailer or caravan.

6. Pre-existing damage

There is no cover for the cost to repair any pre-existing or old damage, faulty workmanship or incomplete repairs that were in existence prior to a claim event.

7. Resultant loss or damage

We do not cover any resultant loss or damage that is caused because the driver continued to drive the vehicle after a claim event.

8. Sea, airports and mines

We do not cover you for any loss or damage, injury or liability if your vehicle is:

- Transported by sea (other than between ports within South Africa as explained in the included **Transit cover**)
- Driven on an aviation apron or runway
- Driven underground in a mine.

9. Unroadworthy vehicles

There is no cover for loss or damage caused directly because your vehicle does not meet the roadworthy requirements of the applicable National Road Traffic Act.

Example: Tyres that are below the legal thread limit impacts the distance before your vehicle comes to a complete stop in wet road conditions. If you are in an accident and our investigation shows that the accident could have been prevented if your vehicle's tyres were within the legal thread limit, we will reject your claim.

10. Uses of your vehicle

There is no cover for loss or damage while using your vehicle in any of the following instances:

- Using it to carry or tow a load that is greater than what it is designed or licensed for.
- Using it to carry passengers, the number of which is greater than the number of passengers the vehicle is licensed to carry.
- Using it to carry explosives or hazardous goods, unless it is for your own personal domestic use and you do not need a formal permit – for example, a gas cylinder for your stove or acid for your pool. Typical examples of explosives and hazardous goods are nitroglycerine or dynamite, chemicals or compressed gas, gas in liquid form, hazardous waste or liquid petroleum.
- Use on recognised 4x4 off-road trails (these are named and registered off-road trails which you pay a fee to drive on) and while the driver is receiving off-road training instruction at any off-road training facility unless you have taken the optional **Off-road driving (4X4)** benefit.
- Using it in connection with any performance tests, racing or speeding of any sort, trials or for performance demonstration purposes.
- During any vehicle sporting activity, or while it is being tested for any vehicle sporting activity.
- Using your vehicle outside of South Africa in a listed country for longer periods than those shown under the heading **Territorial limits**.
- Using your vehicle to give driving lessons for which you or the driver of the vehicle receive payment.
- On a vehicle sporting circuit or track of any kind, unless during an advanced driving course where all of the following apply:
    - The driving course is accredited by the Advanced Driver Training Industry Board of South Africa (A.D.T.I.B of S.A).

- At the time of the accident, the driver is under instruction of the approved and accredited driving school instructor.
- The accident happens while the driver is following the instructions of the driving school instructor.

- Using your motorcycle, scooter, three-wheeled vehicle, trailer, caravan or motorised caravan for business use.
- Using your quad-bike on a public road.
- Using your vehicle for commercial travelling or as a tool of trade, for example:
  - Using your vehicle as a courier or delivery vehicle.
  - Using your vehicle to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.
  - Towing a vehicle for financial gain.
  - Renting out your vehicle for use by others.
  - Using your vehicle to carry passengers for reward, such as a taxi (including ride-hailing services) or limousine. This exclusion does not apply to car-pooling or lift clubs.

Car-pooling means when you are carrying passengers and the passengers are contributing towards the running cost of the vehicle in a lift club and there is no element of profit or monetary gain for the driver or owner of the vehicle.

YOUR RESPONSIBILITIES

In addition to your responsibilities set out in the **General term and conditions: Your responsibilities** section, you have extra responsibilities that specifically apply to your **Motor Vehicle** cover section.

1. Comply with our security requirements

You must read your policy schedule to know what your security requirements are.

- We may specify the type of tracking device to be installed in your vehicle, which may be an early-warning device, a radio frequency device or a combination of either. An early-warning tracking device is one that can automatically alert you or the tracking company.
- You will not have any theft or hijacking cover if a security device is a condition of cover noted in your policy schedule and you do not have it installed.
- If a tracking device(s) is either:
  - a requirement for your vehicle; OR
  - not a requirement for your vehicle but you decide to get one and it is noted in your policy schedule and the appropriate premium discount has been given then **we will not pay a claim** for theft or hijacking in any of the following instances:
  - The tracking device(s) is not of the type stipulated in your policy schedule.
  - The tracking device(s) was not in working order at the time of the incident.
  - Your contract(s) was not active at the time of the incident.
  - You did not comply with the conditions of that contract(s).
  - You did not report the theft or hijacking to the tracking company(ies) as soon as reasonably possible after the incident.
- An additional excess will apply if the vehicle is left unattended and the application(s) for the early-warning tracking device(s) was accidentally not activated.

2. You must comply with conditions of cover

Before we agree to insure certain items, or to provide full or partial cover in certain instances, you may be requested to comply with measures to reduce the risk and severity of loss or damage. For example, we may ask you to have a tracking device installed in your vehicle. We will give you 14 days from the date we told you about these requirements for you to comply, unless we agree otherwise in writing.

3. Tell us of material changes

If there is a material change to the risk of the vehicle, we need to know within 21 days from the date that it has changed. You must tell us of the following:

- **Modifications:** If your vehicle is modified from the manufacturer's specifications, including changes to the engine capacity, suspension or to enhance its performance, we must agree to cover the modified vehicle.
- **Driver changes:** If the regular or restricted driver shown in the policy schedule changes, you must tell us.
- **Type of use:** You must tell us if your vehicle's type of use changes.
- **Address:** If the address where your vehicle is usually parked changes.
- **Limited mileage:** If your vehicle is insured for limited mileage, you must send us your vehicle's odometer reading every year at your renewal date as this affects your premium.

HOW WE MAY SETTLE YOUR CLAIM

In addition to the conditions set out in the **General terms & conditions**: **Claiming under this cover section**, there are extra conditions that specifically apply to your **Vehicle** section.

1. Total loss claims

- **Vehicles younger than 24 months:** We may choose any of the following methods to settle your claim:
  - **Replace**: We may replace your vehicle with a new vehicle of the same or similar make, model and specification. If your vehicle is still financed, remember that your financial institution's interest still takes priority. We will explain the process to you at claim stage and we will only replace your vehicle if you agree to it.
  - **Cash:** We may pay the list price of a new vehicle that is the same or similar make, model and specification (if the same model is not available).

