

Welcome to our kingdom

King Price
Policy Document



kingprice.co.za

KingPrice[™]
INSURANCE

FSP no. 43862



Here's what's inside

Welcome to your very own
King Price Policy Document (KPPD)

Welcome to our family	4
The king's insurance options	5
Things you need to know	6
The stuff you need to do	11
How to claim	13
Our commitment to you	16
Sasria	18
Car insurance	20
Trailer & caravan insurance	30
Buildings insurance	33
Home contents insurance	41
Portable possessions insurance	49
Important contact details	53
The king's emergency assist	54
Roadside assist	54
Accident assist	55
Medical assist	56
Home assist	57
The king's cab	58

King Price client care details

Need answers? Get in touch

Call our client care line: 0860 50 50 50

Contact our emergency assist line: 0860 50 50 50

Email us: clientcare@kingprice.co.za

Visit us online: kingprice.co.za

To make a claim: claims@kingprice.co.za

We'd love to hear from you... Complaints or compliments

At King Price we may be super cheap and super efficient, but we're also super curious, and we want to make sure we're doing the best we can do. The king takes good service very seriously. So if your consultant made you feel royally spoilt... Or if they just straight up spoiled your day, please don't hesitate to let us know.

For either complaints or compliments, you can email the king directly, king@kingprice.co.za

Your very own KPPD

King Price
Policy Document

Congratulations

You're now under the protection of the king

Since you've already decided to join the King Price royal family, we realise that we don't have to tell you what a wise decision you've made. Please keep that in mind though as you go over the information that follows in your KPPD (King Price Policy Document).

We're not going to sugar coat the reality... It's long. In fact, it consists of 60 plus pages. And it's comprehensive. As you read it, you'll find words like 'substantiate' and 'modification'. Not to mention... 'comprehensive'. We sympathise. We really do. After all, who actually wants to read a long and probably boring policy document? Well, to be honest, maybe you do. Because this is *your* long and probably boring policy document. It explains the cover you enjoy, based on the information you've given us, and it conveys the finer details of your policy and all your responsibilities in (we hope) the clearest possible way.

So even though we hate to nag, please go read your KPPD, check all the details on your schedule and make sure that you fully understand the policy wording. If anything is unclear at all, or should you need to update your information, don't hesitate to give us a call on 0860 50 50 50.

It's in your own best interest to do so. Remember, incorrect details = incorrect cover.

Royal regards & safe driving,



King Price

0860 50 50 50

clientcare@kingprice.co.za

FSP no. 43862

The king's insurance options

Your choice, our pleasure

King Price is proud to offer you cover for all your short-term insurance needs, at a super cheap price. The following is a snapshot summary of the insurance options you can choose from:

	Car	<ul style="list-style-type: none"> • Comprehensive cover. • Third party, fire and theft. • Third party only.
	Buildings	Cover for damage to the physical structures of your property, such as your home and its outbuildings.
	Home contents	Cover for items stolen from, or damaged at, your home.
	Portable possessions	Cover against the loss of, or damage to, your precious portable possessions that you normally carry with you.
	Trailer	Cover against damage or theft of your trailer. Optional additional cover for trailer contents cover.
	Caravan	Cover against damage or theft of your caravan. Optional additional cover for caravan contents cover.
	R1 insurance	Insure your bike, golf clubs, Nikon camera or hearing aid for R1 per month if your car is insured with King Price.
	Shortfall cover	Bridges the gap between how much you get paid out for your car, and what you still owe on it.

Things you need to know

Your King Price policy... It's all about you

Your contract with us (King Price) consists of this policy wording, your policy schedule, all written correspondence and verbal agreements. You need to ensure that all the information is correct. Incorrect information may influence the validity of the contract and/or the outcome of your claim.

If not correct, please contact us immediately to have it updated.
Remember, incorrect details = incorrect cover.

KPPD

+ schedule

+ written correspondence

+ recorded calls

} = *your policy*



When it starts

The commencement date (start date) of your cover is the date on which we agreed that the policy should start. The first premium must also be paid by this date.

Monthly premium

Your monthly premium is the amount that you need to pay every month, by debit order, to enjoy the insurance cover you chose.

How and when to pay

Your monthly premium must be paid on the agreed payment date, and in the manner agreed upon. Please note that you always pay for insurance in advance.

And if you don't pay

Let's say your debit order is returned by your bank, and your insurance premium due to us isn't paid as a result of that...

- An additional admin fee will be charged.
- You'll have a grace period of 15 days from the date of payment that has been agreed between you and us (as noted on your policy schedule), to correct the situation and pay us. If your premium is paid on a monthly basis, the 15-day grace period will commence from the second month that you're insured with us.
- If the premium remains unpaid, you'll unfortunately not be covered for the full period that would have been covered by this unpaid premium. This break in cover may also result in your policy being re-rated.
- Should any incident happen for which you want to claim during this 15-day grace period, the approval of such a claim will only be considered once we have received your premium payment in full, and no later than the 15th day of the grace period.



Please note: If we don't receive the payment for 2 months in a row, we'll immediately cancel your entire policy and you'll no longer enjoy cover. Remember, no premium paid = no cover.

So to ensure continuous, peace-of-mind cover, please make sure that there's enough money in your bank account every month, on the date that you asked us to deduct your premium.

What you need to pay, if you need to claim

If something happens for which you need to claim, you'll be expected to pay the basic excess amount, as stated on your policy schedule.

You may also be expected to pay any of the additional excess amounts (refer to your policy schedule).

If you want to leave us

Let's hope that you never need to make use of this section, but just in case:

- You may cancel your policy at any time and with immediate effect. If you do, we'll refund the relevant portion of your premium, less any administrative cost, provided that no valid claim has been submitted for that period.
- We may also cancel your policy by giving you 30 days' notice. We would do so verbally, by fax, email or post to your last known address.
- Your policy will automatically cancel when your monthly premiums are not paid for 2 consecutive months, either on the payment dates or within the grace periods in those months. Your policy and cover will end on the final day of the period for which you last paid your premium.

Need a change

You may make changes to your policy at any time, by simply calling or emailing us. Any change you make will be effective from the time and date agreed to. An updated policy schedule will then be sent to you. In such a case, please do check that the changes were made just as you had requested.

King Price may also make changes to your policy, as and when we deem it necessary to do so. When we do, we'll give you 30 days' notice.

Sharing of information

We respect the confidentiality of your information and will never misuse it. For the sake of sound insurance practices, however, it is sometimes expected of insurers to share some information relating to claims, insurance and the financial history of their clients.

Need to claim

We have the choice to settle your claim in any of the following ways:

- Paying out cash to you.
- Repairing the damage at a repairer of our choice.
- Replacing the item at a supplier of our choice.
- Any combination of the above.



Please note: Where any item claimed for is financed, we'll first pay the finance institution, before paying over the balance of the insured amount to you.

Things that are never covered by King Price

(Or by any other short-term insurance company we've ever met)

This policy doesn't cover any loss, damage, liability or injury directly or indirectly arising from any of the following:

War and public disorder

This includes:

- War or war-like acts.
- Military uprising, usurped power, rebellion or revolution.
- Civil commotion, labour disturbances or public disorder.
- Looting and theft, unless caused by any of the events that are covered by Sasria and that are mentioned later in your KPPD.
- Any act of terrorism by any person or group, whether acting alone or under instruction.

Confiscated property

Property that has been legally confiscated.

Pollution or contamination

Pollution, contamination or seepage, radioactive or nuclear material.

Programs and data

- Electronic programs, data or unlicensed software.
- Computer viruses and similar destructive media.

Wear and tear or breakdown

This includes:

- Any cause that was not sudden and unforeseen.
- Gradual deterioration, including rising damp, wear and tear, rust, mildew or fading.
- A rise in the underground water table or pressure caused by it.
- Defective lubrication, or lack of oil or coolant.
- Mechanical, electrical, or electronic breakdown, defect or failure.
- Damage to consumable parts, or parts with a limited lifespan.
- Damage recoverable under any maintenance or lease agreement.
- Servicing, maintenance, cleaning, repairing, restoring, dyeing, bleaching or alteration.

More specifically covered elsewhere

Your insured possessions which are more specifically covered elsewhere.

Insects and pests

Damage caused by insects or pests, such as moths, rats, etc.

Contracts

This includes:

- Breach of contract.
- Liability arising from a contract or agreement.

Selling your possessions

When selling your possessions, you need to have prior confirmation from your bank that a valid and legal payment for the sale has been made before giving the property to the other person.

Pawned items

Any pawned items, whether you pawned them or you're holding them on someone else's behalf.

Consequential loss

Any consequential loss or damage which isn't directly caused by an insured risk. Some consequential losses can be covered and are specifically noted.

Illegal and criminal activities

The use of the insured property for, or in connection with, the commission of any offence. This includes any incident relating to obtaining, using or soliciting narcotics (drugs).



The stuff you need to do...

Yip, *you*



Ask the king

- Me What do you mean I have 'stuff to do' as a King Price policyholder? What stuff? You mean there are other things I have to do besides paying my monthly premiums?
- KP King Price doesn't ask for much. We give you super cheap premiums and we automatically decrease them every month, as the value of your car depreciates.
- Me I know, it's an awesome deal! That's why I signed with you!
- KP But the king also needs your help. We're counting on you. We'd hate to see your claim being rejected or the validity of cover being questioned because you didn't do what was needed on your part...

