

PERSONAL COVER

Policy Wording

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GENERAL

Important information about your policy

Please read your insurance documents carefully to ensure that your cover is exactly what you need and keep them in a safe place.

YOUR PERSONAL LINES COVER EXPLAINED

This policy is designed for the individual who wishes to build his/her own cover and insure all his/her assets on one policy. This policy contains seven sections namely buildings, contents, portable possessions, personal liability, personal accident, vehicles and watercraft. You can select some or all of these section as you require. Your policy schedule will specify which sections and extensions are included.

THE CONTRACT

The policy wording and your policy schedule is a legal contract between you and us.

The contract is based on the information you gave us over the phone or in writing.

Our duty is to provide the cover as explained in this policy wording subject to the policy terms and the specific rules in your schedule for those sections you selected and reflected on your policy schedule for the period of insurance.

Your duty in terms of the contract is to follow the rules as explained in this policy wording and your schedule. If you do not carry out your duty in terms of the contract, we may increase your premium, cancel your policy or we may not pay your claim.

WHO WE ARE TALKING ABOUT

Where we say '**we**' or '**us**', it is Dotsure Limited who is the underwriter of your insurance policy.

Where we say '**you**' or '**your**', we mean the policyholder, or any other person covered by this policy.

TRANSFERRING YOUR INTEREST IN THE POLICY

You cannot transfer your financial interest in this policy to anyone else.

OTHER TERMS AND CONDITIONS

The cover under your policy may be subject to more specific rules. This is explained and detailed on your policy schedule. You must adhere to these rules as they affect your cover.

CANCELLATION

You may cancel this policy immediately, or on a date and time of your choosing.

We may cancel this policy in writing by giving you 31 days' notice.

When this policy is cancelled (by you or by us), you will not be entitled to claim for any events that occurred after the date of cancellation.

MONTHLY PREMIUM

If you have chosen a monthly policy, it will be valid for 1 calendar month. The policy is automatically renewed every time you pay your premium in advance.

It is your responsibility to ensure that there are available funds in your account and that your premium is paid when we submit the debit order. If we do not receive your premium by the due date or within 15 days after the due date, you will have no cover for that month.

Unless you tell us otherwise, we may in our discretion continue to try to collect your premium. All bank charges are for your account. If we have to debit more than once, the extra costs are for your account. You will have no cover for any month we did not receive a premium from you.

If we do not receive your first premium (in the first month), the policy will not start, and you will not have any cover.

If you cancel the direct debit order that pays your premium, we will deem that action as your intention to cancel the policy and the policy will automatically be cancelled from the date that the premium was due.

If we decide to change the premium or the conditions of cover under this policy, we will give you 31 days' written notice.

ANNUAL PREMIUM

If you have chosen an annual policy it will be valid for 12 calendar months. The policy is renewed every time the 12 month cycle is completed and you pay your annual premium in advance.

It is your responsibility to ensure that there are available funds in your account and that your premium is paid when it is the renewal date of your policy. If we do not receive the premium by the due date or within 15 days after the due date, you will have no cover.

Unless you tell us otherwise, we may in our discretion hold you responsible for the annual premium if you have accepted the renewal terms. All bank charges are for your account. You will have no cover if we did not receive an annual premium from you.

If we do not receive your first premium (at inception), the policy will not start, and you will not have any cover.

If you cancel the annual policy it will be cancelled from the date that you selected, and only a pro-rata refund will be returned to you.

If we decide to change the premium for your cover under this policy, we will give you 31 days' written notice, and a pro-rata annual premium will be charged up to the renewal date.

RELEVANT LAW

This policy is subject to the laws of South Africa only. We (you and us) agree that any legal proceedings between us in connection with this policy will only take place in the courts of South Africa.

INSURABLE INTEREST

You must have a financial interest in anything insured under your policy for the entire period of cover and also at the date of any event for which you claim.

This is normally called 'Insurable Interest' and it means that you are either the owner of, or the 'good faith' keeper in terms of a credit agreement, of the insured item and you accept the risk of financial loss of the item.

