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General terms and conditions

This section explains the rules relating to your chosen cover.

What makes up your policy of insurance

Your schedule, terms and conditions, together with any correspondence sent to you, as well as any verbal agreements made, will form your policy of insurance between you and us. Please ensure that you are familiar with the contents of all the documents and that all the details noted on your schedule are correct in every respect.

Definition of the regular driver

The regular driver is named specifically in the schedule and is defined as the person who drives the vehicle most often and more frequently than any other person.

How we indemnify you

Subject to the terms of your policy, we have the option to pay, replace or repair (or any combination of these) through a supplier or repairer of our choice.

Policy changes and cancellation

We may change or cancel your policy by giving you 30 days' notice. We may give notice verbally, electronically, by fax or by post to your last-known address. Any change or cancellation that you make will be effective from the time and date agreed to. Please note that, if you cancel your policy during the course of an insured month, the premium paid for the rest of that month will not be refunded to you.

If you cancel your policy or any part thereof because you also have cover for the same item/s with another insurer, or your vehicle was sold, stolen or written off, or for any other reason, your premium refund will be limited to premiums actually paid in the 12 months prior to cancellation.

Payments

Your policy is a monthly policy and you must make the monthly payment in advance, on the deduction date as stated on the schedule.

Payment not received

If we do not receive the payment for a policy on the deduction date(s) as stated on the schedule, you will not have any cover for the period for which you did not pay. From the second month's due payment, if payment is not made, we will allow a 15-day period of grace for payment. We will then also charge a non-refundable deduction fee.

If your premium is not received on your preferred deduction date, an attempt may be made to collect your premium on a more suitable deduction date in an effort to keep you covered. If payment is not received for three consecutive months, the policy will be cancelled immediately.

Reinstatement of interrupted cover

When cover is interrupted because we did not receive your payment, we have the right to debit your account to reinstate your cover. We will then charge a reinstatement fee and debit your account with it as soon as possible. In addition to the reinstatement fee, you must also make a payment for the cover to recommence.

Your obligations

If you do not fulfil any of the following obligations, your cover may be cancelled.

Your obligations are to:

1. give us true and complete information;
2. agree to comply with all our reasonable requests;
3. use all reasonable care and take all reasonable precautions to prevent or minimise loss, damage, death, injury or liability;
4. not admit any fault, nor make any offer of/or settlement, without our written agreement;

5. inform us if any of the policy details or declarations are incorrect or if any of these details or declarations change;
6. tell us if you change the address where you usually keep the items we insure; and
7. tell us about anything you have not yet disclosed, but that may be important for us to know in order to accept the policy, or about anything that changes that may be important for us to continue accepting the policy.

Important time limits

We will only indemnify you for a claim if you:

1. inform us and give us full details of anything that has happened that you may claim for, within 60 days;
2. report anything that is lost or stolen to the police, within 48 hours;
3. give us any documents that you receive in connection with any claim, within 30 days; and
4. give us all the information and documentation that we may ask for, within 30 days.

Disputed claims

After we inform you of our decision on a claim, we will allow you 90 days to make representations to us about our decision. If you do not comply with this time limit, we will not reconsider the disputed claim. If we do receive representations, the decision will then be reviewed and the outcome communicated to you.

If, after review, we do not indemnify you for a claim or any part of it and you wish to challenge our decision, you must serve legal process on us within six months, calculated from the expiry of the 90-day period referred to above. If you do not comply with this time limit, you will be prevented from proceeding with legal process.

Proof

When you claim, you may be asked to prove ownership and value of the things you claim for.

Contribution

If a claim is also covered by another policy, we will only indemnify you for our portion.

We do not indemnify you for:

Any claim for loss, damage, death, injury or liability that is caused by or results from:

Riots, wars, political acts, public disorder, terrorism or any attempted such acts:

1. civil commotion, labour disturbances, riot, strike, lock-out or public disorder, or any act or activity that is calculated or directed to bring about any of the above;
2. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
3. mutiny, military rising or usurped power, martial law or state of siege, or any other event or cause that determines the proclamation or maintenance of martial law or state of siege, insurrection, rebellion or revolution;
4. any act (whether on behalf of an organisation, body, person or group of persons) calculated or directed to overthrow or influence any state or government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
5. any act that is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any state or government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof;
6. any attempt to perform any act referred to in clause 4 or 5 above; and
7. the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in any of clauses 1 to 6 above.

Deliberate or fraudulent act

You will not be indemnified for a claim when you or a member of your household, or anybody who acts on your behalf, deliberately causes the loss, damage or injury. You will also not be indemnified if a claim is fraudulent in any way.

Things that happen for which the damage is covered by law

Any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act 1976 (No. 85 of 1976), as amended, of the Republic of South Africa, or any similar act operative in any of the territories to which your policy applies.

Nuclear substances

Nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste, or from the combustion of nuclear fuel that includes any self-sustaining process of nuclear fission.

Nationalisation

Nationalisation, confiscation, commandeering or requisition by any lawfully constituted authority.

Work stoppage

Stoppage or slowing down of work, a process or an operation.

Deterioration and breakdown

Failure, breakage or rust, wear and tear, depreciation, perishing, fading, or mechanical or electrical breakdown.

Contractual liability

Any loss arising from any contractual liability.

Consequential loss

Consequential loss or damage, except where it is specifically stated that damage or loss of this nature will be covered.

Illegal activities

Any loss or damage caused by the use of the insured property for, or in connection with, any illegal activity and/or the commission of any crime.

If we say that a claim is not covered because of any of the general exclusions above, then you must prove the contrary.

South African Special Risks Insurance Association (Sasria)

Sasria covers you for any accidental or intentional damage to your property caused by any person or group of people taking part in a riot, strike or lock-out, public disorder or civil commotion, or committing any act that has a political, social or economic aim, objective or cause, or that is in protest against any state or government. This cover is limited to things happening in South Africa. The Sasria master policy is available on request.

What is not covered by Sasria

Sasria does not cover loss or damage that is caused by:

1. consequential or indirect means;
2. a stoppage or deliberate slowing down of work;
3. your property being disposed of or confiscated by any lawful authority; or
4. an act of terrorism involving the use or release, or the threat thereof, of any nuclear weapon or device, or chemical or biological agent.

Proof

If Sasria does not pay your claim, it is your duty to prove that you were covered.

Undertaking in respect of the Ombudsman

We have given the Ombudsman for Short-term Insurance a written undertaking that we will always abide by his or her formal rulings in respect of any matter referred to him or her by a client.

The Ombudsman for Short-term Insurance can be contacted on 011 726 8900 or at PO Box 32334, Braamfontein 2017.

Vehicle – comprehensive

Under this section you may claim for any accident damage to the vehicle, or if it is stolen. You may also claim for the damage you caused to other parties' property.