  We will only do this if all of the following applies:
  - You are the first registered owner of the vehicle.
  - Your vehicle is less than 24 months old from the first registration date at the date of the claim event.
  - Your vehicle has less than 40 000 kilometres on its odometer at the date of the event.
  - In the case of the vehicle being stolen, that it was not recovered within 30 days.
- **Vehicles older than 24 months:** If your vehicle is older than 24 months from its first registration at the date of claim event, we may replace your vehicle or we may settle the claim in cash as explained below:
  - **Replace:** We may replace your vehicle with a used vehicle which is similar to, or better than your vehicle which was stolen or written-off. We will only do this if you agree to it.
  - **Cash:** We will settle the claim in cash by transferring the money into the bank account we have on record. If your vehicle is still financed, remember that we will first pay the financial institution as explained in the **General terms & conditions** section.
- **Cover ends after a total loss:** Cover for your vehicle ends if it is stolen and not recovered, or if our claims decision is to treat it as a write-off. If your vehicle is written-off, it becomes our property.

2. Repairable vehicles

- **We will use our repairer**
  - We will arrange for repairs to be carried out by a qualified repairer. The repairer will repair your vehicle to a condition substantially the same as its condition immediately before the event.
  - The quality of the workmanship and the materials used by our repairer are guaranteed for as long as you own the vehicle. This guarantee does not include wear and tear, rust, corrosion or depreciation.
  - If you are concerned about the quality of the repairs to your vehicle, you must tell us and make your vehicle available to us for inspection.
  - We will not pay for any work to your vehicle to correct repairs, unless we gave you our permission before the work was done.

- For non-road vehicles, you may only use a different repairer if we agree.
- Repairs must start within three months from the date on which we approved the repairs. If you only take your vehicle in for repairs after the three-month period, then we will only pay the amount that we agreed to as at the date of our approval. You will then have to pay the balance.

- **Replacement parts we may use**
  - If your vehicle is still covered by the manufacturer's warranty, service or motor plan, we will repair your vehicle according to the manufacturer's specifications.
  - If your vehicle is no longer covered by the manufacturer's warranty, service or motor plan, we may use new parts, parts which are consistent with the age or condition of your vehicle or approved alternative parts.
- **Replacement of windscreens, fitted glass or lights**
  - When replacing a windscreen, fitted glass or lights, we will choose to use either Original Equipment Manufacturer (OEM) or non-OEM (generic) glass that meets SABS safety and quality standards. The excess will vary depending on the glass chosen.
  - If any damaged part forms part of a set (for example side mirrors), we will only pay for the replacement of the actual part that is damaged.
- **Unavailability of parts in South Africa**
  - If any part, windscreen, fitted glass, lights or accessory are no longer available from the manufacturer, or is not available in South Africa, the following applies:
    - We will pay for the cost of a similar part or accessory that is available in South Africa, or we will pay the last listed price of the part or accessory that is no longer available, plus the reasonable costs to import it, up to the limit as shown in your policy schedule for the included **Cost of importing parts** cover.
    - We will also pay for the cost to have the part fitted to your vehicle by our preferred repairer.
    - We are not responsible for any additional costs because of a delay in the supply of parts or accessories.

3. How we handle claims in neighbouring countries (Repatriation)

If you have a valid claim, we may decide either to have the vehicle repaired in the country concerned, or let you bring it back to South Africa for repairs. You usually sign an agreement at the border stating that you are responsible to remove the vehicle from that country when returning to South Africa.

- **What we do not cover:**
  We will not pay for the following:
  - Theft of parts or accessories while the vehicle is left unguarded at the scene of an accident, unless this is out of your control.
  - More than the amount in your policy schedule for towing outside of South Africa as explained under the included **Towing and storage** cover.
  - Any government-imposed duties, customs, charges or stamps.
- **If the vehicle is a write-off:** If your vehicle is write-off and you do not bring it back to South Africa, we will deduct the value of the salvage from your pay-out.
  - The value of the salvage will be the amount we would have received for it in South Africa in terms of our salvage agreement with our salvage contractor.
  - You will remain the owner of the salvage and be responsible for complying with any local government requirements.
  - This means that the **Salvage belongs to us after a claim** condition in the **General terms & conditions**: **Claiming under this policy** section does not apply in this instance.

4. Reduced pay-out for built-up or SAPVIN vehicles

If your vehicle has been rebuilt (Code 3) or is a SAPVIN code vehicle and it is written off or stolen, we may reduce your pay-out by a minimum of 30% of the retail value.

- When calculating the retail value, we will consider factors such as condition and mileage of the vehicle.
- A Code 3 vehicle is a new or used vehicle that has been rebuilt after sustaining damage in an accident or incident. Even though it is roadworthy and complies with all relevant legislation, it always carries a Code 3 rating.
- A SAPVIN (SA Police Vehicle Identification Number) code vehicle can be allocated only by the Police when a vehicle's VIN number or engine number has been tampered with. The VIN number usually starts with AAPV.

Legal Costs

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DEFINITIONS THAT APPLY TO YOUR LEGAL COSTS COVER SECTION

We have given specific meaning to certain words or phrases. Below is a summary of the most frequently used terms in this section.

Attorney	A practicing attorney who was admitted by the High Court of South Africa to practice as an attorney. It includes a candidate attorney or paralegal working under the full-time supervision of such attorney. It also includes any other qualified professional at our sole discretion.
Legal costs	Legal costs come from the pursuit or defence of civil or labour matters. **Legal costs include:** • Fees and expenses sustained by an attorney appointed by us that represents you. • Fees and expenses sustained by an attorney acting on behalf of a third party, for which you are responsible after a court order or duly appointed arbitrator in CCMA labour matters. **Legal costs exclude:** • Punitive costs (i.e fines or penalties). • Fees charged by an expert, arbitrator or inquest, for example the report of a quantity surveyor or medical specialist. • Any costs incurred in the maintenance court. • Any costs incurred without our consent.
You	The definition of "you" only refers to a policyholder who is a natural person.