Pay us

Pay your premiums, on time, every month.

Be honest

Always provide us with true and complete information. This also applies when anyone else acts on your behalf.

Tell us

Inform us immediately of any changes to your circumstances that may influence whether we give you cover or continue to give you cover, or that could affect the conditions of cover or the premium that we charge you.

This includes any changes/ incorrect details of any of your information, such as:

- Personal information: all of your personal details on the policy schedule are very important.
- Address: if your address changed because you moved.
- Car details: any changes to the regular driver, what you use your car for, or where you park.

- Financial status: anything we need to know about your financial position or that of any person covered under your policy. This specifically relates to issues like defaults, civil judgments, debt review, sequestrations, administration orders and liquidations of companies in which you have an interest.
- Potential risk: let us know if your home will be unoccupied for any period longer than 45 days in a row.
- Other factors that may influence cover: we need to know when your home is let or sublet.
- Changes to the insured structure: notify us of any alterations, additions or improvements that are made to your home.
- Criminal charges or convictions against you or anyone covered by this policy.
- Accidents, incidents, claims or losses that you suffer, after entering into a contract with King Price, whether these occur while you are insured with King Price, or another insurer, or whether you are uninsured at the time of occurrence.

Look after your stuff

Take reasonable, necessary steps to prevent or minimise loss, damage, injury or liability.

This includes:

- Obeying all legal requirements and manufacturers' recommendations.
- Maintaining the property, or items, in a fit and sound condition.

Keep your promises

You need to give us:

- All information and documentation we ask of you within the timeframe we set.
- True and complete information to us and the authorities. We act on the information you provide, therefore any information which is misleading, incorrect or false will prejudice the validity of your claim.

Keep your receipts safe

You need to please:

- Prove ownership and the value of any item that you're claiming for.
- Make damaged items which you're claiming for available for inspection, in order for us to verify the full extent and nature of the damage.

Make double bubble sure

That all those who are living with you, or who are driving your car, are indeed adhering to the terms and conditions of this policy.

How to claim

But let's hope you won't ever need to

First and foremost: If you have an accident and you're covered by the king's comprehensive car insurance...

It's vital that you phone the King Price Insurance emergency assist line (as soon as possible after the accident, before the car is towed and when you're medically able to do so). The emergency assistant will arrange and authorise the towing of your car.

*** Please note: You'll be personally responsible for the cost of the towing and storage if you don't comply with this. So, save the number on your phone now: 0860 50 50 50.**

What to do in the event of a claim

Tell us

The sooner you notify us, the quicker we can help you. Please take note of these important time limits:

- Report your claim or any incident that may lead to a claim to us as soon as possible, but no later than 30 days, after any incident.
- This includes incidents for which you don't want to claim right away, but which may result in a claim in the future.
- Give us all documentation relating to your claim, as soon as possible. You can drop us an email at claims@kingprice.co.za

Tell the police

- If you've been involved in a car accident, you must report it to the police within 24 hours, even if there's no damage to your car.
- If you've suffered a theft, hi-jacking, burglary or any crime-related event, you must tell the police of this, as soon as possible, but no later than 24 hours after becoming aware of the event.

Do the paperwork

You need to provide us with a copy of:

- The police report.
- The police case number.

- Your statement to the police.
- Details of the police station and attending officer.
- A detailed list of all items lost, stolen or damaged.
- Any other relevant documentation needed to validate your claim.
- Details of any third party involved in the incident, if applicable.

Check and let us know

If there's any other insurance policy which covers the same insured event.

Keep us updated

You need to tell us immediately if:

- You become aware of any possible prosecution, legal proceedings or claim that could be lodged against you, as a result of the incident for which you already claimed.
- Any other relevant or new information which has, in the meantime, come to light regarding the insured event that you claimed for, even if this information only surfaces after you've submitted the claim, or if the claim has already been finalised.

Wait for us to help you

Never permit any replacement or repairs that haven't yet been authorised by us. Get our written approval first before disposing of any damaged property, repairing or replacing any losses you may have suffered. Failure to do so may lead to your claim being rejected.

Help us help you

You need to act on, or take note of, the following:

- Pay all the excess amounts, plus any additional excess amounts, that you have to contribute for each claim, if relevant and as shown on your policy schedule.
- The excess amount that you have to pay will consist of:
 - The basic excess amount that applies to each specific insured event/item, plus;
 - Any additional excess amounts that may be applicable for some of the insured events or circumstances, the details for both of which are shown on your policy schedule.
- Excess payments are also payable in circumstances where you didn't cause the accident.
- Assisting us, where possible, in any recovery action against any third party responsible for the loss or damage. We'll reimburse you for any reasonable extra expenses that were incurred for this purpose.
- Complying with our instructions and requests, as and when we need your assistance.

Get it done

Any repairs or replacements must be completed within 3 months of your claim being settled.

Let us take care of the difficult part

Never admit guilt or offer a settlement to any other party involved in an incident in which you're involved. We won't be bound by any such admission or offer that you make. We know that you're a nice person and that you want to do the right thing...

But sometimes we're not thinking clearly after an accident, no matter whose fault it is. So no matter what, never, ever, ever admit guilt or offer a 'settlement' to any other party involved in an incident, in which you're involved. This may prejudice any attempt to recover any money spent on repairing your car.

Just let us take care of everything. It's our job.

Ask the king

Me When do I admit guilt in an accident that I'm involved in?

KP Never.

Me But suppose it's totally my fault, the street's full of people watching and someone's recording the entire incident on his cell phone.

Do I admit guilt then?

KP No.

Me Suppose I have an accident in front of a police roadblock, and 2 dozen traffic cops saw the whole thing. Do I admit guilt then?

KP No.

Me And in addition to the 2 dozen traffic cops, there's also a busload of judges and the Minister of Transport, all on their way to a 2 day Indaba on Road Safety. Surely I admit guilt then?

KP No. We need to be extremely clear about this. We know that you're a nice person and that you want to do the right thing. But sometimes we're not thinking clearly after an accident, no matter whose fault it is. So no matter what, never, ever admit guilt or offer a 'settlement' to any other party involved in an incident in which you're involved. This may prejudice any attempt to recover any money spent on repairing your car. We'll therefore not be bound by any admission or offer that you make to any person in relation to any incident. Let us take care of this for you. It's after all what you're paying us for... So 1 more time: when do you admit guilt if you're involved in an accident?

Me I guess never.

Our commitment to you

The king and his advisors are committed to settle all valid claims, as quickly as possible. However, it's in the interest of all our policyholders, including you, that we investigate the validity of every claim. For this reason, delays in authorising claims may sometimes happen. Sorry, but not everyone is as honest as you, so we have to just check to make sure. You understand... Right?

Settlement of your claim

Your claims will be paid out according to the amount of cover that you have for each particular insured event or item (as noted on your policy schedule), less the excess amount that's payable by you.

Where it's relevant, instead of paying out cash for your claim, the king and his court may decide to rather have repairs done, or to replace the items that you've claimed for. Or sometimes your claim may be settled through a combination of cash, repairs or replacements. In such cases, we may make use of trusted suppliers of our choice. We may also choose to replace your lost or damaged items with similar ones, instead of the exact same kind.

Insured amount

- standard excess
- additional excess, if applicable

} = your payout



Dual insurance... Double cover doesn't = double payout

If a claim is also covered by another insurance policy that you may have, we'll only pay you out for our portion. So, if you insure an item for R100 000 elsewhere and the same item is insured for R100 000 with us as well, we'll only pay half, and the other insurer will be liable for the rest of the amount.

We may act on your rights... Let the king protect you

When you submit a claim, we may act on your rights or obligations against other people to recover costs or defend any claim that they may have against you. If we manage to also recover the excess amount that you've already paid, then we'll refund it to you. Relax, we have your back.

Fraud or dishonesty... Honesty is always the best policy

If your claim is rejected due to fraud or dishonesty, you'll need to pay us back for any expenses that we may have incurred, relating to the claim. If you, or anyone acting on your behalf, submits a claim or any information or documentation relating to any claim, that's in any way fraudulent, dishonest or inflated, we'll reject that entire claim and cancel your policy retrospectively, from the date on which the incident has been reported, or from the actual incident date, whichever date is the earliest.

Remember, honesty is always the best policy.



Ask the king

KP We hate to offend anyone... But it's time to discuss the 'F' word.
We're talking, of course, about "fraud". We'd rather not even bring it up.
But we have to.

Me Is it possible to commit fraud or be dishonest when submitting a claim?

KP It's possible. Just not a good idea and anyway, fraudsters always get caught.

So please take note of one of the king's most serious rules:

If you or anyone acting on your behalf submits a claim that's in any way fraudulent, dishonest or inflated, the entire claim will be rejected and your policy will be cancelled. And even worse, the king will be extremely disappointed in you.

The king trusts his loyal subjects, so remember, honesty is always the best policy...