The use of the vehicle

The type of use that you chose is stated on the schedule.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on the schedule, on top of the basic excess, where applicable.

We will indemnify you for:

The vehicle

The vehicle is comprehensively insured. We will indemnify you if it is damaged or stolen.

The most we will pay for the vehicle is its value stated on the schedule. If the vehicle is financed, we must first pay the finance company. If parts for the vehicle are not available and this delays the repairs, we will not indemnify you for the inconvenience or money you lose, or for any liability you may incur because of the delay.

Towing and storage

Towing and storage are covered. We will pay the reasonable cost to store the vehicle or to tow it to the closest repairer. You will be personally responsible for the cost of the towing and storage of your vehicle if you do not call the towline and use the approved towing operator we appoint.

The sound system

The vehicle's sound system is covered, but only if your schedule states that you are paying for cover.

Hail damage

Hail damage is covered, but only if your schedule states that you are paying for cover.

The canopy

The canopy of the pickup is covered, but only if your schedule states that you are paying for cover.

Vehicle hire

Vehicle hire is covered, as long as your claim is valid. We will pay for a hired vehicle through our preferred supplier, up to the maximum amount stated on your schedule, while your vehicle is being repaired and/or if your vehicle is stolen.

Medical costs

Medical costs are covered. If the vehicle is in an accident and any person in it is injured, we will pay up to **R500** towards the medical costs of each injured person.

Other parties

1. If the regular driver is legally liable for an accident that caused damage to another party's property, we will indemnify the other party on your behalf for damages, costs and expenses. The accident must have been caused by or be in connection with:
 - a. the vehicle on the policy; or
 - b. a vehicle, motorcycle, trailer or a caravan that was towed by the vehicle on the policy; or
 - c. a vehicle that is not on the policy, but that the regular driver personally drove, as long as he/she does not own it or have it under a hire or credit agreement.

We are not liable for the vehicle he/she drove.

2. We will also indemnify the other party (excluding passengers in your insured vehicle) for damages, costs and expenses caused by any person who drove or used the vehicle on the policy with the regular driver's permission, provided that the person is subject to the terms and conditions of the policy. That person may not have a claim against another policy.

The maximum amounts we will pay under this sub-section are stated on your schedule. These limits are per incident.

We do not indemnify you for:

No licence, under the influence, endorsed licence or invalid licence

If the vehicle on the policy or any other vehicle is being driven by the regular driver, or if the vehicle is being driven by any person who has the general consent of the regular driver to drive the vehicle, and the driver:

1. is not licensed to drive, or drives while under the influence of alcohol or drugs, or while the percentage of alcohol in the driver's blood exceeds the legal limit, or when the driver fails a breathalyser test; or
2. has an endorsed licence, whether the endorsement is displayed on the licence or is on record with the authorities for negligent, reckless or drunken driving, or for driving while the percentage of alcohol in that person's blood exceeds the legal limit.

An unroadworthy vehicle

When the vehicle or the caravan or trailer that it tows is involved in an accident and it is not in a roadworthy condition as defined in the legislation relating to roadworthiness, or when the law or traffic regulations do not allow towing.

Unauthorised use of vehicle

If someone uses the vehicle without your knowledge and consent and you have not laid a criminal charge against him/her with the police within 48 hours. You may also not withdraw the charge.

Vehicle used to earn an income or for racing

If the vehicle is used to carry fare-paying passengers, or for hiring, driving instruction, racing or competition.

Vehicle used in the motor trade

When the vehicle is used in connection with the motor trade, unless it is in for service or repairs.

Vehicle used in certain countries outside South Africa

When the vehicle is used outside South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe. We will not indemnify other parties on your behalf when the vehicle is used outside South Africa.

Accidental death or injury of a household member or employee

If a member of your household dies or is injured in an accident, or if a person who works for you dies or is injured while he/she is working.

Property in your possession and that of your household members

If the property in your possession is your property or the property of your household members, or other property that you and your household members have with you/them at the time of the accident.

Cover under the Road Accident Fund

Anything that will be paid for under the Road Accident Fund.

Vehicle – third party, fire and theft

Under this section you may claim for certain specified damage to the vehicle, or if it is stolen. You may also claim for the damage you caused to other parties' property. You may not claim for accident damage to your vehicle.

The use of the vehicle

The type of use that you chose is stated on your schedule.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on your schedule, on top of the basic excess, where applicable.

We will indemnify you for:

The vehicle

The vehicle is insured for third party, fire and theft. We will indemnify you if it is damaged as a direct result of fire, explosion, lightning or an attempted theft, or if it is stolen.

The most we will pay for the vehicle is its value stated on the schedule. If the vehicle is financed, we must first pay the finance company. If parts for the vehicle are not available and this delays the repairs, we will not indemnify you for the inconvenience or money you lose, or for any liability you may incur because of the delay.

Towing and storage

Towing and storage are covered. We will pay the reasonable cost to store the vehicle or to tow it to the closest repairer, provided that it was damaged by anything covered by the policy. You will be personally responsible for the cost of the towing and storage of your vehicle if you do not call the towline and use the approved towing operator we appoint.

The sound system

The vehicle's sound system is covered, but only if your schedule states that you are paying for cover.

The windscreen

The vehicle's windscreen is covered, but only if your schedule states that you are paying for cover.

The canopy

The canopy of the pickup is covered, but only if your schedule states that you are paying for cover.

Vehicle hire

Vehicle hire is covered, as long as your claim is valid. We will pay for a hired vehicle through our preferred supplier, up to the maximum amount stated on your schedule, if the vehicle is stolen.

Medical costs

Medical costs are covered. If the vehicle is in an accident and any person in it is injured, we will pay up to **R500** towards the medical costs of each injured person.

Other parties

1. If the regular driver is legally liable for an accident that caused damage to another party's property, we will indemnify the party on your behalf for damages, costs and expenses. The accident must have been caused by or be in connection with:

- a. the vehicle on the policy; or
- b. a vehicle, motorcycle, trailer or caravan that was towed by the vehicle on the policy; or
- c. a vehicle that is not on the policy, but that the regular driver personally drove, as long as he/she does not own it or have it under a hire or credit agreement.

We are not liable for the vehicle he/she drove.

2. We will also indemnify the other party (excluding passengers in your insured vehicle) for damages, costs and expenses caused by any person who drove or used the vehicle on the policy with the regular driver's permission, provided that the person is subject to the terms and conditions of the policy. That person may not have a claim against another policy.

The maximum amounts we will pay under this sub-section are stated on your schedule. These limits are per incident.