WHAT WE COVER

We cover you for legal costs and expenses, based on the tariffs of our preferred panel of attorneys and the limit shown in your policy schedule, after we have decided that there is merit in pursuing a legal solution arising out of any of the following:

1. Civil action

- We cover civil proceedings started by you that results in a settlement, arbitration, inquest or hearing.
- We cover civil proceedings against you in the initial court hearing.
- We cover one appeal or one review against the first court's judgment should we believe you have prospects of success.
- We cover one matrimonial action per family unit that is started by or against you (as long as the action or threat of action only began a minimum of six months after you applied for this cover and no practical action has been taken with respect to the divorce prior to the cover start date of this benefit. For example, moving out of the joint home, or making demands with respect to the custody of the children or maintenance), including:
    - Divorce actions – breach, enforcement or cancellation of divorce settlements, and property disputes.
    - General matrimonial agreements such as ante-nuptial agreements.
- We will only consider claims based on breach of contract if the contract was in writing and signed by both parties.
- We do not cover the following family-related disputes:
    - Child custody and guardianship, adoption, visitation rights, child support or paternity.
    - Disputes about engagements, promises to marry or living together as permanent partners.

Difference between civil action and criminal action

A civil action is when one person institutes legal proceedings against another person claiming for damages or performance from that other person. A criminal action occurs when a person is brought to court by the state and is accused of breaking a law which is classified as a crime – for example, armed robbery.

Examples of civil matters:

- Disputes about motor vehicle collisions, damage to your property by a third party, your own eviction, defective workmanship, breach of contract.
- The purchase, hire-purchase or leasing of defective goods.
- Unresolved disputes about pension or provident fund pay-outs.
- Consumer transactions and insurance claims.

3. Labour relations

- We cover labour proceedings up to a hearing in the initial court case. It does not include internal labour proceedings or awards made against you by the CCMA or the Labour Court.
- We cover all matters falling under the jurisdiction of the Labour Relations Act, 66 of 1995.
- We cover preparation for and representation during any mediation or arbitration proceedings.
- The claim date for labour matters will be the date of an unfair labour practice that led to the notice or event served on you.
- We do not cover legal representation at disciplinary hearings. This will ensure that you have cover available should you proceed with a court case.

Examples of labour matters:

- Unfair labour practices, unfair retrenchments or unfair dismissals.
- Wage and salary disputes, unfair salary deductions.
- Restraint of trade agreements.
- Discrimination in the workplace.

SPECIFIC EXCLUSIONS – WHAT WE DO NOT COVER

Specific exclusions are in addition to the exclusions set out under the heading **General exclusions** in the General terms & conditions section. We will not pay a claim for any of the benefits set out in the **Legal costs** cover section of this policy that was caused by or related to any of the following specific exclusions.

1. Aircraft, vehicles or watercraft

We do not cover legal costs or expenses relating to aircraft, vehicles or watercraft in any instance.

2. Alternative administrative body or fund

- Any matter that can be resolved satisfactorily through an administrative body or fund without the need for legal representation or the services of an attorney.
- For example, you should first resolve a disagreement with the relevant Ombudsman or the National Consumer Commission.

3. Avoidable legal costs

Any legal cost duplicated or sustained when there is a change in legal representation or attorney because you did not cooperate with the attorney or legal representative.

4. Business activities

- Any interest in immovable property which is not your permanent place of residence.
- Your conduct as an agent, contractor, sub-contractor or in the conduct of a trade, profession or other occupation or activity as a business.
- Mining activities.
- Your rights or obligations as a principal, shareholder, owner, co-owner, partner or member of an existing or proposed business.
- Your rights in a farm, professional practice, company, partnership, close corporation where financial gain or potential financial gain may be enjoyed by you or any other business-related activity or entity.
- Your rights or obligations as a director or officer under the Companies Act of 2008.
- Copyrights, patents, trademarks or other intellectual property rights or matter falling within the ambit of fiscal laws and mineral rights.
- Commission claims by or against you as an agent or principal other than out of full-time employment.
- Insolvencies, liquidations, sequestrations, and rehabilitations.
- Transfer fees, duties and bond registration fees for the purchase or sale of immovable property.
- Expert fees such as payment of doctors for medical reports and transcription of documents.

5. Criminal charges or proceedings

6. Data loss

Data loss because of data being compromised.

7. Defamation or false communication

Defamation or false communication by or against you that:

- Harms a person's reputation.
- Lessens the respect in which he is held.
- Prompts hostile opinions against the person.

8. Matters outside South Africa

- We cover civil and labour matters within South Africa only.
- Legal costs claims related to any proceedings or matters outside the jurisdictional limits of South Africa are excluded.
- Only South African citizens, who are permanently resident in South Africa, are covered under this policy.

9. Other instances

We will not cover legal costs if:

- You claim against us, our employees or agents.
- You do not have ownership or financial interest in the matter.
- You do not have reasonable prospects of success as determined by ourselves. If you proceed at your own cost and you are successful, we will pay you back up to the limit shown in the policy schedule.
- You acted intentionally.
- You started proceedings based on hatred, aggravation or for the purpose of revenge.
- You act as agent, executor or trustee of another person's estate or legal entity.
- Your claim relates to an oral contract or partly written contract.
- The cause of the legal action happened outside the period of insurance or during the waiting period.

10. Racism

We do not cover legal costs or expenses relating to racism in any instance, regardless of whether you are the defendant or the accused.

11. Rental of residential property

- Your rights or obligations as a landlord or owner of rental property.
- Tenant evictions or recovery of outstanding rental.

12. Rights of other persons

- If you signed surety and want to sue or defend.
- When you assign or delegate your rights to another person who is not insured under this policy.

13. Small Claims Court claims

A dispute that falls within the jurisdictional limits of the Small Claims Court Act No. 53 of 1979. We will supply you with a Small Claims Court kit containing all the pleadings and instructions.