Disputed claims... If you're not happy with the outcome

If you disagree with the outcome (our final decision) of your claim with us, you may, of course, officially object against it. You have a total of 9 months to object against the outcome. During the first 90 days (3 months) of this period you may lodge your objection with us.

Following directly on the first day after the 90 day period, mentioned above, you'll have a further 6 months to serve a formal summons on us. If you haven't formally raised your objection within any of these reasonable time frames, you'll then no longer have the right to challenge the outcome.

 **Please note: You're more than welcome to send any of the above required correspondence to youombudsman@kingprice.co.za and we'll take care of it for you.**

Sasria

South African Special Risk Insurance Association



In a nutshell...

Sasria offers supplementary insurance cover for political riots and other extraordinary events that are generally not covered by other insurance companies.

Sasria requires that the person or entity must first have an underlying policy in the areas that it operates in though, before being entitled to such cover. Simply put, Sasria is like an additional, or 'add on', type of cover to an existing insurance policy, and it's automatically included in all sections of your policy.

* **Please note: To qualify for the Sasria cover you, and anyone covered under your insurance policy, have to comply with the terms, exceptions and conditions contained in your policy schedule.**

What's covered by Sasria

You're automatically covered in South Africa only for the loss or damage caused by any act or attempt calculated or directed to:

- The overthrowing or influence of the state or government, or any provincial, local or tribal authority with force or by means of fear, terrorism or violence.
- The bringing about of 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 the state or government, or any provincial or local authority, or for the purpose of inspiring fear in the public.
- The bringing about of any riot, strike or public disorder, which includes civil commotion, labour disturbances or lockouts.
- The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in the above.

* **Please note: Where you're covered by 1 or more current and valid insurance contracts issued by, or on behalf of Sasria, the maximum sum payable is R500 million during any calendar year.**

What's NOT covered by Sasria

Sasria doesn't cover any loss or damage that's caused by:

- Stoppage or deliberate slowing down of work.
- Consequential or indirect means.
- Your property being dispossessed, resulting from its confiscation, commandeering or requisitioning, by any lawfully established authority.
- Any act of terrorism involving the threat of, or actual use or release of any:
 - Nuclear weapon or device.
 - Chemical or biological agent.
- Any act of terrorism including the actual use or threat of force or violence by any person or group, whether acting alone or in connection with any organisation or government, and which is committed for any political, religious, ideological or personal reasons, including the intention to influence any government or to create fear in the public.

If Sasria states that any loss or damage isn't covered because of the exclusion noted in the above, you'll bear the responsibility of proving that the exclusion doesn't apply.

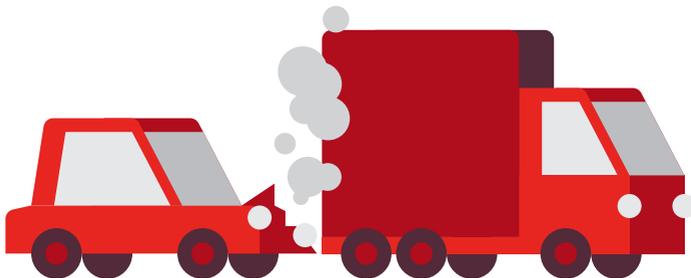
Please note: All events which may give rise to a claim in terms of Sasria must be reported to the police, as soon as reasonably possible.

For further information

Call: 0861 72 73 29

Email: info@Sasria.co.za

Visit them online: Sasria.co.za



Car insurance

No matter what car insurance cover you choose, this information is for you. So it's best to read it... Yip, all of it.

By 'car' we mean

- Any South African registered motorcar or LDV (light delivery vehicle/car).
- The car that you have insured with us, as is noted on your policy schedule.
- Cars that are used for any of the following aren't covered by the king:
 - Emergency services (including traffic control and armed response).
 - Law enforcement.
 - Towing.
 - Taxi purposes or transporting of fare-paying passengers.

What it's worth

The insured value that's shown on your policy schedule simply refers to what it's covered for. In the event of a claim from you, the maximum amount that we'll pay is the total value of your car minus:

- The basic excess amount that's payable by you, as noted on your policy schedule for each type of claim.
- Any additional excess amounts that are payable by you, if applicable, and if noted on your policy schedule for that type of claim/circumstance.
- Any dual insurance, meaning if you're covered for the same amount at another insurance company, we're only liable for our portion of it.
- Betterment values if applicable.

If the car is financed, we'll first pay the outstanding settlement over to the relevant finance institution, up to the maximum insured value. This excludes settlement penalties and interest charges on arrear payments that your finance institution may charge. The balance, if any, will be paid to you.



Please note: Should your car be stolen, hi-jacked or written off and we find that it's registered as a code 3 vehicle, we'll pay you up to 70% of what it's worth in the Auto Dealers' Guide.

We know that your car is worth the world to you, but in reality it's what it's worth in the Auto Dealers' Guide that counts. The insured value of your car and its accessories is determined by the Auto Dealers' Guide. This guide takes the age, mileage and condition of your car and accessories into account. Should the car not be listed in the guide then we'll establish its reasonable value from a suitable source.

If the car has been hi-jacked or stolen and not recovered, or if it has been written off then we'll pay the insured value, including the value of any specified, non-standard, factory fitted accessories, according to the values determined by the Auto Dealers' Guide.

Who drives your car

The regular driver is the person who drives the car most often during any monthly period and who's noted as such on your policy schedule. You need to let us know immediately if the regular driver of the car changes, like if you give the car to your child, or if your spouse starts using it more than you do.

Ask the king

Me I'm confused about the term 'regular driver'. Does it have anything to do with a diet high in fibre?

KP No. The 'regular driver' is whoever drives the car most in any monthly period.

Me That would be me.

KP Good. Then you're the regular driver.

Me But lately my son drives the car more than me, as I let him drive to the track every day.

KP Did you tell us about the change of the regular driver so that we could change it on your policy too?

Me Uh, no.

KP Unfortunately, that's a problem. We would be charging you a premium based on the risk profile of an older, more experienced driver, such as yourself, rather than the profile of a younger and less experienced driver, like your son.

Me Oh. I see.

KP The difference in profile means we would have to charge more to insure your son as the regular driver. So, if the profile is based on you, we'd be receiving the incorrect premium. This, unfortunately, also means that you're not correctly covered. By the way... What does your son do at the track every day, is he training for the Olympics?

Me No, he wants to be a professional racing car driver.

KP Well, you better give us all his details immediately so that we can revise your quote and monthly premium. Remember incorrect details = incorrect cover. So, please always keep us up to date on ANY changes.

What you use your car for

The use that you chose is noted on your policy schedule. To have sufficient cover it's vital that you insure your car for the correct use.

- Private use is for private or social purposes, including driving between your home and regular place of work (and shopping on the weekend, visits to your mom and the occasional drive to KFC).
- Business use includes private use with additional cover, for instances where the car forms an essential part of any work or function.



Please note: Only you, your spouse and the regular driver are insured for business use of the car.

Countries where you're covered

Your car is covered in SA, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe when used for private purposes. If your car is insured for business use, then it's not covered while being used for business purposes outside SA. It will only be covered when used for private purposes.

Keeping your car safe

You may need to fit an anti-theft device in your car, the details of which will be confirmed with you at the inception of your cover, and will also be noted on your policy schedule.

Where a tracking device is a condition of cover, you need to inform the relevant tracking company, as soon as reasonably possible, after a theft or hi-jacking took place.



Please note: You won't enjoy theft and hi-jacking cover if this condition isn't complied with. Your safety is our concern, always.

What's NOT covered by the king



Please note: The following applies to all car insurance options.

You're not covered for driving with an endorsed licence or without a valid driver's licence

If any person drives the car:

- With a licence that's endorsed for drunken or reckless and negligent driving.
- Without a valid driver's licence or permit for the specific car type.

- With a foreign licence, unless the driver has a valid international driving permit or a valid driver's licence that was issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent car in SA. Any person living in SA permanently must get an SA licence within 1 year of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid SA driver's licence.

You're not covered for driving under the influence

If the person who drives the car:

- Is under the influence of alcohol or drugs.
- Has a concentration of alcohol in their blood exceeding the legal limit or fails a breathalyser test.
- Is under the influence of medication used contrary to a practitioner's or the manufacturer's instructions.
- Refuses to give either a breath or blood sample.

You're not covered when leaving the scene of an accident

If the car is involved in an accident and the person who drove the car then leaves the scene of the accident unlawfully, you won't be covered.

You're not covered for racing or using the car to earn an income

There's no cover when the car is used for:

- Racing or competition.
- Driving instruction, towing or hiring for which the driver or the owner receives payment.

You're not covered when selling your car

There's no cover when the car is in the possession of another party, who's selling it on your behalf, including when your car is at a motor dealer to be sold.

You're not covered for an unroadworthy car

There's no cover when the car is involved in an accident and it doesn't meet the roadworthy requirements, as stated by road traffic legislation in SA.

You're not covered for intentional loss or damage

There's no cover for the loss of, or damage to, your car:

- Caused intentionally by you, members of your household or the regular driver.
- That happens with your knowledge or consent.

You're not covered when your car is used without your consent

There's no cover for the loss of, or damage to, your car, when any members of your household use your car, without your consent or knowledge, and the loss or damage wouldn't have been covered, had you given consent to use the car.