We do not indemnify you for:

No licence, under the influence, endorsed licence or invalid licence

If the vehicle on the policy or any other vehicle is being driven by the regular driver, or if the vehicle is being driven by any person who has the general consent of the regular driver to drive the vehicle, and the driver:

1. is not licensed to drive, or drives while under the influence of alcohol or drugs, or while the percentage of alcohol in the driver's blood exceeds the legal limit, or when the driver fails a breathalyser test; or
2. has an endorsed licence, whether the endorsement is displayed on the licence or is on record with the authorities for negligent, reckless or drunken driving, or for driving while the percentage of alcohol in that person's blood exceeds the legal limit.

An unroadworthy vehicle

When the vehicle or the caravan or trailer that it tows is involved in an accident and it is not in a roadworthy condition as defined in the legislation relating to roadworthiness, or when the law or traffic regulations do not allow towing.

Unauthorised use of vehicle

If someone uses the vehicle without your knowledge and consent and you have not laid a criminal charge against him/her with the police within 48 hours. You may also not withdraw the charge.

Vehicle used to earn an income or for racing

If the vehicle is used to carry fare-paying passengers, or for hiring, driving instruction, racing or competition.

Vehicle used in the motor trade

When the vehicle is used in connection with the motor trade, unless it is in for service or repairs.

Vehicle used in certain countries outside South Africa

When the vehicle is used outside South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe. We will not indemnify other parties on your behalf when the vehicle is used outside South Africa.

Accidental death or injury of a household member or employee

If a member of your household dies or is injured in an accident, or if a person who works for you dies or is injured while he/she is working.

Property in your possession and that of your household members

If the property in your possession is your property or the property of your household members, or other property that you and your household members have with you/them at the time of the accident.

Cover under the Road Accident Fund

Anything that will be paid for under the Road Accident Fund.

Vehicle – third party only

Under this section you may only claim for the damage you caused to other parties' property.

The use of the vehicle

The type of use that you chose is stated on your schedule.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on your schedule, on top of the basic excess, where applicable.

We will indemnify you for:

Other people's property

The vehicle is insured for third party only. We will only indemnify you for damage you caused to other parties' property. So, we will not indemnify you if the vehicle is damaged or stolen.

Medical costs

Medical costs are covered. If the vehicle is in an accident and any person in it is injured, we will pay up to **R500** towards the medical costs of each injured person.

The sound system

The vehicle's sound system is covered, but only if your schedule states that you are paying for cover.

Other parties

- 1 If the regular driver is legally liable for an accident that caused damage to another party's property, we will indemnify the other party on your behalf for damages, costs and expenses. The accident must have been caused by or be in connection with:
 - a. the vehicle on the policy; or
 - b. a vehicle, motorcycle, trailer or caravan that was towed by the vehicle on the policy; or
 - c. a vehicle that is not on the policy, but that the regular driver personally drove, as long as he/she does not own it or have it under a hire or credit agreement.

We are not liable for the vehicle he/she drove.

2. We will also indemnify the other party (excluding passengers in your insured vehicle) for damages, costs and expenses caused by any person who drove or used the vehicle on the policy with the regular driver's permission, provided that the person is subject to the terms and conditions of the policy. That person may also not have a claim against another policy.

The maximum amounts we will pay under this sub-section are stated on your schedule. These limits are per incident.

We do not indemnify you for:

No licence, under the influence, endorsed licence or invalid licence

If the vehicle on the policy or any other vehicle is being driven by the regular driver, or if the vehicle is being driven by any person who has the general consent of the regular driver to drive the vehicle, and if the driver:

1. is not licensed to drive, or drives while under the influence of alcohol or drugs, or while the percentage of alcohol in the driver's blood exceeds the legal limit, or when the driver fails a breathalyser test; or
2. has an endorsed licence, whether the endorsement is displayed on the licence or is on record with the authorities for negligent, reckless or drunken driving, or for driving while the percentage of alcohol in that person's blood exceeds the legal limit.

An unroadworthy vehicle

When the vehicle or the caravan or trailer that it tows is involved in an accident and it is not in a roadworthy condition as defined in the legislation relating to roadworthiness, or when the law or traffic regulations do not allow towing.

Unauthorised use of vehicle

If someone uses the vehicle without your knowledge and consent and you have not laid a criminal charge against him/her with the police within 48 hours. You may also not withdraw the charge.

Vehicle used to earn an income or for racing

If the vehicle is used to carry fare-paying passengers, or for hiring, driving instruction, racing or competition.

Vehicle used in the motor trade

When the vehicle is used in connection with the motor trade, unless it is in for service or repairs.

Vehicle used in certain countries outside South Africa

When the vehicle is used outside South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe. We will not indemnify other parties on your behalf when the vehicle is used outside South Africa.

Accidental death or injury of a household member or employee

If a member of your household dies or is injured in an accident, or if a person who works for you dies or is injured while he/she is working.

Property in your possession and that of your household members

If the property in your possession is your property or the property of your household members, or other property that you and your household members have with you/them at the time of the accident.

Cover under the Road Accident Fund

Anything that will be paid for under the Road Accident Fund.

Off-road vehicle – comprehensive

Under this section you may claim for any accident damage to the vehicle, or if it is stolen. You may also claim for the damage you caused to other parties' property.

The use of the vehicle

The type of use that you chose is stated on your schedule.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on your schedule, on top of the basic excess, where applicable.

We will indemnify you for:

The vehicle

The vehicle is comprehensively insured. We will indemnify you if it is damaged or stolen.

The most we will pay for the vehicle is its retail value. If the vehicle is financed, we must first pay the finance company. If parts for the vehicle are not available and this delays the repairs, we will not indemnify you for the inconvenience or money you lose, or for any liability you may incur because of the delay.

Towing and storage

Towing and storage are covered. We will pay the reasonable cost to store the vehicle or to tow it to the closest repairer. You will be personally responsible for the cost of the towing and storage of your vehicle if you do not call the towline and use the approved towing operator we appoint.

The sound system

The vehicle's sound system is covered, but only if the schedule states that you are paying for cover.

The accessories

The accessories fitted to the vehicle, excluding its sound system, are covered to a maximum of **R10 000**, unless your schedule states that you are paying for more cover.

The vehicle's keys

The vehicle's keys, if they are lost or damaged, and reprogramming of the vehicle's anti-theft system are covered to a maximum of **R3 000**. The basic excess is **R250** and no additional excesses will apply.

The vehicle's spare wheel

The vehicle's spare wheel is covered, if it is stolen. The basic excess is **R500** and no additional excesses will apply.

Hail damage

Hail damage is covered, but only if the schedule states that you are paying for cover.

The canopy

The canopy of the pickup is covered, but only if the schedule states that you are paying for cover.

Vehicle hire

Vehicle hire is covered, as long as your claim is valid. We will pay for a hired car through our preferred supplier, up to the maximum amount stated on the schedule, while the vehicle is being repaired and/or if the vehicle is stolen.