SPECIFIC CONDITIONS WHEN YOU CLAIM

The conditions set out in the section **Claiming under this policy** in the **General terms & conditions** section do not apply to the **Legal costs** cover section.

1. There is a waiting period before you can claim

- There is a waiting period of 90 days from the cover start date before you can claim for legal costs, except for divorce and labour matters.
- There is a waiting period of six months after your cover start date for divorce, maintenance disputes and restraining orders.
- There is a waiting period of three months after your cover start date for labour matters.
- This means that we will not cover legal costs if the cause of action took place prior to or within 90 days, three or six months (as applicable) after the cover start date.
- If this policy ends and we issue a new policy, the waiting period will apply again from the new cover start date.

2. Prevent and minimise claims

- You must take reasonable steps to ensure that no violation of your rights or the rights of a third party occurs.
- You must try to resolve any matters without the assistance of any attorney.
- You must never admit guilt or liability. If you do, you may not have cover under this policy.
- You must take reasonable steps to ensure that damage or potential damage caused by a violation or infringement of your rights or those of a third party is alleviated.

3. How to claim

- You may report a claim for an event that happened during the period of insurance up to six months after the date that this policy ends.
- Tell us immediately after you become aware of a potential action, receive a letter of demand, summons or if another legal process was issued by you or against you.
- Send any police reports, court documents, letters of demand or any settlement offers to us.
- Tell us about any other insurance that you may have that could be relevant to the claim.

4. If you appoint your own attorney

- You may only appoint your own attorney if you receive our written permission to do so prior to the appointment.
- You must give us and the attorney acting on your behalf information and assistance required and all documentation held or received by you regarding the matter.
- You must ask the attorney at the first consultation to prepare a report on the merits and the economic viability of your case. The attorney must submit this report to us as soon as possible.

- You must keep a record of each consultation with your attorney, reflecting the date and duration of each consultation, and give us the information when we ask for it.
- We have the right to check the fees charged by your own attorney, and might not pay all the fees if it seems unreasonable.

5. You must obey the claims settlement rules

- You must only accept settlement with our written permission. This includes:
    - Payment into court or tender; and
    - Withdrawing any action with each party being responsible for its own legal costs.
- We will not regard a matter as settled until the action or defence is formally withdrawn, or a settlement agreement is made an order of the court.
- If you do not accept the first amount offered by a third party, we will not pay any legal costs after the date of the offer. This condition applies if the offer you rejected is equal to or more than:
    - The final offer you do accept; or
    - The amount awarded by the court.

6. You must tell us of appeal or review proceedings

You must tell us if your attorney decides to proceed with appeal or review proceedings after the outcome of a civil or labour matter.

7. We may recover legal expenses

- This section of the policy is ceded to us and we have the right to any payment claimed by you against either:
    - A party for recovery of legal expenses which we paid to you.
    - Your attorney for wasted legal costs or unnecessary legal expenses.
- You must assist us through your attorney, for the recovery and refund to us of any costs paid to you as part of the settlement.
- Any costs recovered (as ordered by the court against the losing party), will first be used to refund us for any claims paid.
- We may, without acquiring any liability or in any way lessening our rights, take legal action in your name to recover or contribute to a claim.

8. We reserve the right to decide if your claim is justified

We may reject your claim if the legal costs exceed the potential financial value.

9. Limitations to what we will pay

- The maximum limit per claim is shown in your policy schedule.
- We will not cover more than one claim at a time for the same matter, but we will cover more than one claim at a time for different matters.
- If you have more than one insurance policy in place that covers you for legal costs, the full amount of the claim will be split proportionally between the different policies.
    - The cover you have under each policy will determine how we split the claim amount.
    - If you claim from us, you may not also claim from the other insurer, and if you claim from the other insurer, you may not also claim from us.
    - If you claim from us, we may settle your claim in one of the following ways:
        - We may pay the full claim amount to you and recover from the other insurer the part of the claim which they are responsible for.
        - We may pay only our part of the claim to you and arrange with the other insurer to pay their part of the claim directly to you.

- Whichever option we decide on, we will pay back the part of the premiums received which relates to the other insurer's part of the claim, but only in respect of premiums received for three years prior to the date of the claim.
- It is the other insurer's responsibility to refund premiums you paid to them relating to our portion of the claim, and you will have to contact the other insurer directly for a refund.

10. Our responsibility ends after we have paid a claim

Once we have paid a claim, we have met our responsibilities to you under this policy. We will not be responsible for any other costs relating to that claim.

11. We will not pay any interest

We do not pay interest on any amount due by us unless ordered to do so by a South African court of law or agreed arbitrator.

12. If you do not agree with our claims decision

You may ask us to review our decision within 90 days from receiving our notice and you may take legal action against us within 270 days from receiving our notice. Please refer to the process explained under **How to complain** in the **General terms & conditions** section.

13. Prescription – expiry of claims

- When a claim prescribes, it means that you have lost your right to claim, and we will no longer be legally responsible to pay that claim.
- A claim will prescribe after 12 months from the date of the event, unless any of the following applies:
  - You have referred the claim to the National Financial Ombud Scheme South Africa NPC.
  - You have started legal action against us.
  - The claim relates to your legal liability towards another person.