OTHER INSURANCE

If you claim under this policy for something which is also covered by another insurance policy, you must provide us with full details of the other insurance policy. We will only pay our share of any claim.

RELEVANT POLICY SECTION

You may only claim under the relevant section of the policy for each event. For example, if during a loss event your household goods and specified all risks items are damaged, you will be indemnified under the household goods and personal all risks sections respectively for damage suffered. Individual items are only covered under one policy section.

SUBROGATION

If we indemnify you (settle your claim) in terms of this policy, we then step into your shoes and are lawfully afforded all of your rights to enable us to pursue third parties who may be lawfully liable for damage. You are lawfully and contractually obliged to assist us wherever we require you to. If you do not, we may demand return of any settlement previously made. Do not make any admission of liability (admit that you were at fault) to any party, or any payment to a third party. If you do, you may prejudice our rights (cause us financial loss) and if so, we may elect not to indemnify you (cover you for own damage or third party liability in terms of the policy).

AVERAGE / APPORTIONMENT (IF YOUR SUM INSURED IS TOO LOW)

It is your responsibility to insure all your items for their replacement value. The replacement value is what it will cost you to replace the items with similar items at the time of the loss or damage. When you claim, we will determine the replacement value you should have insured your items for. If our determination is higher in value than the limit you selected in your schedule, you are underinsured and we will only pay you for the percentage of insurance you bought. The balance of the claim will be for your own account.

An example:

Replacement value	R200 000 (purchase price at the time of loss)
Sum insured	R100 000 (the amount you selected to insure for)
The amount of damage	R50 000 (you are insured for 50% of the damage)
Settlement amount	R25 000 (you are underinsured by 50%)

The settlement is calculated on the basis that you insured for 50% of the replacement value and you will only be paid out 50% of the claim amount.

TAKING CARE

You and your family members residing at the insured property, any person covered under this policy or any person in control of insured items, must take all reasonable steps to avoid any accident and to prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition. If you do not, we may reject your claim or reduce the claim amount.

DISHONESTY

We may, at our sole discretion, refuse to pay a claim under this policy, or cancel the policy from the date on which you have deliberately or dishonestly tried to take advantage of us.

For example, if you dishonestly exaggerate (overstate) the amount of your claim to get an inflated claims payment under your policy or if you give incorrect information to either get cover at a reduced premium or hide the fact that you did not comply with policy terms and conditions, all benefits under this policy will be lost, the policy may be invalidated and you may not be entitled to a refund of premium. We may also take legal action to claim back any amounts paid to you on previous claims.

CHANGES IN YOUR CIRCUMSTANCES

It is very important that you give us honest and accurate information and keep it updated at all times. We use this to determine your risk profile, which determines if we accept your policy and at what premium. If you give us false or incorrect information, your policy may be invalidated, or you may not be covered.

Any change to your personal circumstances or the condition of the insured items, or where or how it is stored, may be relevant to your risk profile. You must notify us immediately of such events. Examples of this include:

1. your home is going to be unoccupied for a total of more than 60 days in any insurance period;
2. work is to be done on your home which is not routine repair, maintenance or decoration, for example, any structural alteration or extension to your home;

3. you change your address or the overnight parking of your vehicle;
4. any increase in the value of your building or contents;
5. any vehicle that you own, or drive is involved in an incident that results in loss of or damage to that vehicle, any other vehicle, property or injury to any person;
6. any people moving to your property with the intention to reside there permanently, other than guests;
7. your driver's license (or the license of anyone who is a nominated driver on your policy) is endorsed or suspended for any reason;
8. the regular driver of the insured vehicle changes;
9. civil judgements or criminal convictions.

If you are not sure whether a change may affect your cover, contact us anyway. If you do not tell us about changes or give us incorrect information, the wrong terms may be applied to your policy and, depending on circumstances, we may, in our sole discretion, be entitled to invalidate your policy or decline your claim.