Medical costs

Medical costs are covered. If the vehicle is in an accident and any person in it is injured, we will pay up to **R5 000** per incident towards the medical costs.

Other parties

1. If the regular driver is legally liable for an accident that caused damage to another party's property, we will indemnify the other party on your behalf for damages, costs and expenses. The accident must have been caused by or be in connection with:
 - a. the vehicle on the policy; or
 - b. a vehicle, motorcycle, trailer or a caravan that was towed by the vehicle on the policy; or
 - c. a vehicle that is not on the policy, but that the regular driver personally drove, as long as he/she does not own it or have it under a hire or credit agreement.

We are not liable for the vehicle he/she drove.

2. We will also indemnify the other party (excluding passengers in your insured vehicle) for damages, costs and expenses caused by any person who drove or used the vehicle on the policy with the regular driver's permission, provided that the person is subject to the terms and conditions of the policy. That person may not have a claim against another policy.

The maximum amounts that will be paid under this sub-section are stated on your schedule. These limits are per incident.

We do not indemnify you for:

No licence, under the influence, endorsed licence or invalid licence

If the vehicle on the policy or any other vehicle is being driven by the regular driver, or if the vehicle is being driven by any person who has the general consent of the regular driver to drive this vehicle, and the driver:

1. is not licensed to drive, or drives while under the influence of alcohol or drugs, or while the percentage of alcohol in the driver's blood exceeds the legal limit, or when the driver fails a breathalyser test; or
2. has an endorsed licence, whether the endorsement is displayed on the licence or is on record with the authorities for negligent, reckless or drunken driving, or for driving while the percentage of alcohol in that person's blood exceeds the legal limit.

An unroadworthy vehicle

When the vehicle or the caravan or trailer that it tows is involved in an accident, and it is not in a roadworthy condition as defined in the legislation relating to roadworthiness, or when the law or traffic regulations do not allow towing.

Unauthorised use of a vehicle

If someone uses the vehicle without your knowledge and consent and you have not laid a criminal charge against him/her with the police within 48 hours. You may also not withdraw the charge.

Vehicle used to earn an income or for racing

If the vehicle is used to carry fare-paying passengers, or for hiring, driving instruction, racing or competition.

Vehicle used in the motor trade

When the vehicle is used in connection with the motor trade, unless it is in for service or repairs.

Vehicle used in certain countries outside South Africa

When the vehicle is used outside South Africa, Kenya, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Zambia and Zimbabwe. We will not indemnify other parties on your behalf when the vehicle is used outside South Africa.

Accidental death or injury of a household member or employee

If a member of your household dies or is injured in an accident, or if a person who works for you dies or is injured while he/she is working.

Property in your possession and that of your household members

If the property in your possession is your property or the property of your household members, or other property that you and your household members have with you/them at the time of the accident.

Cover under the Road Accident Fund

Anything that will be paid for under the Road Accident Fund.

Motorcycle – comprehensive

Under this section you may claim if your motorcycle is damaged or stolen. You may also claim for the damage you caused to other parties' property.

The use of the motorcycle

You will only have cover if you use the motorcycle solely for social, domestic and pleasure purposes, and between your home and your permanent place of work.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on your schedule, on top of the basic excess, where applicable.

We will indemnify you for:

The motorcycle

The motorcycle is comprehensively insured. We will indemnify you if the motorcycle is damaged or stolen.

The most we will pay for the motorcycle is its reasonable market value, or its value stated on the schedule, whichever is the lesser. If the motorcycle is financed, we must first pay the finance company. If parts for the motorcycle are not available and this delays the repairs, we will not indemnify you for the inconvenience or money you lose, or for any liability you may incur because of the delay.

Towing and storage

Towing and storage are covered. We will pay the reasonable cost to store the motorcycle or to tow it to the closest repairer. You will be personally responsible for the cost of the towing and storage of your motorcycle if you do not call the towline and use the approved towing operator we appoint.

The accessories

Stolen accessories are covered, if the motorcycle is stolen at the same time.

Other parties

If the regular driver is legally liable for an accident caused by or in connection with the motorcycle that caused damage to another party's property, we will indemnify the other party on your behalf for damages, costs and expenses.

The maximum amounts we will pay under this sub-section are stated on your schedule. These limits are per incident.

We do not indemnify you for:

No licence, under the influence, endorsed licence or invalid licence

If the motorcycle is being driven by the regular driver, or if the motorcycle is being driven by any person who has the general consent of the regular driver to drive the motorcycle, and the driver:

1. is not licensed to drive, or drives while under the influence of alcohol or drugs, or while the percentage of alcohol in the driver's blood exceeds the legal limit, or when the driver fails a breathalyser test; or
2. has an endorsed licence, whether the endorsement is displayed on the licence or is on record with the authorities for negligent, reckless or drunken driving, or for driving while the percentage of alcohol in that person's blood exceeds the legal limit.

An unroadworthy motorcycle

When the motorcycle is not in a roadworthy condition as defined in the legislation relating to roadworthiness.

Unauthorised use of motorcycle

If someone uses the motorcycle without your knowledge and consent and you have not laid a criminal charge against him/her with the police within 48 hours. You may also not withdraw the charge.

Motorcycle used to earn an income or for racing

If the motorcycle is used to carry goods or for trade purposes, hiring, driving instruction, racing or competition.

Motorcycle used in the motor trade

When the motorcycle is used in connection with the motor trade, unless it is in for service or repairs.

Motorcycle used in certain countries outside South Africa

When the motorcycle is used outside South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe. We will not indemnify other parties on your behalf when the motorcycle is used outside South Africa.

Accidental death or injury of a household member or Accidental death or injury of a household member or employee

If a member of your household dies or is injured in an accident, or if a person who works for you dies or is injured while he/she is working.

Property in your possession and that of your household members

If the property in your possession is your property or the property of your household members, or other property that you or your household members have with you/them at the time of the accident.

Cover under the Road Accident Fund

Anything that will be paid for under the Road Accident Fund.

Death or injury of any person

If he/she dies or is injured while travelling on or mounting or dismounting the motorcycle.

Caravan

Under this section you may claim if your caravan is damaged or stolen. You may also claim for the damage you caused to other parties' property.

The use of the caravan

You will only have cover if you use the caravan solely for social, domestic and pleasure purposes.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on your schedule, on top of the basic excess, where applicable.

We will indemnify you for:

The caravan

The caravan is comprehensively insured. We will indemnify you if the caravan is damaged or stolen.

The most we will pay for the caravan is its reasonable market value, or its value stated on the schedule, whichever is the lesser. If the caravan is financed, we must first pay the finance company. If parts for the caravan are not available and this delays the repairs, we will not indemnify you for the inconvenience or money you lose, or for any liability you may incur because of the delay.