Cyber Insurance

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DEFINITIONS THAT APPLY TO YOUR CYBER INSURANCE COVER SECTION

Child	Any financially dependent child as specified in the policy schedule. Your child includes a biological child, stepchild, grandchild, a legally fostered child or adopted child who must be under the age of 18.
Computer systems	Any computer, communications system, server, cloud infrastructure, microcontroller, interconnected electronic, wireless, web, or similar systems (including all hardware, software, and physical components thereof and the data stored thereon) used to process data or information in analogue, digital, electronic or wireless format, including but not limited to associated input and output devices, mobile devices, laptops, tablets, wearable devices, networking equipment and electronic backup facilities. This does not include operational technology that monitors or controls devices and events in business or embedded systems. For example, a monitor system used to change valves.
Cyber extortion	If you receive a legitimate threat or a demand for ransom by a third party to harm your computer system or if we need to resolve a cyber incident caused by that third party.
Data breach	A security breach where someone retrieves, destroys, changes, loses or discloses personal data unlawfully from your own or outsourced computer system. For example, someone hacking into your computer system or your email provider to steal personal data.
Electronic media	IT devices that are used to record and store digital data. This includes external drives, CD-ROMs, DVD-ROMs, magnetic tapes or disks, and USB sticks.
Email spoofing	Forging a sender's address or email header so that the message appears to have been sent from the legitimate source. For example, changing an email header so that the email appears to come from your bank.
Express kidnapping	The actual abduction and holding of the insured against their will for a period exceeding 4 hours where the victim is forced to surrender money and/or assets in exchange for their release.
IT infrastructure	Communication equipment or facilities that are used to maintain the functioning of electronic facilities that support computer systems and data.
Legal costs	Legal fees including costs for experts, investigations, court appearances, surveys, examination and procedures that are necessary to defend your case. These legal costs do not include general expenses such as salaries and overheads.
Lost income	Actual net income (income after deductions and tax has been removed) lost for the time reasonably and necessarily taken off from work but limited to 30 calendar days to fix your records after a claim event. The lost income for self-employed persons will be based on the previous year's tax returns.
Mobile wallet	Any virtual wallet that you store money in and which you can use to perform transactions. This does not include any crypto-currencies, credit bought or earned within a game or gambling site or a subscription purchased online.
Partner	A person who is your permanent life partner and who you have lived with for longer than 12 months at the time of the accident, your spouse or civil union partner. Cover only includes your partner if chosen and shown in your policy schedule.

Personal data	Information as defined by applicable data protection laws. This data identifies a person, for example, a name, identification number, location data including an online identifier or a physical, genetic, mental, economic, cultural or social identity.
Phishing	When someone pretends to be a trustworthy entity in electronic communication to obtain sensitive information such as usernames, passwords and credit card details.
Sanction	Any sanction, prohibition or restriction under United Nations resolutions or the trade or Sanctions, laws or regulations of the European Union, Germany, United Kingdom or United States of America.
Theft of funds	Any unauthorised electronic transaction of money from your personal account.
You	The definition of 'you' only refers to a policyholder who is a natural person.

WHAT WE COVER

We will cover your reasonable losses and expenses that may result from cyber incidents during the period of insurance. Your cover is dependent on the cover option you chose, and the limits shown in your policy schedule.

The annual claim limit will apply irrespective of the number of claims that you submit.

1. Options available

There are five options available, and your choice is shown in your policy schedule:

- **Mega cover:** You are only covered for **Theft of funds**.
- **Giga cover:** You are only covered for **Theft of funds, Identity theft, Data restoration and malware decontamination, Cyberbullying, Cyber stalking, Cyber extortion**.
- **Tera cover:** You are covered for **Theft of funds, Identity theft, Data restoration and malware decontamination, Cyberbullying and Cyber stalking, Cyber extortion**, and **Online shopping**.
- **Peta cover:** You are covered for **Theft of funds, Identity theft, Data restoration and malware decontamination, Cyberbullying and Cyber stalking, Cyber extortion, Online shopping** and **Express kidnapping**.
- **Exa cover:** You are covered for all the benefits explained in this cover section.

2. Cyberbullying and cyberstalking

Cyberbullying involves bullying over the internet and can result in your wrongful termination of employment, false arrest, disciplinary action at a school or shock and mental injury as diagnosed by a medical practitioner. Cyberbullying must include two or more acts of bullying, such as:

- Harassment, including repeated personal interaction despite your rejection.
- Intimidation.
- Defamation of character.
- Invasion of privacy, including unauthorised usage monitoring of your internet usage and electronic communication.
- Threats of violence.
- Cyberstalking involves someone that uses electronic devices or the internet to repeatedly harass or frighten you.

2.1 Cyberbullying and cyberstalking

- We will cover the reasonable and necessary costs for experts to remove online material from the internet if it relates to cyberbullying or cyberstalking. You are also covered for legal action taken against a third party for acts of cyberbullying or cyberstalking, or for false or defamatory information that they publish on the internet against you. We will also reimburse actual lost income if it is not covered by your employer.
- **Trauma benefit:** If cyberbullying or cyberstalking causes emotional trauma, we will pay a fixed benefit amount to assist with trauma counselling as diagnosed by a licensed professional. This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.
- **Additional school cost:** We will pay a fixed benefit amount if your child is affected by an act of cyberbullying or cyberstalking or for false and defamatory information published on the internet. Cover includes the expenses for additional school fees, school uniforms and educational material if a licensed doctor or psychologist recommends that your child needs to be placed in another school.

The following conditions apply:

- You provide written evidence stating the nature of events; where the content was posted; list of recipients; and
- An A-1 statement from the police and obtain a crime reference number within 7 days of discovery by you.

Examples:

1. Your child becomes the target of bullying via social media and starts to suffer from depression.
2. You start receiving threatening messages, or sensitive information about you is posted online, which leads to you losing your job or suffering emotional trauma as diagnosed by a licensed physician or psychologist.

Your cover:

We will cover the costs to remove the relevant online material, lost income, legal cost against the third party, payment for trauma counselling, and costs to move your child to a different school if required.

3. Cyber extortion

You may receive a legitimate demand for a ransom payment to prevent harm to your computer system or to prevent your personal information (photos, emails, or texts) from being made public.

We will cover (after consultation with an IT expert/Incident Response Provider) the ransom payment and reasonable costs to resolve the cyber extortion incident. The following conditions apply:

- The ransom payment must be made in adherence to the applicable laws at the time and subject to our prior written consent.
- You must notify the relevant law enforcement authorities of the cyber extortion incident.

Examples:

1. You click on a link in an email or open an attachment that installs malware on your personal device. The ransomware encrypts your data and a ransom demand is received asking you to make payment to decrypt your data.
2. You receive a request to pay a ransom demand, failing which your private photos and texts will be published online.

Your cover:

We will cover the costs for IT experts to confirm the validity of the demand and as appropriate to try restore your systems and data. If required, we will cover the ransom demand as well as other reasonable costs that may be incurred by you to resolve the incident.