You're not covered for modifications to enhance engine performance

There's no cover for any damage caused, directly or indirectly as a result of modifications to enhance engine performance.

You're not covered for incorrect fuelling

There's no cover for any loss or damage that's caused by putting the wrong fuel into your car.

You're not covered for loss or damage when you misplace your keys

Due to you leaving your keys in an unsecured place and/or with an unknown person and/or with someone with no responsibility towards your car.

Liability to others... What's NOT covered

You're not covered for liability for death, bodily injury or emotional shock

This cover is usually required when you travel to neighbouring countries and may be arranged by your travel agency, before you travel or when entering the country.

You're not covered for liability arising from loss of, or damage to

- Property owned by you or in your control.
- Property owned by, or that's in the control of any member of your household, the regular driver or any of your employees.
- A car being driven by you, the regular driver, any of your employees or members of your household, that you or they don't own or haven't hired.
- A car being towed by the insured car.

*Dropped, tuned
and ready to pump*



You're not covered for liability when your car claim was rejected

You're not covered for any incident which causes damage to other people's property or injury to them when the claim for loss of, or damage to, the car itself isn't covered.

You're not covered for liability that's already covered by legislation and/or other insurance contracts such as

- Any compulsory motorcar insurance act.
- The Occupational Health and Safety Act.
- The Compensation for Occupational Injury and Diseases Act.
- Any other insurance contract.

Car insurance options

Your choice, our pleasure

You may insure your car for any 1 of the following options

- Comprehensive cover.
- Third party, fire and theft.
- Third party only.

Car insurance... Comprehensive cover



In a nutshell...

The full package... A royally superior deal, fit for a king or queen.

Comprehensive car insurance covers you for accident damage, theft or hi-jacking and for damage that you accidentally caused to other parties and/or their property, as a result of the accident.

What's covered by the king

You're covered for loss or damage caused:

- In an accident or intentional incident by someone else.
- Due to theft or hi-jacking, including attempted theft or attempted hi-jacking.
- By fire, explosion, earthquake, storm, flood, freezing or snow.
- By animals, excluding domestic animals and pets.

Hail damage

Hail damage to your car is covered, unless otherwise requested by you, and accordingly noted on your policy schedule.

Towing and storage

- It is vital that you phone the King Price emergency assist line before the car is towed. We will arrange and authorise the towing of your car. You will be personally responsible for the towing, storage and recovery of the car, if you do not comply with this.
- In circumstances following an accident, where it is impossible for you or the incident driver to contact King Price before the car is towed, you will be covered for the reasonable cost to store the car, or to tow it to the nearest King Price approved storage facility.
- If your claim was declined or there was no contract in place at the time of the incident you will be personally responsible for the towing, storage, recovery and all other costs incurred.
- If King Price authorise the towing and storage, and it is later found that the contract was invalid, you will be liable for the reasonable towing and storage cost.



Please note: In the case of an accident, you have to call the King Price emergency assist line and make use of the recommended towing operator and storage facility. Should you fail to do so, you'll be liable for the costs. So please save the number of our emergency assist line on your phone now: 0860 50 50 50.

Liability to others... What's covered

You and the regular driver are covered for legal liability, following a car accident which causes damage to other people or their property.

This includes legal costs which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you. The maximum amount you may claim per accident is noted on your policy schedule.

The accident must involve:

- The insured car.
- Any car being towed by the insured car.
- A car being driven by you or the regular driver and that you or they don't own.



Please note: For liability to others... What's NOT covered, refer to page 24-25.

Car insurance... Third party, fire and theft cover



In a nutshell...

Here you're covered for theft and hi-jacking, as well as for liability for injury to other people and damage to their property as a result of an accident.

* **Please note: Accidental damage to your own car isn't covered by third party, fire and theft insurance.**

What's covered by the king

You're covered for loss caused:

- Due to theft or hi-jacking, including attempted theft and attempted hi-jacking.
- By fire.

Liability to others... What's covered

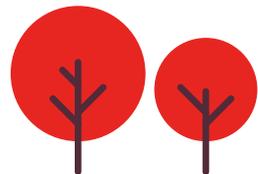
You and the regular driver are covered for legal liability, following a car accident which causes damage to other people or their property.

This includes legal costs which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you. The maximum amount you may claim per accident is noted on your policy schedule.

The accident must involve:

- The insured car.
- Any car being towed by the insured car.
- A car being driven by you or the regular driver and that you or they don't own.

* **Please note: For liability to others... What's NOT covered, refer to page 24-25.**



Car insurance... Third party only cover



In a nutshell...

Some cover is way better than no cover at all. Here you're covered for liability for injury to other people or damage to their property as a result of an accident.

Liability to others... What's covered

You and the regular driver are covered for legal liability, following a car accident which causes damage to other people or their property.

This includes legal costs which someone else may recover from you, and which we agree to, just to settle or defend a claim against you. The maximum amount you may claim per accident is noted on your policy schedule.

The accident must involve:

- The insured car.
- Any car being towed by the insured car.
- A car being driven by you or the regular driver and that you or they don't own.



Please note: For liability to others... What's NOT covered, refer to page 24-25.



Optional cover

Cover more, pay a little more
Your choice, our pleasure

*** Please note: The following are options that you may choose to add to your basic car insurance, to enjoy a little extra cover. These will only be valid if they're noted on your policy schedule and an additional monthly premium is charged for them.**

Car sound equipment and other accessories

The insured value of your car covers the value of the car, including the standard, factory-fitted sound equipment and accessories. If your car has additional extras which aren't standard and/or factory-fitted, you must specify and insure them separately in order to have cover for them.

You may select optional cover for the loss of, or damage to:

- Non-standard or factory-fitted car sound equipment.
- Non-standard or factory-fitted car accessories.

If your standard factory-fitted sound equipment and/or accessories are stolen or damaged, your basic car excess will apply. Should you prefer a lower excess for these items then you'll need to specify and insure them separately. This additional cover must be noted on your policy schedule and an additional monthly premium must be charged for it.

Car hire

You may choose to add optional car hire cover so that we can provide you with a hired car, should the insured car be:

- Damaged (covered by your policy) and being repaired.
- Damaged (covered by your policy) and not driveable.
- Stolen or hi-jacked.

*** Please note: The hired car is available until your claim is finalised, up to a maximum period of 30 days.**

Should you make use of the hired car that we offer while your car is being repaired or replaced, then you'll need to pay:

- The fuel, security deposit and running costs, as well as the collection and delivery fees.
- The excess amount that's payable, in the event of a claim for loss of, or damage to, the hired car.

Trailer & caravan insurance

Trailer insurance



In a nutshell...

We offer comprehensive trailer insurance, which means that you'll be covered for the loss of, or damage to, your own trailer, as well as for any legal liability to other parties for damage caused to their property during an incident that involved your trailer.

- Your trailer is covered for social, domestic and pleasure purposes only.
- Your trailer contents may also be insured, but this will be at an additional monthly premium and must be stipulated as such, and specified separately on your policy schedule.

Caravan insurance



In a nutshell...

We offer comprehensive caravan insurance, which means that you'll be covered for the loss of, or damage to, your own caravan, as well as for any legal liability to other parties for damage caused to their property during an incident that involved your caravan.

- Your caravan is covered for social, domestic and pleasure purposes only.
- Your caravan contents may also be insured, but this will be at an additional monthly premium and must be stipulated as such, and specified separately on your policy schedule.



Please note: Accessories fitted to caravans and trailers are only covered if they've been included in the insured value.



Trailer or caravan contents insurance

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

- Fire.
- Explosion.
- Malicious damage.
- Falling trees (but not whilst being felled).
- Acts of nature such as lightning, earthquake, storm or flood.
- Theft or break-in, but only when we can see proof of forced entry and that the damage was caused by the break-in.

* **Please note: Trailer or caravan contents insurance isn't automatically included under trailer or caravan insurance and must be insured separately, and listed as such on your policy schedule, with an additional monthly premium, or else these contents won't be covered. So, please check your schedule.**

Remember, incorrect details = incorrect cover.

What's NOT covered by the king

You're not covered for accident damage to the trailer/caravan when driving with an endorsed licence or without a valid driver's licence

If any person drives the car that tows the trailer/caravan:

- With a licence that's endorsed for drunken, reckless or negligent driving.
- Without a valid driver's licence or permit for the specific car type.
- With a foreign licence, unless the driver has a valid international driving permit or a valid driver's licence that was issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent car in SA. Any person living in SA permanently must get an SA licence within 1 year of becoming a permanent resident. If the foreign licence is a provisional or a learner's licence, the person must get a valid SA driver's licence.



You're not covered for damage caused when driving under the influence

If the person that drives the car that tows the trailer/caravan:

- Is under the influence of alcohol or drugs.
- Has a blood alcohol concentration exceeding the legal limit, or fails a breathalyser test.
- Is under the influence of medication used contrary to a practitioner's or the manufacturer's instructions.
- Refuses to give either a breath or blood sample.

You're not covered when leaving the scene of an accident

If the car that tows the trailer/caravan is involved in an accident and the person who drove the car then leaves the scene of the accident unlawfully, you won't be covered.