IMPORTANT TIME LIMITS

If we cancel your claim due to your inaction, you have 12 months from the claim event to conclude the claim, after which your rights to pursue the matter will be forfeited and your claim will prescribe.

We will not be liable for any damage as a result of the claim event that only present 12 months after the claim event.

If the claim is subject to a court action between you and us or is for anything you are lawfully responsible towards another person, the claim will still be valid after the 12 month period.

If we decide to decline your claim or if you are not satisfied with the amount we agree to pay for your claim, you have 90 days to refer the complaint to our internal resolutions department for their consideration. After the 90 days, you have a further 6 months in which you can start legal action against us. Once the 6 months are over, all your rights to pursue the matter will be forfeited and your claim will become prescribed.

DEFINITIONS APPLICABLE TO ALL SECTIONS

Accidental damage *means* sudden, unexpected and visible damage which has not been caused on purpose.

Excess *means* your basic and any additional excesses which is the first amount you are responsible for in the event of a claim. We confirm any applicable excess in your policy schedule.

Home *means* your home which is the building you reside in at the risk address shown on your schedule, its garages and any other buildings at the same address.

Family or Family member *means* you and any of the following people if they normally live with you and who are financially dependent on you:

- your husband, wife or partner;
- children (including foster children);
- your relatives.

Cash in lieu payment (cash payment) *means* a cash payment in the event that we are unable to repair or replace your damaged property.

General exclusions

THIS POLICY (ALL SECTIONS) DOES NOT PROVIDE COVER FOR THE FOLLOWING GENERAL CLAIM EVENTS.

SPECIFIED ITEMS

You are not covered for any item not specified on your schedule, except for unspecified portable possessions. If we do not issue a confirmation of cover or a schedule of insurance, you will not be covered.

INSURABLE INTEREST

You are not covered under any section if you do not hold or cannot prove that you have an insurable interest in any insured item.

CONTRACTUAL AGREEMENTS

You are not covered for anything which you are lawfully responsible for in terms of a contract unless you would have been lawfully responsible if the contract did not exist.

SALE AGREEMENTS

You are not covered for loss or damage caused by an actual or supposed exchange, cash or credit sale agreement. This includes theft by false pretences and/or fraud.

CONSEQUENTIAL LOSS

You are not covered for loss or damage as a result of consequential loss.

NUCLEAR INDUSTRY

You are not covered for anything caused by or contributed to by risks in the nuclear industry in general. These risks include ionising, radiation, radioactive contamination from any nuclear fuel or nuclear waste, burning of nuclear fuel, radioactive, toxic, and explosive or other dangerous properties of any part of nuclear machinery, nuclear weapons, nuclear reaction, nuclear fission, and nuclear radiation.

DISTURBANCE AND CONFLICT

You are not covered for anything caused by:

1. War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, or military power.
2. Riot, labour disturbances that are not court approved or civil commotion.
3. Terrorism, meaning the use or threats of violence or action against people, property, business or everyday life for political, religious or ideological reasons.

ACTIONS BY AUTHORITIES

You are not covered for anything caused by or contributed to by the permanent or temporary removal (dispossession) of your property because of confiscation, appropriation or requisition by any lawfully established authority.

BREAKING OF THE LAW

You are not covered for any losses that happen as a result of or while you are busy transgressing any relevant laws.

LOSSES OR DAMAGE COVERED BY A FUND IN TERMS OF LEGISLATION

You are not covered for anything covered under any law specific to the loss, the Road Accident Fund Act or Occupational Injuries and Diseases Act. The RAF provides compulsory cover to all users of South African roads, citizens and foreigners, against injuries sustained or death arising from accidents involving motor vehicles within the borders of South Africa.

LEGAL EXPENSES

You are not covered for any legal expenses incurred without our prior permission.

EXISTING AND DELIBERATE DAMAGE

You are not covered for anything caused by an event which happened before the start of this insurance policy or an event caused deliberately by you, your family or any person covered under this policy.