4. Data and privacy breach by a third party

We will cover your legal costs if you claim damages from a third party for a data breach of your personal data. We will pay on condition that the third party acknowledges the data breach event to you in writing or publicly in the media.

Example:

A company that stores your information is hacked and as a result your personal information is stolen and identity theft is committed against you.

Your cover:

We will cover your legal costs to seek damages against the company from which your personal information was stolen.

5. Data restoration and malware decontamination

We will cover the reasonable and necessary costs for an expert to restore your data and software to the closest possible condition it was in immediately prior to the cyber incident.

- Computer malware is designed to cause harm or to gain access to computer systems. We will cover expenses to restore your computer system, data and electronic media that was affected by malware such as viruses, ransomware and rogue security software.
- We may replace your damaged computer system or parts of it if we determine that replacement is more economical than restoration.

Examples:

1. You browse a website that installs a programme on your device that encrypts your files, photos and software.
2. You borrow a memory stick or hard drive which is infected with malware. The malware damages your device and you need to reformat your hard drive, reinstall your operating system and restore all data from your backup.

Your cover:

We will cover the costs to restore your data and software and to replace parts of the computer should it be necessary.

6. Express kidnapping

We will cover the value of your personal funds and/or value of the personal property surrendered by you, who has been abducted or held against your will for a period exceeding 4 hours, in exchange for your release.

The following conditions apply:

- You must at all times use best efforts to ensure that knowledge of the existence of this insurance is restricted as far as possible.
- You must provide proof of cash withdrawal.
- You report the incident and obtain an A-1 statement and crime reference number from the police within 72 hours of release.
- We will not be liable for an amount exceeding the actual rand value of money or replacement value of the assets that are surrendered.
- We will not be liable for any amounts transferred from your business account.
- We will only be liable for an amount equal to the foreign currency equivalent based on the exchange rate set by the central bank on the day the money is surrendered.

Example:

Express kidnapping is when someone is taken and held against their will. The victim is forced to withdraw cash from an ATM or transfer money from their personal bank account until their funds are depleted or they are released.

Your cover:

We will cover the value of the funds and/or value of the property surrendered by the victim in exchange for their release.

The following exclusions as stated under the **Specific exclusions – what we do not cover** section of this policy do not apply to Express kidnapping:

- Payment card not in your possession.
- Tangible property and any consequential losses.
- Threats by others.
- Transfers or transactions via a bank ATM.

7. Identity theft

Identity theft happens when a person, other than your immediate family, illegally uses your identity document or confidential information relating to your identity.

Identity theft of personal data over the internet can result in additional expenses and lost income. We will cover the following expenses after an identity theft incident if we give our written consent:

- Costs to reapply for a loan or credit application that the credit provider rejected due to a bad credit rating.
- Costs to certify documents for law enforcement agencies, financial institutions or credit agencies.
- Telephone calls and postage to amend your records and to reflect your true name or identity.
- Credit monitoring with identity theft education and assistance from established providers up to six months.
- The cost to reissue the identity document which was used for the identity theft.

If you become a victim of identity theft, we will cover your expenses and lost income for the time you take off from work to sort out the identity theft incident. The following conditions apply:

- You must report the incident to the police within 72 hours of discovering the identity theft.
- You must provide written confirmation from your employer that the lost income will not be reimbursed.

Example:

Your personal email account or a company that has your personal information was hacked. Your information is stolen and is used to apply for loans, transact online and participate in tax and medical aid fraud.

Your cover:

We will cover the costs from identity theft and any lost income to take time off from work. We will also cover the reasonable costs to reapply for loans, get affidavits certified, make telephone calls, reissue documents used in the identity theft and we will cover credit and identity theft monitoring up to six months.

8. Online shopping

We will reimburse you for your direct and pure financial loss for transactions over the Internet via payment card or mobile wallet that you have been induced to enter into by a Third Party to make a purchase of goods or services which are not delivered or rendered.

Only goods or services that have been ordered online for your personal use, from within the Republic of South Africa that have not arrived within a reasonable time and no later than 3 months of delivery date or from outside the Republic of South Africa that have not arrived within reasonable time and no later than 1 year of delivery date shall be covered.

The following conditions apply:

- If the payment was not made in South African Rands then the exchange rate that was applicable at the time of the purchase shall be applied.
- The purchase was made during the policy period and payment was made in a single transaction without any installment purchases.
- You show that you have made reasonable attempts to resolve the issue with the Third Party and/or seller of the goods and services either by seeking performance of the sale or requesting a refund.
- The fraud event is reported by you to your card issuer, payment service provider, bank or other relevant entity within 48 hours of discovery by you.

- You provide written evidence that the card issuer, payment service provider, bank or other relevant entity is not reimbursing you.
- You report the incident and obtain an A-1 statement and crime reference number from the police within 72 hours of discovery by you.

The Online Shopping section does not provide cover for any of the following items:

- Electricity, gas, water, telecoms, or utilities transactions.
- Purchases made through online or print classifieds, such as but not limited to Facebook and Facebook marketplace, junkmail, gumtree, etc.
- Gambling or betting agreements.
- Software licenses or copyrights.
- Real estate transactions.
- Financial or negotiable instruments.
- Perishable goods, plants, or animals.
- Illegally acquired or unlawful goods including weapons.
- Purchases concluded over the dark web and/or using special access software.
- Lost profits, interest, or legal costs.
- Cancellation of an event.

Example:

You purchase an item online for your personal use and later discover that the website has vanished, leaving you no means of contacting the seller. You check HelloPeter (or a similar site) and find numerous complaints about the seller's fraudulent activities. You do not receive the goods or services ordered.

Your cover:

We will reimburse your financial loss for non-delivery or non-rendering of goods or services that were ordered online specifically for your personal use.