You're not covered if the trailer/caravan is used to earn an income

There's no cover when the trailer/caravan is used for:

- Hiring or any other activities for which you receive payment, or from which you generate an income.

You're not covered for selling your trailer/caravan

There's no cover when the trailer/caravan is in the possession of another party, who's selling it on your behalf, including when your trailer/caravan is at the motor dealer to be sold.

You're not covered for an unroadworthy trailer/caravan

There's no cover when the trailer/caravan is involved in an accident and it doesn't meet the roadworthy requirements, as stated by road traffic legislation in SA.

You're not covered for intentional loss or damage

There's no cover for the loss of, or damage to, your trailer/caravan:

- Caused intentionally by you or members of your household.
- That occurs with your knowledge or consent.

Buildings insurance



In a nutshell...

Under buildings insurance you're covered for damage to the physical structures of your property, such as your home and its outbuildings.

By 'buildings' we mean

The physical and permanent structures of the property such as your home and its outbuildings, whether they're separate from the property or not, at the address that's noted on your policy schedule. It also includes all permanent fixtures, fittings and improvements, such as driveways, walls, garages, fences, patios, swimming pools, as well as boreholes, swimming pools and spa pumps, gate motors, tennis courts, underground pipes and cables.

* **Please note: Dams and dam walls, loose gravel paths and coverings, as well as pool cleaning equipment are excluded.**

The insured value... What it's worth

The insured value noted on your policy schedule is the maximum amount that we'll pay for any of your buildings insurance related claims, less the excess amounts payable by you, and less any dual and under-insurance.

Insured value

- excess
- dual insurance, if applicable
- under-insurance, if applicable

} = your payout



You need to insure your buildings for their replacement value. This means the amount that it will cost you at the time of the claim to repair or rebuild your property with new materials, also providing for the outbuildings, walls, swimming pool, etc.

The replacement value must also provide sufficiently for the following possible additional costs:

- Professional and municipal fees.
- Demolition charges.
- Waste removal.
- Making the site safe.

Understanding under-insurance

Should you insure the building for an amount less than its replacement value, then we'll pay your claim out proportionately. So, if the value of your building is R400 000 and you only insure it for R200 000, then you'll only be compensated for 50% of your loss.



Please note: You must make sure that your replacement value is realistic, so that you'll have enough cover when you need it.

Remember, it's always better to be over-insured, than under-insured.

Ask the king

Me I have a question about buildings insurance. I'm a newlywed and my wife and I just moved into our new house in the suburbs. I went to inspect 1 of the outbuildings in the back garden last week only to discover that a gang of people had moved in. They definitely weren't there when I moved in and when I questioned them, they said that they have a 'right' to be there. I have checked and they aren't 'holidaymakers' and worse, they seem to be planning on staying for quite a while. Two days ago, I saw a truck arrive with suitcases and furniture. And just last night they showed up at the dinner table expecting to be fed! What should I do? Am I covered by the king for this?

KP First of all, do you have any idea how these people gained entry to your property?

Me I'm not sure, but I think my wife gave them a key.

KP ... Sorry?

Me I said I'm not sure, but I think my wife gave them a key.

KP Do you mind if I ask you a personal question? Do you know this 'gang of people' staying in your outbuilding?

Me Well... The incredibly scary leader is my wife's mother. And her partner seems to be her husband, who's also my wife's father.

KP Aha. This 'group of people' apparently staying on your property are what's commonly known as 'in-laws'. Before asking the king to step in, may we suggest that you first have a long talk to your wife...

What's covered by the king

You're covered for loss of, or damage to, your buildings caused by

- Fire.
- Explosion.
- Wind, lightning, hail, flood, snow or earthquake.
- Malicious damage.
- Animals (excluding domestic animals and pets).
- Aircraft and articles dropped from them.
- Cars.
- Falling trees (but not while being felled).
- Power surges and dips.
- Theft and other intentional acts.

You're covered for loss or damage of geysers and water pipes including

- Leaking, bursting or overflowing of water heating systems (which includes geysers, solar water heating systems and boilers), water supply tanks, cisterns and pressurised water pipes that form a permanent part of the building.
- Other immovable structures, fixtures, fittings and improvements (such as ceilings, carpets and cupboards), damaged in the same incident, are covered.

*** Please note: There's no cover for sewerage pipes.**

You're covered for accidental damage of

- Fixed glass and sanitary ware, unless the building is unoccupied.
- Water, gas, electricity and/or telephone connections or pipes between the building and the public supply, or mains for which you're responsible.

*** Please note: There's no cover for accidental damage to any other items.**

You're covered for fire brigade charges

You're covered for charges made by the fire brigade or any public authority following an incident for which you may claim.

You're covered for temporary accommodation...

Following an incident for which you may claim, we'll pay for the reasonable costs of other temporary accommodation for you or your tenant, as a result of the insured building being unfit to live in.

- Cover's limited to 10% of the insured value and applies only for the period that's reasonably required to make the building fit to live in.
- If the insured building is sublet to holidaymakers or used as a guesthouse, then we won't pay for other, temporary accommodation for such guests while your building is being repaired.

Liability to others... What's covered



Please note: You're covered for the following up to the maximum amount that's noted on your policy schedule:

Personal liability as the owner of the insured building

Where you and members of your household who live with you are legally liable for:

- Accidental death, or bodily injury to, people other than members of your household or your domestic employees.
- Accidental loss of, or damage to, property belonging to people other than members of your household or your domestic employees.
- This includes legal costs which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.

Liability to domestic employees

You're covered for all amounts that you're legally liable for in the case of death of, or bodily injury to, any of your domestic employees caused by an accident while he/she was working for you.

This includes legal costs which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.



Liability to others... What's NOT covered

You're not covered for liability arising from

- Any trade, business or profession.
- The ownership of any land or building, other than the land or building covered by this policy.
- The ownership, possession or use of lifts.
- The ownership or possession of animals, other than domestic cats and dogs.
- The ownership, possession or use of aircraft, cars and watercraft.
- The use of weapons and firearms.
- Damages and legal costs awarded against you by a court outside of SA.
- Any incident which causes damage to other people's property or injury to them and where a claim for damage to the building itself wouldn't have been covered.

So, you may not claim for damage to your building that resulted from the collapse of a poorly built wall. This naturally means that should this very incident, for which you may not claim for, cause injury to a visitor, your liability to this person will also not be covered.

You're not covered for liability that's already covered by our laws and/or other insurance contracts such as

- Any compulsory motorcar insurance act.
- The Occupational Health and Safety Act.
- The Compensation for Occupational Injury and Diseases Act.
- Any other insurance contract.

Exclusions

Anything noted below under 'What's NOT covered by the king' for buildings cover also applies to your liability to other people, whether you claim for loss of, or damage to, the buildings or not.

What's NOT covered by the king

You're not covered for theft and other intentional damage

There's no cover for loss or damage caused by theft and other intentional acts:

- Caused intentionally by you, any members of your household or your tenant.
- Which happens with your or their knowledge or consent.
- When the building is abandoned or vacant.

- From outbuildings, whether they're separate from the home or not, unless there are visible signs of forced entry into the outbuildings.
- While the building is let or sublet, unless there are visible signs of forced entry.
- Where people are living in the building, but it has been unoccupied for more than 45 days in a row.

You're not covered for pre-existing damage

There's no cover for any damage which existed before the insured incident, or before your insurance cover with us started.

You're not covered for certain conditions during alterations and additions

There's no cover:

- Where acts of nature (wind, thunder, lightning, storm, hail, flood or snow) either cause or contribute to the damage of unroofed or partially roofed structures.
- For glass and sanitary ware which are accidentally broken.
- For personal liability.
- For stolen building materials, fixtures, fittings and improvements.

You're not covered for matching materials

There's no cover for any additional costs resulting from the unavailability of matching materials. So, if we fix your burst pipe and some tiles are damaged in your bathroom, and you then want to replace the undamaged tiles too, as they no longer match, then we won't pay for the replacement of the undamaged tiles.

You're not covered for scorching

There's no cover for loss or damage caused by scorching.

So, if damage is caused by a hot iron being placed face down on a kitchen counter or if a cigarette scorched your carpet, you won't be able to claim for it.

You're not covered for damage that's either caused or contributed to by any of the following

- Volume changes in any clay-based soil or in rock, caused by changes in its moisture or water content.
- Scratching, chipping, cracking, denting, biting, tearing or dirtying.
- Rise of the underground water table, or pressure caused by it.

- Defects in the design or construction of the building or where the structure would not have been approved by the relevant local authority at the time of construction.
- Construction, alteration or repairs, defective workmanship or materials.
- A lack of maintenance.

You're not covered for vacant, abandoned or illegally occupied properties

If the property is empty, abandoned or illegally occupied there's no cover for:

- Theft, attempted theft and other intentional acts.
- Fire and explosion.
- Accidental damage.

You're not covered for a thatch roof

Fire damage to a building that has a thatch roof, or that's partly thatched, will only be covered if it's specifically noted on the policy schedule and an additional premium is charged for it. You need to please ensure that your thatch roof has been treated against any fire hazard and that an SABS-approved lightning conductor has been installed.