WEAR AND TEAR

You are not covered for anything caused by or as a result of wear and tear, depreciation, corrosion, rust, damp, mildew, insects, vermin, your own domestic pets, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration, the action of light or atmospheric conditions.

DEFECTIVE CONSTRUCTION OR DESIGN

You are not covered for anything caused by poor or faulty design, workmanship or materials.

ASBESTOS

You are not covered for anything caused by the hazardous nature of asbestos in whatever form or quantity.

INTEREST

You are not covered for any interest that accrues or is due to you or any other party as a result of loss of or damage to any item insured under this policy.

DATE CHANGE AND COMPUTER VIRUSES

You are not covered for anything caused to equipment by its failing to correctly recognise data representing a date in such a way that it does not work properly or at all; or by computer viruses.

For the purposes of this exclusion:

1. Equipment includes computers and anything else insured by this policy which has a micro-chip in it.
 - 1.1 Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.
 - 1.2 Microchips include integrated circuits and microcontrollers.
2. Computer viruses include any program or software which prevents or hinders any operating system, computer program or software working properly or at all.

ELECTRONIC DATA AND CYBER RISK

We will not pay for any losses directly or indirectly arising out of, caused by, contributed to or as a result of any of the following:

1. Functioning, non-functioning, improperly functioning, availability or unavailability of:
 - 1.1 The internet or similar facility; or
 - 1.2 Any intranet or private network or similar facility; or
 - 1.3 Any website, bulletin board, chat room, search engine, portal or similar third party application service.
2. Alteration, corruption, destruction, distortion, erasure, theft or other loss of or damage to data, software, information repository, microchip, integrated system or similar device in any computer equipment or non-computer equipment or any kind of programming or instruction set; or
3. Loss of use or functionality, whether partial or entire, of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic and any ensuing inability or failure of any insured to conduct business.

BUILDINGS

1. DEFINITIONS

Wherever the following words or expressions appear in your policy, they have the meaning given here unless we say differently.

You/your *means* you and/or any family member, or domestic employee usually residing with you in your home or in any building at the same property.

Unoccupied *means* property that has not been occupied by you or your family or by anyone else with your permission, for more than 60 days in a row. Occupied means it is slept in.

Property *means* the building and its domestic outbuildings, landlord's fixtures and fittings, water, sewerage, gas, electricity and gas connections, paths and driveways constructed of brick, concrete, pavers, asphalt or stone (not gravel), walls, gates and fences, swimming pools (other than portable pools and pools that are built above ground level) including fixed filtration plant, pool safety nets and covers, water- pumping machinery (excluding automatic pool cleaners), tennis courts, sauna and spa baths, belonging to you and situated at the risk address stated in your policy schedule.

Standard construction *means* that your buildings are built with walls of brick, stone or concrete and your roof is slate, tiles, concrete, asbestos or metal.

Non-standard construction *means* that your buildings are built with wood, pre-fabricated asbestos or cladding and/or the roof is made of thatch or green products.

New replacement value *means* the amount that you would have to pay to replace the building at the present time and place, according to the formula used by the South African Builders Association.

Public supply *means* the water, sewerage, gas, electricity and tele-communications connections between the building and the main connections.

2. YOUR BUILDINGS COVER EXPLAINED

Your property is covered against loss or damage for insured events listed below. Your cover is subject to the excess and limits stated in your policy schedule.

YOU ARE COVERED FOR LOSS OR DAMAGE AS A RESULT OF:	THE FOLLOWING IS NOT COVERED:
Fire, lightning, explosion of household gas, underground fire and earthquake.	<ul style="list-style-type: none"> • Loss or damage that occurs more than 72 hours after the earthquake. • Loss or damage to your property arising from arcing, scorching or cigarette burns unless a fire spreads from the initial burn spot. • The cost to repair or replace a tank or container that exploded, excluding geysers. • Loss or damage caused by mining activities. • Loss or damage caused by rising acid water levels. • Loss of or damage to any building with a thatch roof, unless you disclosed this to us and it is specified on your schedule. If specified, it is a condition of your cover that your thatch roof has been treated against any fire hazard and that a SABS approved lightning conductor has been installed.
Storm, wind, water, snow, hail and flood.	<ul style="list-style-type: none"> • The cost of cleaning mud or clearing debris out of tanks, swimming pools or spas, including replacing or storing the water. • Wear and tear, or loss or damage caused by the escape of liquid that occurred as a result of a gradual process of leaking, splashing, dripping or overflowing over a period of time if you could reasonably be expected to be aware of this condition. • Loss or damage caused by subsidence and landslip.