9. Theft of funds

- We will cover the following incidents:
  - Unauthorised electronic transaction of money or funds due to the hacking of your personal online bank account, credit or debit banks cards or hacking of your mobile wallet.
  - Direct and pure financial loss of your personal and non-business-related funds resulting from you being an innocent victim of phishing or email spoofing.
  - If you suffer financial loss from being a victim of phishing or email spoofing, we will cover the additional account charges for not keeping the minimum balance in your personal account or for failure to pay the monthly loan payment.
- We will cover reasonable legal costs to pursue:
  - A claim against your bank or mobile wallet company for compensation of the theft of funds.
  - A criminal case against the third party who is responsible for the theft of funds, phishing, or email spoofing.

The following conditions apply:

- Report the incident to the issuing bank or mobile wallet company within 48 hours of discovering the theft.
- Provide written evidence that the bank or mobile wallet company is not reimbursing your funds.
- Report the incident to the police and obtain an A-1 statement and crime reference number within 72 hours of discovery.

Examples:

Your personal bank statement shows a transaction you can't recall but the bank confirms that the transaction was made with your valid information and refuses to pay the funds lost.

You receive an email that appears to be from a legitimate source, but it is actually a spoofed email created by an attacker. You provide your username and password to your personal account as requested, and the attacker uses this information to steal funds from your bank account or mobile wallet.

Your cover:

We will cover the costs to investigate how the incident occurred, cover the funds you lost, and fees for insufficient funds or defaulting on a payment. We will also cover any legal fees to prosecute the third party who committed the theft.

8. Third party liability

You can be held legally liable for damages to a third party if you failed to prevent a cyber incident on your computer system or other internet-connected components (network incident). We will cover the following expenses after a cyber incident or data breach:

- The amounts which you are liable to pay for resultant damages to a third party's computer system.
- Legal costs.
- The reasonable costs for an expert to investigate and report the reasons and circumstances of the cyber incident or data breach.

Example:

Your device is hacked or infected with malware that causes damage to another person's device or data. As a result, this person takes legal action against you for the damages they suffered.

9. Territorial limits

You are covered for liability claims which are made against you anywhere in the world, except if the liability claim is made in the United States of America (USA), Canada or any other country which operates under the laws of the USA or Canada.

SPECIFIC EXCLUSIONS – WHAT WE DO NOT COVER

Specific exclusions shown under the **General exclusions** section do not apply to the benefits payable under your Cyber insurance section. We will not pay a claim for any of the benefits shown in the **Cyber Insurance** cover section of this policy that was caused by or related to any of the following specific exclusions.

1. Acts of terrorism

We do not cover acts of terrorism. This exclusion does not apply to cyber terrorism where someone damages, disrupts or accesses your computer systems for religious or political purposes, to influence the government or to put the public in fear.

2. Bodily injury, trauma, illness or death

There is no cover for bodily injury, trauma (except as covered under the **Trauma benefit**), illness or death.

3. Business or professional purposes

There is no cover for activities carried out by you for business or professional purposes.

4. Coins, tokens and keys when trading with cryptocurrencies

We do not cover coins, tokens and keys that are lost, misplaced, broken, modified, unavailable, inaccessible or delayed when trading with cryptocurrencies. It includes coins (e.g. Bitcoin, Ethereum, Ripple, IOTA), tokens (e.g. EOS, NEM, Tether) or public and private keys.

5. Computer systems in the following instances

There is no cover if you use computer systems when it has not:

- Completed development.
- Passed testing, including security assessments.
- Proved to be successful in a live environment.

6. Contractual liability

There is no cover for contractual liability that you accepted by way of a contract with a third party.

7. Electricity grid failure

We do not cover loss, damage, any amount of any kind, or liability that is caused (in any way) by Electricity grid failure.

- This exclusion also applies to consequential losses in respect of any public utilities that are affected by Electricity grid failure, including but not limited to, the disruption of water, telecommunications and sewage systems. It also applies to other consequential losses, such as the deterioration of any food or other items.
- This exclusion does not apply to Loadshedding which remains covered subject to the terms and conditions in your policy.

8. Events before the cover start date

We do not cover events which occurred or which you knew or should have known could lead to a claim before the cover start date.

9. Failure or interruption of IT infrastructure or related services

We will not cover failure or interruption of IT infrastructure or related services not under your control such as telecommunication, internet service, satellite, cable, electricity, gas or water providers.

10. Failure to comply with the authorised regulator

There is no cover in the event of failure to comply with the authorised regulator for the use of personal data under the data protection laws.

11. Failure to pay for, renew or extend

There is no cover in the event of failure to pay for, renew or extend any lease, contract, licence, or order to supply goods or services.

12. Failure to remove a website or webpage content

We will not cover your failure to remove a website or webpage content controlled by you after receiving a complaint or request to do so.

13. Faults or defects

We will not cover faults, defects, errors or omissions in designs, plans or specifications of your computer systems making them unfit for purpose.

14. Fines, damages or penalties

We do not cover fines, non-compensatory damages including constitutional, punitive, multiple, exemplary or liquidated damages or penalties.

15. Illegal or unlicensed software

There is no cover for the use of illegal or unlicensed software.

16. Improvement costs

There is no cover for costs to improve your computer system after a claim event unless it is unavoidable.

17. Intentional acts

We do not cover liability, loss or damage caused by criminal, dishonest, reckless or intentional acts committed by you, members of your household or a co-insured. This includes if the event happens with your or their knowledge or consent.

18. Investment or trading losses

There is no cover for investment or trading losses, including the inability to sell, transfer or dispose of securities.

19. Lawful seizure

We will not cover seizure, confiscation, demand, destruction or damage to your computer system due to the action, requirement or order of any government, regulator, court or other body acting within its lawful authority.

20. Losses related to games, gambling sites or subscriptions

We do not cover any loss related to crypto-currencies, credit bought or earned within a game or gambling site or a subscription purchased online.

21. Patents, trademarks or copyrights

There is no cover for misappropriation, theft or violation of any intellectual property with respect to patents, trademarks and copyrights.

22. Payment card not in your possession

We will not cover theft of funds where you are not in possession of your payment card at the time of transfer.

23. Scheduled downtime or planned outages

We do not cover scheduled downtime or planned outages of the computer systems.