Towing and storage

Towing and storage are covered. We will pay the reasonable cost to store the caravan or to tow it to the closest repairer. You will be personally responsible for the cost of the towing and storage of your caravan if you do not call the towline and use the approved towing operator we appoint.

Other parties

If the regular driver is legally liable for an accident caused by or in connection with the caravan that caused damage to another party's property, we will indemnify the other party on your behalf for damages, costs and expenses.

The maximum amounts we will pay under this sub-section are stated on your schedule. These limits are per incident.

We do not indemnify you for:

No licence, under the influence, endorsed licence or invalid licence

If the caravan is towed by a vehicle driven by the regular driver, or if the vehicle is being driven by any person who has the general consent of the regular driver to drive the vehicle, and the driver:

1. is not licensed to drive, or drives while under the influence of alcohol or drugs, or while the percentage of alcohol in the driver's blood exceeds the legal limit, or when the driver fails a breathalyser test; or
2. has an endorsed licence, whether the endorsement is displayed on the licence or is on record with the authorities for negligent, reckless or drunken driving, or for driving while the percentage of alcohol in that person's blood exceeds the legal limit.

An unroadworthy vehicle or caravan

When the caravan or the vehicle towing it is not in a roadworthy condition as defined in the legislation relating to roadworthiness, or when the law or traffic regulations do not allow towing.

Caravan used in certain countries outside South Africa

When the caravan is used outside South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe. We will not indemnify other parties on your behalf when the caravan is used outside South Africa.

Accidental death or injury of a household member or employee

If a member of your household dies or is injured in an accident, or if a person who works for you dies or is injured while he/she is working.

Property in your possession and that of your household members

If the property in your possession is your property or the property of your household members, or other property that you or your household members have with you/them at the time of the accident, or things that are inside the caravan, unless you insured them under caravan contents.

Cover under the Road Accident Fund

Anything that will be paid for under the Road Accident Fund.

Death or injury of any person

If he/she was in the caravan at the time of the accident.

Caravan – loose contents of caravan

Under this section you may claim for the loose contents inside your caravan.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on your schedule, on top of the basic excess, where applicable.

We will indemnify you for:

1. The loose contents of the caravan, your personal possessions and the personal possessions of your family members who live with you. These must be kept inside the caravan, and the schedule must state that you are paying for cover.
2. Loss or damage caused by fire, lightning, explosion, malicious damage, impact with the caravan, falling trees (but not while they are being felled), earthquake, storm, flood, break-in or theft, but only when we can see the damage caused by the break-in.

We do not indemnify you for:

1. Deeds, bonds, bills of exchange, promissory notes, money, cheques, stamps, documents of any kind, manuscripts, medals and coins, rare books, vehicles or bicycles.
2. Things you insured more specifically elsewhere or with us.
3. Goods and possessions that you use solely for business, professional or trade purposes.

Golf cart – comprehensive

Under this section you may claim if your golf cart is damaged or stolen. You may also claim for the damage you caused to other parties' property.

The use of the golf cart

You will only have cover if you use the golf cart solely for social, domestic and pleasure purposes.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess, where applicable.

We will indemnify you for:

The golf cart

The golf cart is comprehensively insured. We will indemnify you if the golf cart is damaged or stolen.

The most that we will pay for the golf cart is its reasonable market value, or its value stated on your schedule, whichever is the lesser. If the golf cart is financed, we must first pay the finance company. If parts for the golf cart are not available and this delays the repairs, we will not indemnify you for the inconvenience or money you lose, or for any liability you may incur because of the delay.

Towing and storage

We will pay the reasonable cost to store the golf cart or to tow it to the closest repairer.

Other parties

If the regular driver is legally liable for an accident caused by or in connection with the golf cart that caused damage to another party's property, we will indemnify the other party on your behalf for damages, costs and expenses.

The maximum amounts we will pay under this sub-section are stated on your schedule. These limits are per incident.

We do not indemnify you for:

No licence, under the influence, endorsed licence or invalid licence

If the golf cart is driven by, or towed by a vehicle driven by, the regular driver, or by any person who has the general consent of the regular driver, and the driver:

1. is not licensed to drive, or drives while under the influence of alcohol or drugs, or while the percentage of alcohol in the driver's blood exceeds the legal limit, or when the driver fails a breathalyser test; or
2. has an endorsed licence, whether the endorsement is displayed on the licence or is on record with the authorities for negligent, reckless or drunken driving, or for driving while the percentage of alcohol in that person's blood exceeds the legal limit.

Unauthorised use of golf cart

If someone uses the golf cart without your knowledge and consent and you have not laid a criminal charge against him/her with the police within 48 hours. You may also not withdraw the charge.

Golf cart used outside South Africa

We will not indemnify other parties on your behalf when the golf cart is used outside South Africa.

Accidental death or injury of a household member or employee

If a member of your household dies or is injured, or if a person who works for you dies or is injured while he/she is working, as a result of an accident caused by or in connection with the golf cart.

Property in your possession and that of your household members

If the property in your possession is your property or the property of your household members, or other property that you or your household members have with you/them at the time of the accident, or things inside the golf cart.

Cover under the Road Accident Fund

Anything that will be paid for under the Road Accident Fund.

Death or injury of any person

If he/she was inside the golf cart at the time of the accident.

Golf cart – theft

Under this section you may claim if your golf cart is stolen from the insured address.

The use of the golf cart

You will only have cover if you use the golf cart solely for social, domestic and pleasure purposes.

What you pay when you claim – the excess(es)

Every time you claim, you must pay the basic excess, where applicable.

We will indemnify you for:

The golf cart

We will indemnify you if the golf cart is stolen from your risk address where you live and have insured your goods.

The most we will pay for the golf cart is its reasonable market value, or its value stated on your schedule, whichever is the lesser. If the golf cart is financed, we must first pay the finance company.

We do not indemnify you for:

Golf cart stolen outside the estate

When the golf cart is used and stolen outside the estate where you live and keep your insured goods.

Unauthorised use of golf cart

If someone uses the golf cart without your knowledge and consent and you have not laid a criminal charge against him/her with the police within 48 hours. You may also not withdraw the charge.

Accidental death or injury of a household member, employee or third party

If a member of your household, or a person who works for you, or any other party dies or is injured inside or outside of the golf cart.

Damage/loss of property

For your property and the property of your household members; any property that you and your household members have with them or things inside the golf cart. You will also not be indemnified for loss of or damage to any property belonging to a third party.

Cover under the Road Accident Fund

Anything that will be paid for under the Road Accident Fund.

Trailer

Under this section you may claim if your trailer is damaged or stolen. You may also claim for the damage you caused to other parties' property.

Description of a trailer

A trailer is defined as a vehicle without means of self-propulsion, designed to be drawn by a self-propelled vehicle.