You're not covered for theft from unoccupied buildings

Theft is only covered if there are people living in the building, but not when the building is unoccupied for more than 45 days in a row. There must be visible signs of forced entry or exit from the building.

There's also no cover for the theft of fixtures and fittings during alterations and additions at the property, unless the building has been occupied.

You're not covered for sewerage/ waste pipes

There's no cover for leaking, bursting, overflowing or any other damage to sewerage/ waste pipes, or any damage as a result thereof.

You're not covered for

- Damage to retaining walls, unless they're designed and built according to structural engineering specifications.
- Additional underpinning of foundations that's necessary to prevent further damage.

Optional cover

Cover more, pay a little more
Your choice, our pleasure

You may choose to add the following options to your basic buildings insurance cover. If you do, these will only be covered if they are separately noted on your policy schedule, and an additional monthly premium is charged for them.

Subsidence

You could choose to add cover for damage that's caused to your property by the sinking, or downward movement, of the land that supports it, due to natural shifts or human activity.

But there's no cover for damage relating to subsidence caused by:

- Volume changes in clay-based soil or in rock, caused by changes in the moisture levels.
- Excavations, other than mining activities.
- Removal of, or weakening of, pillars.
- Defective design, material and workmanship.
- Normal settlement, shrinkage or expansion of the soil supporting the structures.
- The poor compaction of soil used to fill areas under paving and floors.
- Additional underpinning of foundations that's necessary for the repair of the building, or to prevent further damage.
- Any gradual soil movement supporting the structure.

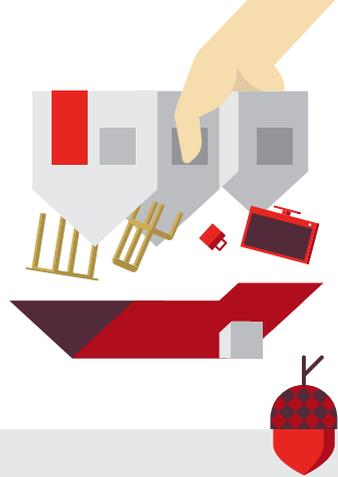
Theft cover

Additional cover for a building that will be unoccupied for more than 45 days in a row. This is only covered if it's noted separately on your policy schedule and an additional premium is charged. There must be visible signs of forced entry into the building itself.

Geyser and pipe wear and tear

- The leaking or bursting of a geyser, its parts and any concealed pipe, due to wear and tear, gradual deterioration, rust, decay, cracking, splitting, faulty materials/workmanship or latent defect, will only be covered if noted separately on your policy schedule, and an additional premium is charged.
- The cost of repairing or replacing the geyser, its parts and concealed pressure pipes is covered in full. However, damage covered by any guarantee, or damage occurring within the first year of installation, is not covered. Other fixtures, fittings and improvements, damaged in the same incident are also covered, however, only up to the maximum amount noted on your policy schedule.

Home contents insurance



In a nutshell...

Under home contents insurance you may claim for items stolen or damaged at your home, that belong to you and those living with you.

By 'home contents' we mean

Imagine turning your house upside down... Everything that would fall out, should be included under your home contents insurance cover.

So this means all personal items inside your home and outbuildings at the address noted on your policy schedule. Outbuildings, whether they're separate from the home or not, include garages, domestic quarters and storerooms. The outbuildings must be built from similar material as the main building. The contents must belong to you or to any members of your household who live with you.

* **Please note: Jewellery and watches with individual values of more than R35 000 must be specified individually and noted separately on your policy schedule. These items must be locked in a safe when not being worn. Valuation certificates should be supplied for all jewellery items which are valued at R15 000 or more.**

The insured value... What's it worth?

The insured value noted on your policy schedule is the maximum amount that we'll pay for any of your home contents insurance related claims, less the excess amounts payable by you, and less any dual and under-insurance.

Insured value

- excess
- dual insurance, if applicable
- under-insurance, if applicable

} = your payout



Understanding under-insurance

You need to insure your contents for their total replacement value, meaning the cost of replacing your lost or damaged items with new ones. Should you insure the contents for an amount less than its replacement value, we'll pay you proportionately.

So, if the correct total insured value of the home contents at the time of a claim is R400 000 and you insure them for R200 000 only, then you'll only be compensated for 50% of your claim.



Please note: You must make sure that your replacement value is realistic, so that you'll have enough cover when you need it.

Remember, it's always better to be over-insured, than under-insured.

Ask the king

Me I have a friend who had some problems recently and is thinking of changing insurance companies and signing up with King Price. He has a few questions about insurance cover, particularly in the area of home contents. Here's what happened...

It was during a terrible storm at night and a bolt of lightning struck 1 of my friend's outbuildings, causing a power surge that damaged his computer, while also causing a small explosion and a fire. This caused a large tree to become unrooted, which fell over, hit the car and caused it to roll into his swimming pool. But that's not all. Standing in the pouring rain attempting to assess the damage, my friend was almost hit by a flying toilet, which crashed into his garage. (It was later discovered that an aircraft, flying overhead at the time, was also affected by the lightning, and the aircraft's toilet disengaged and plummeted downward, towards my friend's house.) But that's still not all. A few days later, the neighbours, believing that my friend was to blame for all the misfortune, angrily spray-painted graffiti all over his yard and front wall. My friend wants to know: If he becomes a King Price customer... Would he be covered the next time this happens?

KP Yes. If he was under the king's protection, he'd be covered. Although tell your friend not to call us, but to rather contact another insurance company. He's got to be the unluckiest guy we've ever heard of. However, just to recap for all our current policyholders... The king generously covers you for loss or damage caused by all of the following...

What's covered by the king

You're covered for loss or damage of your home contents caused by

- Fire.
- Explosion.
- Wind, lightning, hail, flood, snow or earthquake.
- Malicious damage.
- Animals, excluding domestic animals and pets.
- Aircraft and articles dropped from them.
- Cars.
- Falling trees (but not whilst being felled).
- Power surges and dips.
- Theft and other intentional acts.

You're covered for subsidence

You're covered for loss of, or damage caused to, the contents in your property by the downward movement of the land that supports it, due to natural shifts or human activity.

There's no cover for damage relating to subsidence caused by:

- Volume changes in clay-based soil or in rock, caused by changes in the moisture levels.
- Excavations, other than mining activities.
- Removal of, or weakening of, pillars.
- Normal settlement, shrinkage or expansion of the soil supporting the structures.
- The poor compaction of soil used to fill areas under paving and floors.
- Defective design, material and workmanship.

There's also no cover for loss of, or damage to, your home contents as a result of:

- Damage to retaining walls, unless they're designed and built according to structural engineering specifications.

You're covered for loss or damage due to

Leaking, bursting or overflowing of water heating systems (which includes geysers, solar water heating systems and boilers), water supply tanks, cisterns and pressurised water pipes that form a permanent part of the building.

You're covered for theft

You're covered for the loss of, or damage to, your home contents caused by theft and other intentional acts. However, there's no cover for loss or damage caused by theft and other intentional acts:

- From outbuildings unless there are visible signs of forced entry into the outbuildings.
- While the building is let or sublet, unless there are visible signs of forced entry.
- Where there are people living in the building, but it has been unoccupied for more than 45 days in a row.
- If the building is abandoned or empty.
- If the building is being altered or under construction, unless there are visible signs of forced entry.

You're covered for accidental breakage

You're covered for accidental breakage of television sets, mirrors or glass that form part of any furniture. There's no cover, however, for accidental damage to any other items. So, you won't be able to claim for damage to an ornament that has accidentally been dropped or broken.

You're covered for fire brigade charges

You're covered for charges made by the fire brigade or any public authority following an incident for which you may claim.

You're covered for temporary accommodation

- Following an incident for which you may claim, we'll pay for the reasonable costs of other temporary accommodation for you or your tenant, as a result of the insured building being unfit to live in.
- Cover's limited to 10% of the insured value and applies only for the period that's reasonably required to make the building fit to live in.
- If the insured building is sublet to holidaymakers or used as a guesthouse, then we won't pay for other, temporary accommodation for such guests while your building is being repaired.

You're covered for the transportation of contents

You're covered for damage or loss of your belongings if they are being transported by a registered removal company's truck that's involved in an accident.

You're also covered for damage caused by fire, explosion or lightning while your belongings are in transit.

The following incidents are covered up to the maximum insured amount and are subject to the payment of the excess that's stated on your policy schedule:

*** Please note: You're only covered for 2 claims under the benefits listed above within any 12 month period of cover with the king.**

- Stolen washing: when clothing is stolen from your washing line at home.
- Food that deteriorates: due to a power failure or broken fridge or freezer.
- Your guests' belongings: if your guests' belongings are stolen from your home.
- Keys and locks: if your keys are lost or locks are damaged.
- Hole in 1 or bowling full house: covered if achieved on a recognised golf course or green with written confirmation from the relevant club.
- Your domestic employee's belongings: covered if these items are stolen and forced entry can be seen.
- Veterinary expenses: if your household pet is injured in a road accident.
- Garden and leisure equipment: loss of, or damage to, garden and leisure equipment which is designed to be left outside your home, such as garden furniture, braai equipment, pool cleaning equipment and jungle gyms.