24. Tangible property and any consequential losses

We do not cover loss of or damage to tangible property and any consequential losses, including the loss of use of the tangible property.

25. Threats by others

There is no cover if you were threatened by others to be physically harmed or injured and as an immediate and direct consequence of such threat you gave away access information such as log-in, password, fingerprint, facial recognition or alike to your computer system, online bank account, credit/debit card or mobile wallets.

26. Trade and economic sanctions

We cannot provide cover and we will not be liable to pay any claim or provide any benefit if that means we would not comply with any sanction, banning or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, as well as United Kingdom or United States of America, provided that these are not in contradiction to the legislative requirements applicable to us. If we find out that you are subject to such sanctions, we will cancel your policy from the policy start date or the date that you become subject to sanctions. We will refund any premiums paid by you and will not pay any claims.

27. Transfers or transactions via a bank ATM

There is no cover for fund transfers or transactions via a bank ATM.

28. Upfront payments

There is no cover for loss of funds whereby you were falsely convinced to-make payment upfront in return for payment, goods or services at a later stage.

29. War, riot, strike and civil commotion

This insurance does not cover any loss, damage, liability, cost or expense directly or indirectly arising from the following (whether war is declared or not):

- War, meaning armed conflict involving physical force:
  - By a state against another state, or
  - as part of a civil war, rebellion, revolution, insurrection, military action, or usurpation of power.

Or

- Cyber operation, meaning the use of a computer system by, at the direction of, or under the control of a state to:
  - Disrupt, deny access to or degrade functionality of a computer system, and/or
  - copy, remove, manipulate deny access to or, destroy information in a computer system.

Discharge of a nuclear weapon will be deemed to arise from war even if accidental.

CLAIMS CONDITIONS

The conditions set out in the **General terms & conditions: Claiming under this policy** do not apply to the **Cyber insurance** cover section. The conditions below apply to the **Cyber insurance** cover section.

1. How to claim

- Tell us right away.
- Report theft of funds to the issuing bank or mobile wallet company within 48 hours of discovering the theft.
- Report a crime to the police within 72 hours.
- **You must do the following when you submit a claim:**
  - Provide evidence of the claim event and describe the likely consequences.
  - Preserve any hardware, software and digital data and make these available to us.
  - Follow our recommendations to prevent further loss.
  - Make use of our service providers.
  - Take all reasonable and necessary measures to minimise the duration and effect of any losses after an event.

- Contact your broker immediately if you receive a letter of demand, summons or if another legal process was issued by you or against you.
- Provide complete information on time and send any police reports, court documents, letters of demand or any settlement offers to us.

- **You must never do any of the following:**
  - Admit guilt, fault, liability, or incur any legal costs without first getting our permission.
  - Offer or negotiate to pay a claim.
  - Accept any offer from another person for any damage that you want to claim for under this policy. If you do, you will not have any claim under this policy.

2. How to deal with a third party liability claim

- A third party claim must be made against you and reported to us during the period of insurance.
- We will consider whether you are responsible for causing the damage or loss.
- If we do not consider you responsible, we will reject the claim and send a rejection letter to you and the person claiming liability against you.
- If you are responsible, we will negotiate with the other party on your behalf. We will attempt to reach a settlement agreement for the amount of the loss, damage or injury.
- If we cannot reach a settlement, or if we receive a summons from the court, we will go to court on your behalf. This means that we take over your rights to defend yourself.
- The law allows three years from the date of the claim event, for the other person to claim from you.

3. What we will pay

We will pay the actual amount of liability, legal costs or expenses up to the limits shown in the policy schedule.

- A maximum limit will apply within one year irrespective of the number of claims you may have during the period of insurance.
- All pay-outs are made in South Africa, in local currency.

4. Who we will pay

- We will pay the claim amount to you or the approved service provider who assisted you with your claim.
- If we accept legal liability on your behalf, we will pay the claim amount to the person who is claiming liability against you.

5. Dual insurance – if you have double insurance

If you have more than one insurance policy in place that covers you for liability, legal costs or expenses for the same event, the full amount of the claim will be split proportionally between the different policies.

- The cover you have under each policy will determine how we split the claim amount.
- If you claim from us, you may not also claim from the other insurer, and if you claim from the other insurer, you may not also claim from us.
- If you claim from us, we may settle your claim in one of the following ways:
  - We may pay the full claim amount to you and recover from the other insurer the part of the claim which they are responsible for.
  - We may pay only our part of the claim to you and arrange with the other insurer to pay their part of the claim directly to you.
- Whichever option we decide on, we will pay back the part of the premiums received which relates to the other insurer's part of the claim, but only in respect of premiums received for three years prior to the date of the claim.
- It is the other insurer's responsibility to refund premiums you paid to them relating to our portion of the claim, and you will have to contact the other insurer directly for a refund.

6. Help us with any legal proceedings

Your assistance may be required if we decide to start legal proceedings against any party responsible for the loss. Note that any such legal action may be taken in your name.

7. Our responsibility ends after we have paid a claim

Once we have paid a claim, we have met our responsibilities to you under this cover section. We will not be responsible for any other costs relating to that claim.

8. We will not pay any interest

We do not pay interest on any amount due by us unless ordered to do so by a South African court of law or agreed arbitrator.

9. If you do not agree with our claims decision

Please refer to the process explained under **How to complain** in the **General terms & conditions** section.

10. Prescription – expiry of claims

When a claim prescribes, it means that you have lost your right to claim and we will no longer be legally responsible to pay that claim.

- A claim will prescribe after 12 months from the date of the event, unless any of the following applies:
    - You have referred the claim to the National Financial Ombud Scheme South Africa NPC.
    - You have started legal action against us.
    - The claim relates to your legal liability towards another person.

vanFlymen

van Flymen & Associates (Pty) Ltd is an authorised Financial Services Provider
Company Reg. No. 1983/002125/07
FSP. No. 8423

Tel: (011) 442 6160 | Email: info@vanflymen.co.za
97 Central Street, Houghton Estate, Johannesburg, 2198

www.vanflymen.co.za

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