The use of the trailer

You will only have cover if you use the trailer solely for social, domestic and pleasure purposes.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on your schedule, on top of the basic excess, where applicable.

We will indemnify you for:

The trailer

The trailer is comprehensively insured. We will indemnify you if the trailer is damaged or stolen.

The most we will pay for the trailer is its reasonable market value, or its value stated on your schedule, whichever is the lesser. If the trailer is financed, we must first pay the finance company. If parts for the trailer are not available and this delays the repairs, we will not indemnify you for the inconvenience or money you lose, or for any liability you may incur because of the delay.

Towing and storage

Towing and storage are covered. We will pay the reasonable cost to store the trailer or to tow it to the closest repairer.

Other parties

If the regular driver is legally liable for an accident caused by or in connection with the trailer that caused damage to another party's property, we will indemnify the other party on your behalf for damages, costs and expenses.

The maximum amounts we will pay under this sub-section are stated on your schedule. These limits are per incident.

We do not indemnify you for:

No licence, under the influence, endorsed licence or invalid licence

If the trailer is towed by a vehicle driven by the regular driver, or if the vehicle is being driven by any person who has the general consent of the regular driver to drive the vehicle, and if the driver:

1. is not licensed to drive, or drives while under the influence of alcohol or drugs, or while the percentage of alcohol in the driver's blood exceeds the legal limit, or when the driver fails a breathalyser test; or
2. has an endorsed licence, whether the endorsement is displayed on the licence or is on record with the authorities for negligent, reckless or drunken driving, or for driving while the percentage of alcohol in that person's blood exceeds the legal limit.

An unroadworthy vehicle or trailer

When the trailer or the vehicle towing it is not in a roadworthy condition as defined in the legislation relating to roadworthiness, or when the law or traffic regulations do not allow towing.

Trailer used in certain countries outside South Africa

When the trailer is used outside South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe. We will not indemnify other parties on your behalf when the trailer is used outside South Africa.

Accidental death or injury of a household member or employee

If a member of your household dies or is injured in an accident, or if a person who works for you dies or is injured while he/she is working.

Property in your possession and that of your household members

If the property in your possession is your property or the property of your household members, or other property that you or your household members have with you/them at the time of the accident, or things inside the trailer.

Cover under the Road Accident Fund

Anything that will be paid for under the Road Accident Fund.

Death or injury of any person

If he/she was in the trailer at the time of the accident.

Watercraft

Under this section you may claim for any accident damage to the craft, or if it is stolen. You may also claim for the damage you caused to other parties and their property.

How and where the craft may be used

1. You will only have cover if you use the craft solely for social, domestic or pleasure purposes, and for the purpose for which it was designed.
2. The craft must be navigated and controlled by you, or with your permission by any competent person, and used in accordance with the rules and regulations applicable to the specific waters where the craft is used.
3. The craft must be ashore or afloat on inland or coastal waters, or be transported by road, sea, air or rail, with:
 - a. inland waters of southern Africa being all inland non-tidal navigable waterways of Botswana, Lesotho, Malawi, Mozambique, Namibia, South Africa, Swaziland, Zambia and Zimbabwe, including lakes, rivers and dams, used for sport and recreational boating; and
 - b. coastal waters of southern Africa being the territorial waters within a distance of 20 km off the coast of Walvis Bay, Namibia, on the Atlantic seaboard, around the coastline of South Africa to no further north than latitude 23 degrees south, Mozambique, on the Indian Ocean.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on the schedule, on top of the basic excess, where applicable.

We will indemnify you for:

The craft, its machinery and motor(s), standard fittings, gear, equipment and fitted accessories

The craft, its machinery and motor(s), standard fittings, gear, equipment and fitted accessories are comprehensively insured. We will indemnify you if it is damaged or stolen.

The most we will pay for the craft is its reasonable market value, or its value stated on your schedule, whichever is the lesser. If the craft is financed, we must first pay the finance company. If parts for the craft are not available and this delays the repairs, we will not indemnify you for the inconvenience or money you lose, or for any liability you may incur because of the delay.

The salvage charges

The salvage charges that you incurred in preventing or minimising further loss of or damage to the craft are covered.

Finding the craft

The cost of finding the craft after it became stranded, collided with something or sank is covered.

Repatriation

The cost to salvage the craft and deliver it to the nearest South African border post is covered, if it was disabled outside South Africa by anything covered by the policy.

Medical costs

Medical costs are covered. If the craft is in an accident or sinks and any person in it is injured, we will pay up to **R2 000** per incident.

Other parties

If the navigator of the craft is legally liable for an accident that caused damage to another party's property, or if a person died or was injured because of the accident, we will indemnify other parties, other than passengers on the craft or a waterskier, on your behalf for damages, costs and expenses. The accident must have been caused by or be in connection with the craft on the policy.

There will be no cover if the craft was being transported by road at the time of an accident, or if it was used outside South Africa or more than 20 km from its coast.

Waterskier liability

Waterskier liability is covered only to the extent stated on your schedule.

1. If the navigator is legally responsible, we will pay for the accidental death of or bodily injury to a waterskier, and loss of or damage to the property of a waterskier while being towed by the craft, or preparing to be towed, or before getting back into the craft.
2. If the waterskier is legally responsible, we will pay for the accidental death of or bodily injury to others, and loss of or damage to the property of others caused by a waterskier while being towed by the craft, or preparing to be towed, or before getting back into the craft.

We do not indemnify you for:

Property in your possession and that of your passengers

If the property in your possession is your property or the property of your passengers, or other property that you and your passengers have with you/them on the craft.

The craft's trailer

The trailer must be insured separately.

Accidental death or injury of a household member or employee

If a member of your household dies or is injured in an accident, or if a person who works for you dies or is injured while he/she is working.

Craft used to earn an income or for hiring or chartering

If the craft is used to carry fare-paying passengers, for hiring or piloting instruction, or while it is chartered.

Confiscation

If the craft is seized or confiscated by any legal authority.

Faulty repair work, latent defects, launching

If the loss or damage is caused by faulty repair work or maintenance, a latent defect in the craft's design, construction or machinery, or when the craft is being launched through the surf.

Pressure waves

If the loss or damage is due to pressure waves caused by an aircraft travelling at sonic or supersonic speed.

Transportation by road

If the craft is not conveyed on a properly constructed and designed, roadworthy trailer while in transit.

Aircraft or aerial devices

If the loss or damage is caused by aircraft or other aerial devices, or articles dropped from them.

Piracy or racing

If the loss or damage is caused by piracy or while the craft is being used in any kind of race, or speed or reliability trial. If the craft was used in an organised regatta, the cover for replacing or repairing sails, masts, spars, and standing and running rigging will be limited to two thirds of the cost.

Sails and protective covers

If sails and protective covers are lost or damaged as a result of being split by the wind or blown away, unless the craft is stranded, sinks, burns or collides, or the spars to which the sails are fastened become damaged.