Liability to others... What's covered

*** Please note: You're covered for the following up to the maximum amount that's noted on your policy schedule.**

Liability as a homeowner

Where you and members of your household who live with you are legally liable for:

- Accidental death or bodily injury to people other than members of your household or your domestic employees.
- Accidental loss of, or damage to, property belonging to people other than members of your household or your domestic employees.
- This includes legal costs which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.

Liability to domestic employees

You're covered for all amounts that you're legally liable for in the case of death of, or bodily injury to, any of your domestic employees caused by an accident while he/she was working for you.

This includes legal costs which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.

Liability as a tenant

All amounts which you're legally liable to pay to your landlord arising from accidental loss of, or damage to, the rented building where you're living permanently.

Liability to others... What's NOT covered

You're not covered for liability arising from

- Any trade, business or profession.
- The ownership, possession or use of lifts.
- The ownership of any land or building.
- The ownership or possession of animals, other than domestic cats and dogs.
- The ownership, possession or use of aircraft, cars and watercraft.
- The use of weapons and firearms.
- Damages and legal costs awarded against you by a court outside of SA.
- Any incident which causes damage to other people's property or injury to them, and where a claim for damage to the building itself wouldn't have been covered.

So, you may not claim for damage to your home contents that resulted from the collapse of a poorly built wall. This naturally means that should this very incident, for which you may not claim for, cause injury to a visitor, your liability to this person will also not be covered.

You're not covered for liability that's already covered by our laws and/or other insurance contracts such as

- Any compulsory motorcar insurance act.
- The Occupational Health and Safety Act.
- The Compensation for Occupational Injury and Diseases Act.
- Any other insurance contract.

What's NOT covered by the king

You're not covered for theft and other intentional damage

There's no cover for loss or damage caused by theft and other intentional acts:

- Caused intentionally by you, any members of your household or your tenant.
- Which happens with your or their knowledge or consent.

- From outbuildings, whether they're separate from the home or not, unless there are visible signs of forced entry into the outbuildings.
- While the building is let or sublet, unless there are visible signs of forced entry.
- Where people are living in the building, but it has been unoccupied for more than 45 days in a row.

You're not covered for

- Bicycles.
- Contact lenses and prescription glasses.
- Cellphones.
- Hearing aids.

*** Please note: All these items must be specified separately under the portable possessions section of the policy.**

You're not covered for communal living

There's no cover for loss or damage caused whilst your house is being used as a boarding house or commune.

You're not covered for money

There's no cover for money, cheques, bonds, promissory notes, coins, stamps or personal documents.

You're not covered for counterfeit goods

There's no cover for loss of, or damage to, any counterfeit goods.

You're not covered for cars

Cars (including motorcars, motorcycles, motorised scooters, LDVs, caravans, trailers, aircraft and watercraft) should be separately insured under car insurance.

You're not covered for matching materials

There's no cover for any additional costs resulting from the unavailability of matching materials.

You're not covered for scorching

There's no cover for loss or damage caused by scorching.

So, you'll not be able to claim for damage caused by a hot iron being placed face down on a kitchen counter or by cigarette burns on a loose carpet.

You're not covered for sets and pairs

There's no cover for remaining parts or items that are part of any set or pair. So, if you claim for a stolen item that forms part of a set or pair, we will either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

You're not covered for damage that's either caused or contributed to by any of the following

- Volume changes in any clay based soil or in rock, caused by changes in the moisture or water content.
- Scratching, chipping, cracking, denting, biting, tearing or dirtying.
- Rise of the underground water table or pressure caused by it.

You're not covered for damage that is either caused or contributed to by any of the following

- Defects in the design or construction of the building or where the structure would not have been approved by the relevant local authority at the time of construction.
- Construction, alteration or repairs, defective workmanship or materials.
- A lack of maintenance.

You're not covered for vacant, abandoned or illegally occupied properties

If the property is vacant, abandoned or illegally occupied there's no cover for:

- Theft, attempted theft and other intentional acts.
- Fire and explosion.
- Accidental damage.

You're not covered for business or professional use

There's no cover for the loss of, or damage to, goods used for business purposes and that is caused by any of the insured instances listed in this section.

You're not covered for a thatch roof

Fire damage to your contents inside your building that has a thatch roof, or that's partly thatched, will only be covered if it's specifically noted on the policy schedule and an additional premium is charged for it. You need to please ensure that your thatch roof has been treated against any fire hazard and that an SABS-approved lightning conductor has been installed.

Portable possessions insurance



In a nutshell...

This section covers you for the loss of, or damage to, those precious portable items that you normally carry with you.

By 'portable possessions' we mean

Personal items that you usually carry with you and that belong to you or to any members of your household who live with you.

So, clothing, jewellery, laptops, photographic equipment and travel luggage can be insured in this section.

The insured value... What's it worth?

The insured value that's noted on your policy schedule is the maximum amount that we'll pay for any claim, less the excess amount that's payable by you, and less any amounts for dual insurance and under insurance.

Insured value

- excess
- dual insurance, if applicable
- under-insurance, if applicable

} = your payout



You need to insure your portable possessions for their total replacement value, meaning the cost of replacing your lost or damaged items with new ones. Should you insure any items for an amount less than its replacement value, we'll pay you proportionately.

* **Please note: You must make sure that your replacement value is realistic, so that you'll have enough cover when you need it.**

Remember, it's always better to be over-insured, than under-insured.

Specifying your items... Time to be specific



Please note: Possessions insured under this section fall into 1 of the following categories.

Unspecified portable possessions

As 'unspecified' suggests, this section covers a variety of items that you wear or carry with you. These may change from day to day and it would be impossible to list them each time you need to claim. These items are therefore automatically covered up to the overall maximum value you choose. Within this overall limit there's also a maximum value per item, which is noted on your policy schedule.

Specified portable possessions

This refers to any items valued at more than the individual maximum value per item for unspecified portable possessions cover. Each item must be specifically named and the value of each must be noted on your policy schedule.

Specified portable possessions would typically include:

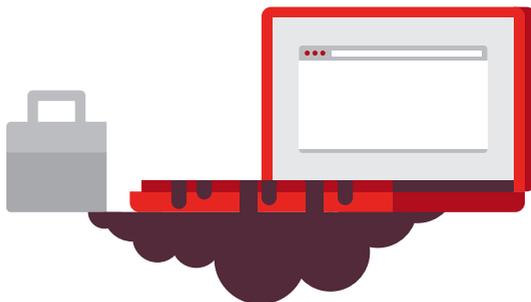
- Electronic and computer equipment.
- Jewellery and/or watches.
- Photographic equipment.

The following items can only be insured under portable possessions insurance, if they are also specified separately under this section

- Bicycles.
- Contact lenses and prescription glasses.
- Cellphones.
- Hearing aids.

Where you are covered

All your insured portable possessions are covered anywhere in the world.



What's NOT covered by the king

You're not covered for loss of, or damage to

- Washing stolen from the washing line at your home address.
- Electronic programs, data or unlicensed software.
- Money, cheques and other negotiable instruments.
- Deterioration due to moths or vermin, cleaning, ironing, repairing or restoring.
- A watch damaged by over winding, leaking batteries or from immersion in water.
- Anything that's caused intentionally by you or any members of your household.
- Anything which happens with your knowledge or consent.
- Any items that are used to generate an income.

You're not covered for sets and pairs

There's no cover for parts or items that are part of any set or pair.

So, if you claim for a stolen item that forms part of a set or pair, we'll either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

You're not covered for sport and hobby equipment

There's no cover for sport or hobby equipment if it's accidentally damaged whilst being used during sport or hobby activities. Bicycles, however, are covered for accidental damage while being used during leisure rides or in a race, but only if you're not competing as a professional racer.

You're not covered for items inside an unoccupied car

There's no cover for the loss of, or damage to, items that are left inside an unoccupied car, unless they are:

- Concealed in the enclosed storage areas, such as the cubbyhole, boot or under retractable or removable boot covers. This doesn't apply to baby or toddler seats.
- The amount that we'll pay for any item stolen from the boot of the car is limited to the maximum amount that's noted on your policy schedule. This maximum amount will apply even if it has been specified for a higher value, as is stipulated in the 'locked boot' clause on your policy schedule.
- There must also be visible signs that the car was broken into.
- If the items that you're claiming for were stored in the loading area of an LDV and were concealed under hard-wearing, lockable load covers, there must also be visible signs that the load cover was broken into.

- Items that are concealed under canvas covers are not covered.
- If the stolen items were stored in the loading area of an LDV with a canopy and the canopy's windows are covered with 'smash-and-grab' safety film of at least 100 micron and with visibility of 35% or less, there must also be visible signs that the canopy was broken into.
- There's no cover, at all, if any of the following items are left in the loading area:
 - Cellphones.
 - Computer, audiovisual and photographic equipment.

You're not covered for racks, carriers and other items on a car

There's no cover for racks or carriers, unless they're secured to the car.

There's also no cover for:

- Items on the racks or carriers, unless they're secured to them.
- Bicycles, unless they're locked to the racks or carriers.

Ask the king

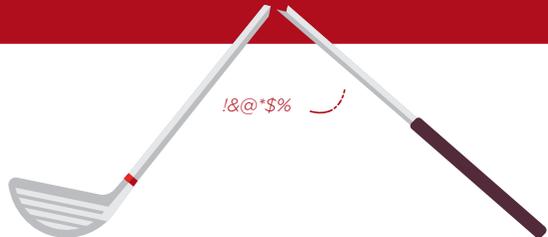
Me I've just finished reading and studying my King Price Policy Document and checking the details on my policy schedule. The good news is, I think I understand everything and have learnt so much about insurance cover. So my question is... What's next? What happens now?

KP What happens now? That's easy. Go forth, live your life, work hard, play hard, take care of your loved ones and enjoy this great nation of ours. And other than taking care of your responsibilities outlined in this document and paying your monthly premiums, of course... Relax. We'll handle the rest.

Me Wait a minute. I thought we were just getting to know each other... Developing a friendship here. There must be something else I can do?

KP Well, now that you mention it, you can spread the word... And the savings. Tell your friends about King Price and our great, royal service and super cheap premiums.

Me You got it.



Important contact details

Need objective assistance to resolve an issue that you may have with King Price?

The Ombudsman for Short-Term Insurance

Call: 011 726 8900

Fax: 011 726 5501

Email: info@osti.co.za

Postal address:

The Ombudsman for Short-Term Insurance

PO Box 32334

Braamfontein

2017

Want to help stop insurance fraud?

Insurance fraud increases claim costs for all of us, and could, in turn, lead to increased insurance premiums. It's also a criminal offence that's punishable by South African laws. King Price supports the prevention of fraud for the benefit of the insurance industry as a whole. So if you know of any insurance fraud or suspect that someone's involved in fraudulent activities, please contact:

The SAIA insurance fraud line

Call: 0860 66 28 37

Email: insurance@fraudline.co.za

The king's emergency assist

Help's just a call away... Your own royal guard 24/7

You're part of our royal family now and we've got your back! The king has you covered, 24/7/365.

Whether your issue is medical or mechanical, our emergency assist line is always just a call away.

It's always better to be safe than sorry. So please save the emergency assist number on your phone now: 0860 50 50 50

Your problem = no problem, you're in the king's safe hands.

Roadside assist

King Price comprehensive car insurance policyholders qualify for the king's emergency roadside assistance within SA borders.

Breakdown.... Mechanical or electrical

One of the king's hand-picked towing operators will tow your car to the nearest place for repair or safekeeping.

Flat tyre.... Feeling a little let down

You're covered for the labour cost of the tyre change, at both roadside and non-roadside locations.

Run out of petrol... Left high and dry

10 Litres of petrol will be delivered to you as soon as we can. You're covered for a maximum of 2 incidents a year.

Flat battery.... There's just no spark

We'll be there in a flash to jump-start your car and get you on the road again.

Keys locked in your car... Locksmith is on the way

Our locksmith will be on his way soonest and you can rest assured that you're covered for the first hour's labour.

Remote assistance... Broken down and your home nowhere in sight

In an event of a breakdown more than 100km from your home, you're covered for 1 of the following:

- Accommodation for the night.
- Taxi service to give you a lift home.
- Rental of a class B rental car, should you be able to produce a valid credit card as per the rental company's conditions.



Please note: All these services are covered up to a maximum of R500 and they must be arranged through the king's emergency assist line.

Accident assist

We don't like to think about this, but in the event of an accident

You as a cherished comprehensive car insurance client, can relax. The king has you covered.... All you need to do is call the King Price emergency assist line and let us take care of everything, for you.

In the event of an accident, we can assist you with the following

- Arrangements for your car to be towed to a King Price preferred place of repair.
- Arrangements for transport back home or to your place of work, for the driver and passengers.



What's not covered by the king's roadside or accident assistance

- Cars not listed and insured on your King Price policy schedule.
- Costs of any parts that may be needed for repairs such as batteries, tyres, lubricants, keys, locks, etc.
- Towing or repairs that have not been booked via the king's emergency assist line.
- Commercial cars used for business or trade.
- Non-registered or unroadworthy cars.
- Recovery of the car if extra help is needed to move it into an easier place to be towed from.

Medical assist

But wait that's not all

Your safety is our concern, always

King Price comprehensive car insurance policyholders are entitled to any of the following medical assistance services, following an accident.

These are completely free, as long as the accident occurs within SA borders.

Need medical care... We'll be there

If you need emergency medical care, we'll pay to have you transferred to the nearest hospital as quickly as humanly possible.

Further medical transportation... Doing what's best for you

If the treating doctors or medical assistance directors recommend that you be transferred to a different hospital, then we'll cover that too.

Hospitalisation... Bringing you closer to home

We'll transport you to a hospital closer to home, should the current hospital not have the facilities to do so, within 24 hours of the accident occurring. This can only be done if your medical condition permits it, or if your treating doctor advises that longer hospitalisation is required.



Please note: You, or a person representing you, must call our emergency assist line as soon as possible and within 24 hours of any event, that requires that you get medical assistance. This is very important, even if the urgency of the situation required instant assistance from another medical service provider.

What's not covered by the king's medical assist

We'll provide you with the medical assistance you need, but the king will be under no obligation to pay for any of the following:

- When the emergency isn't medically justified and can adequately be treated at, or near, the place where the injury occurred.
- If you're able to travel as a seated passenger in any form of transport, without needing a medical escort.
- If you need medical care as a result of you intentionally trying to commit suicide, and/or if you participated in any criminal activity.

Home assist

We take pride in our royal treatment

If you're a home contents or buildings insurance policyholder, you qualify for the following assistance with household or outbuildings emergencies:

This type of assistance is limited to 3 incidents per year, per risk address that's listed on your King Price policy schedule. So try to be careful! The cover includes the call-out fee and 1 hour's labour.

Something broken... Something fixed

Help is just a phone call away. Call us to arrange services of:

- Plumbers
- Electricians
- Locksmiths



The king's cab

The king's cab... Your own, personal chauffeur

If you're planning a night on the town and want to celebrate it with a drink or 2... We'll be at your service to take you and your car (the car listed on your King Price policy) home safely. You have a good time and just leave the rest to us.

A small price to pay

For a minimal cost that will be added to your monthly insurance premium, you'll be able to summon the king's cab 6 times a year.

You're more than welcome to make use of this service as often as you want, but should this exceed 6 times a year, additional charges will apply.

When summoned, the king's cab with 2 hand-picked drivers will come to your rescue. One will chauffeur you home in your own car, while the other will go along to bring your driver back once you, your royal highness, is home safe and sound. Sounds like a great idea, right?



Please note: The king's cab isn't a taxi service, and we'll only be able to transport you in your own car.

How to call

- You may book the king's cab by calling 0860 50 50 50, until 2:00am. To make sure that you don't wait too long for your drivers to pick you up, you should book no less than 1 hour before you want to be collected during off-peak times and no less than 2 hours during peak times.
- Cancellations, rescheduling or change of location must also be done on the same number. But please make sure that you do so 90 minutes before your scheduled pick-up. Failure to do so will result in penalty fees being charged. And no one wants that. You might need that money for McDonalds.

Peak / off-peak periods	Start time	Closing time
Off-peak - Sunday evening to Thursday morning	First pick up 5:30pm	Last bookings at 2:00am Last pick up at 3:00am
Peak - Thursday evening to Sunday morning	First pick up 5:30pm	Last bookings at 1:00am Last pick up at 3:00am

Picking you up and dropping you off

When you book your king's cab, we'll agree on where you have to be picked up. As soon as our driver arrives at the spot, we'll let you know. You'll then have 15 minutes to say your good-byes and meet our driver. If you don't do so within this time frame, our driver will be forced to leave you behind and head to the next rescue. If we have to collect you from a big venue like a casino, make sure to let us collect you at a place that can be spotted easily. This way we can avoid both you and our driver going on a wild goose chase.

Weekends and happy holidays

Of course you should party hard... But party responsibly. Please be sure to book your king's cab well in advance over weekends, public holidays and the peak period that falls over the Festive Season (15 November to 15 January). For us to be able to help you AND all the other party animals in our royal family, your booking should be made at least 4 hours in advance. Also, because we're doing the run-around during this time of the year, pick-up times can't be changed once your booking is officially confirmed.

Where we operate

The king's cab will be at your beck-and-call within a radius of 50km of the city centres of Johannesburg, Pretoria, Durban, East London, George, PE, Cape Town and Kimberley. Should you need us to travel a little further, an extra fee will be payable in cash directly to the driver.

What about your buddies or BFFs

Whether they're your mates, buddies, girlfriends or BFFs... If they were your wingmen (or women) while partying, you can't leave them out in the cold. As an associated member of our royal family, we'll happily collect 2 of your friends who are with you, as long as we can collect and drop everyone off at the same place. Can you say 'after-party'?

Want more

If your busy social calendar requires it, you're more than welcome to summon the king's cab more than 6 times, but then you'll just need to pay for the service yourself. You may still book these trips with the king's cab, on 0860 50 50 50. These extra fees will be charged directly to your credit card.

THANK YOU
FOR VISITING
SEE YOU SOON!