Unattended craft

If the craft and its motor(s) are left unattended for a continuous period longer than 12 hours, unless the craft and its motor(s) are located at a marina or recognised place of mooring, within the confines of the insured's home, at any boatyard or place of repair, or at any other recognised place of storage.

Fire extinguisher(s) not installed or not in working order

If the loss or damage is caused by fire to any craft fitted with inboard machinery that does not carry a fire extinguisher(s) that is/are properly installed and maintained, and in efficient working order.

Navigator under the influence

If the navigator is under the influence of alcohol or drugs, or the percentage of alcohol in the navigator's blood exceeds the legal limit, or the navigator fails a breathalyser test.

Craft moored at an unregistered marina or mooring

If the loss or damage is caused to the craft while it is permanently moored at an unregistered marina or mooring.

Submerged motors

If you do not immediately flush and restart a submerged motor, if practicable.

Motor(s) not securely bolted

If the loss of or damage to the craft's machinery and outboard motor(s) is caused while it was not securely bolted to the craft.

Anti-theft device not fitted

If the craft's outboard motor(s) is/are stolen while not securely locked to the craft by an anti-theft device.

Other various causes

If loss or damage is directly or indirectly caused by failure, breakage or rust, wear and tear, deterioration or depreciation, perishing, fading, mechanical or electrical breakdown, insects or vermin, or consequential loss from any cause whatsoever.

Home contents

Under this section you may claim for items stolen from or damaged at your home.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on the schedule, on top of the basic excess, where applicable.

We will indemnify you for:

Loss of or damage to the household goods and personal possessions that you, and your family members who live with you, have inside your home or the outbuildings at the address on your schedule. This loss or damage must be caused by fire, lightning, power surge, explosion, malicious damage, impact with your home or outbuildings (room(s) without direct access to your house), falling trees (but not while they are being felled), earthquake, storm, flood, the bursting or overflowing of geysers, equipment or pipes, or break-in or theft.

The maximum indemnity for each of the following items is stated on your schedule:

Food that deteriorates

Food that deteriorates because of a power failure or if your fridge or freezer breaks down.

Stolen washing and garden furniture

Washing and garden furniture that is stolen while in the open at your home.

Your guests' belongings

Your guests' belongings stolen at your home.

Money stolen from your home

Money stolen from your home, as long as we can see the damage caused by the break-in.

Personal documents, coins and stamps

Loss of personal documents, coins and/or a stamp collection.

Locks and keys

Locks and keys if they are lost or damaged.

Credit or bank cards

The fraudulent use of your credit or bank cards.

A hole-in-one/bowling full-house

A hole-in-one or bowling full-house on a recognised golf course or bowling green.

Your and/or your spouse's death

Your and/or your spouse's death, if it is caused by a fire or a break-in at your home.

Your domestic employee's belongings

Your domestic employee's belongings if stolen, but only when we can see the damage caused by the break-in into the outbuildings.

Medical expenses

Medical expenses incurred because of injury that was caused by a defect in your buildings or by your household pet. We will not indemnify you for injury of a household member, but we will indemnify you for your domestic employee's injuries.

Veterinary expenses

If your household pet is injured in a road accident.

Rent to live elsewhere

If you cannot live in your home because it was damaged by anything covered by the policy.

Belongings in a removal truck

When your belongings are in a removal truck and it is involved in an accident. We will also indemnify you for damage caused by fire, lightning and explosion while your belongings are in transit or stored in a registered furniture warehouse.

Breakage of mirrors and glass

Breakage of mirrors and glass that are part of a stove, an oven or furniture, when broken by accident.

Breakage of a television set

When broken by accident, but not when it breaks down mechanically or electrically.

Fire brigade charges

Fire brigade charges incurred for a fire at your home.

Liability as a householder

If you are legally liable, we will indemnify you:

1. if any person other than you, a member of your family who lives with you or someone who works for you is injured or dies accidentally;
2. if the property of any person other than you, a member of your family who lives with you or someone who works for you is accidentally damaged (note that something that does not belong to you or your family, but that you are looking after, is not insured); and
3. for the recoverable legal costs of the person who claims against you.

Liability as a tenant

If you are legally liable, we will indemnify you:

1. for damage to the buildings and the landlord's fittings to the buildings that you are renting, caused by anything covered by this policy;
2. if sanitaryware or fixed panes of glass break by accident; and
3. if water, gas or sewerage pipes, or electricity or telephone connections of the buildings or outbuildings break by accident.

Liability to domestic employees

If you are legally liable, we will pay if your domestic employee is injured or dies because of an accident that happened at your home while he/she was working.

We do not indemnify you for:

Various documents, money, etc.

Deeds, bonds, bills of exchange, promissory notes, money, cheques, stamps, documents of any kind, manuscripts, medals and coins, rare books, vehicles or their sound systems, accessories or parts, animals, watercraft, trailers or caravans.

Items specifically insured

Items you insured more specifically elsewhere or with us.

Fire damage to a thatched-roof building

Fire damage if your home or outbuildings have a thatched roof, unless the schedule states that this is covered.

Damage to non-approved buildings

Any damage if the relevant local authority did not approve or would not have approved the construction of the building.

Goods used solely for business

Goods and possessions that you use solely for business, professional or trade purposes.

Borehole and swimming pool equipment

These items can be insured separately with a portable possessions policy.

Items stolen from your garage or outbuildings

We will only indemnify you if we can see the damage caused by the break-in.

Communal living

Any loss or damage if more than two people who are unrelated to you live in your home and it is a commune.

Transit and storage outside South Africa

Any damage or loss if your belongings are transported in a removal truck or stored outside the borders of South Africa.

Liability claims

For death, injury or damage caused by, resulting from, or due to your:

1. ownership, possession or use of aircraft, vehicles or watercraft;
2. ownership of land or buildings;
3. pursuit or exercise of any trade, business or profession;
4. animal, other than a cat, dog or horse, which you ride for pleasure;
5. use of a weapon; or
6. intentional or malicious act.

What happens if you are underinsured

The amount for which you insure your belongings must be their replacement value. The replacement value is what it will cost you, at the time of a claim, to replace all your belongings with similar new ones. If you claim, we will calculate the replacement value for which you should have insured your home contents. If you insured them for less than that, we will only pay a part of your claim, e.g.:

CLAIM	R10 000
INSURED FOR	R50 000
REPLACEMENT VALUE OF TOTAL CONTENTS	R100 000
UNDERINSURANCE CALCULATION	$R10\ 000 \times R50\ 000$
	<hr/>
	R100 000
CLAIM PAYMENT	R5 000

Portable possessions

Under this section you may claim for items you normally carry with you that are lost, stolen or damaged.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on your schedule, on top of the basic excess, where applicable.

We will indemnify you for:

1. Loss of or damage to your jewellery, clothing and the personal items that you and your family members who live with you normally wear or carry with you/them. If any one item is worth more than the amount stated on your schedule, it must be specified before we will indemnify you for it.
2. Something that does not fit the description of the items above, but only if we agreed to insure it and it is specified on your schedule.
3. Bicycles, prescription glasses, contact lenses and cellphones, but only if they are specified on your schedule.
4. Borehole and swimming pool equipment (including the pump), but only if specified on your schedule.

We do not indemnify you for:

1. Loss, damage or deterioration because of moths or vermin, cleaning, ironing, repairing or restoring.
2. Loss of or damage to a watch caused by over-winding, leaking batteries or immersion in water.

3. Something that you use solely for business, trade or professional purposes.
4. More than the amount stated on the schedule if your insured items are stolen from the cabin of a vehicle. There will be no cover if we cannot see the damage caused by the break-in.
5. More than the amount stated on the schedule if your insured items are stolen from the locked boot of a vehicle. There will be no cover if we cannot see the damage caused by the break-in.
6. Your washing stolen while in the open.
7. Money, cheques and other negotiable instruments.

Buildings

Under this section you may claim for damage to the physical structures of your home and its outbuildings.

What you pay when you claim – the excess(es)

Every time something happens for which you claim, you must pay the basic excess. You must also pay any of the additional excesses on the schedule, on top of the basic excess, where applicable.

We will indemnify you for:

Loss of or damage to your private home, garages, outbuildings, swimming pool (but not borehole and swimming pool equipment), walls, gates, fences, tennis court, and the fixtures and fittings at the address on your schedule.

Loss or damage caused by:

1. fire, lightning, explosion, and/or earthquake;
2. the bursting or overflowing of equipment or pipes (other than what is attached to the geyser or the geyser itself);
3. storm or flood, but not when the loss or damage is to your retaining walls;
4. impact with your home and outbuildings by animals, vehicles and falling trees (but not while they are being felled);
5. aircraft or things dropped from them;
6. malicious or intentional damage, but not if your home is unoccupied for more than 60 days in a year;
7. break-in or theft, but if your home or a part of it is let, then only if we can see the damage caused by the break-in;
8. Subsidence of land:

If your schedule states that you are paying for this cover, we will indemnify you for loss of or damage to your private home, garage and outbuildings caused by subsidence or heave of the land supporting the building or landslide, as long as the loss or damage is not caused by or does not arise from:

- a. excavations other than mining excavations;
- b. alterations, additions or repairs to the dwelling;
- c. the compaction of infill;
- d. defective design materials or workmanship; or
- e. normal settlement, shrinkage or expansion of the dwelling.

Under this cover extension we will also indemnify you if you have a home contents policy with us and, due to subsidence, heave or landslip, the insured items that you normally keep inside the buildings at the same insured address are lost or damaged at the same time as your buildings, and your buildings claim is approved; and

9. Geysers:

- a. loss or damage caused by the bursting or overflowing of geysers, equipment or pipes attached to the geysers, up to the maximum amount stated on your schedule; and
- b. loss or damage to the geysers and attached equipment and pipes, but only if your schedule states that you are paying for geyser cover.

The maximum indemnity for each of the following items is stated on your schedule:

Loss of rent

Rent that you lost if your tenant had to vacate the insured buildings because they were damaged by something that is covered under this policy.

Rent to live elsewhere

If you cannot live in your home because it was damaged by anything covered by the policy.

Professional fees

Your expenses for professional fees and charges from public authorities following damage caused by something that is covered under this policy.

Glass and sanitaryware

Your fixed glass and sanitaryware that is damaged accidentally.

Power supply

Your public supply or mains connections that are damaged accidentally.

Aerials

Your radio/television aerials or masts and satellite dishes when they break accidentally or if they are stolen.

Fire brigade charges

Fire brigade charges incurred for a fire at your home.

Demolition charges

The cost to demolish your home and to remove the debris if it was damaged by anything covered by this policy.

Liability as a homeowner

If you are legally liable, we will indemnify you:

1. if any person other than you, a member of your family who lives with you or someone who works for you is injured or dies accidentally;
2. if the property of any person other than you, a member of your family who lives with you or someone who works for you is accidentally damaged (note that something that does not belong to you or your family, but that you are looking after, is not insured); and
3. for the recoverable legal costs of the person who claims against you.

Liability to domestic employees

If you are legally liable, we will pay if your domestic employee is injured or dies because of an accident at your home while he/she is working.

We do not indemnify you for:

Fire damage to a thatched-roof building

Fire damage if your home or outbuildings have a thatched roof, unless your schedule states that this is covered.

Damage to non-approved buildings

Any damage if the relevant local authority did not approve or would not have approved the construction of the building.

Liability claims

For death, injury or damage caused by, resulting from, or due to:

1. the ownership, possession or use of lifts or vehicles; or
2. the pursuit or exercise of any trade, business or profession.

Subsidence, heave and landslip claims for:

1. loss of or damage to solid floor slabs or any other part of the building resulting from the movement of the slabs, unless the foundations supporting the external walls of the buildings are damaged by the same cause at the same time;
2. loss of or damage to swimming pools, tennis courts, patios, terraces, driveways, paths, septic or conservancy tanks, drains, water courses, walls, gates, posts and fences, unless the private residence or its domestic buildings are damaged by the same cause at the same time; or
3. the cost of work necessary to prevent further loss or damage due to subsidence, heave or landslide, except where appropriate design precautions were implemented during the original construction of the dwelling and any subsequent additions thereto.

What happens if you are underinsured

Buildings cover

You must insure your home for its replacement value. The replacement value is what it will cost you at the time of a claim to rebuild your home, outbuildings, walls, swimming pool, etc. with new material.

If you claim, we will calculate the replacement value for which you should have insured your buildings. If you insured it for less than that, we will only pay a part of your claim, e.g.:

CLAIM	R20 000
INSURED FOR	R100 000
REPLACEMENT VALUE	R200 000
UNDERINSURANCE CALCULATION	$R20\ 000 \times R100\ 000$
	<hr/>
	R200 000
CLAIM PAYMENT	R10 000

Geyser Cover

You must insure your geysers for the actual number of geysers in your home, outbuildings and domestic quarters. If you claim, we will calculate the costs against the actual number of geysers in your home. If you insured fewer geysers than the actual number of geysers in your home, we will only pay a part of your claim, e.g.:

CLAIM FOR ONE BURST GEYSER	R10 000
NUMBER OF GEYSERS INSURED	1
ACTUAL NUMBER OF GEYSERS	2
UNDERINSURANCE CALCULATION	<u>R10 000</u>
	2
CLAIM PAYMENT	R5 000