YOU ARE COVERED FOR LOSS OR DAMAGE AS A RESULT OF:	THE FOLLOWING IS NOT COVERED:
Storm, wind, water, snow, hail and flood continued.	<ul style="list-style-type: none"> • Loss or damage in the event of flood or water damage if your property is below sea- or the known flood level. • Loss or damage resultant from or to any structure on your property not built in accordance with the applicable building regulations.
Impact to your property specified in your schedule.	<ul style="list-style-type: none"> • Damage caused by your own domestic pets. • Loss off or damage to any object that impacted or collided with the insured property.
Damage caused by animals.	<ul style="list-style-type: none"> • Loss or damage caused by insects, vermin or rodents. • Loss or damage caused by your own domestic pets.
Falling branches or trees.	<ul style="list-style-type: none"> • Loss or damage caused while trees are being felled by anyone other than a professional tree feller. A professional tree feller is anybody that fells trees in the ordinary course of his/her business.
Bursting (to break or cause to break open or apart suddenly) of water tanks, apparatus or pipes including damage to such apparatus or pipes.	<ul style="list-style-type: none"> • Loss as a result of wear and tear or corrosion. • Escape of liquid that occurred as a result of a gradual process of leaking, splashing, dripping or overflowing over a period of time when you could reasonably be expected to be aware of this condition.
Burglary or any attempt thereat to landlord fixtures and fittings.	<ul style="list-style-type: none"> • Loss or damage if the property is lent or let out.

YOU ARE ALSO COVERED FOR: (Subject to the limits in your schedule or included in the total value of buildings cover)	THE FOLLOWING IS NOT COVERED:
Loss of rent If your property is not fit to live in as a result of an insured event, we cover you for loss of rent, or rent which you must pay, or the cost of other similar accommodation, up to 25% of the sum insured stated in the schedule.	We will only pay for a period that is reasonably necessary to make the building fit to live in.
Municipal plans approval as a result of an insured event (to be included in the total sum insured).	
Debris removal as a result of an insured event (to be included in the total sum insured).	
Architects fees and approvals as a result of an insured event (to be included in the total sum insured).	
Accidental breakage of glass.	<ul style="list-style-type: none"> Any costs if the breakage does not extend through the entire thickness of the damaged item including basins, toilets and mirrors (e.g. chips or scratches). Loss or damage while the building is unoccupied. Loss or damage while the property is lent or let out.
Fire extinguishing costs and damage caused by fire brigade (to be included in the total sum insured)	

YOU ARE ALSO COVERED FOR: (Subject to the limits in your schedule or included in the total value of buildings cover)	THE FOLLOWING IS NOT COVERED:
Accidental damage to electrical gates and garage door motors.	<ul style="list-style-type: none"> Mechanical or electrical failure.
Accidental damage to public supply to your property.	<ul style="list-style-type: none"> Damage that occurred outside the boundary/perimeter of your property.
Damage to gardens as a result of insured events.	<ul style="list-style-type: none"> Loss of or damage caused by or as a result of theft or attempt thereat or malicious acts.
Malicious acts and vandalism Loss or damage caused by the deliberate and wilful act of a person or group of persons.	<ul style="list-style-type: none"> Loss or damage caused by your deliberate, wilful and wanton act or people acting on your behalf. Loss or damage if the property is lent or let out and the damage is caused by the tenant or any other person invited onto the property by the tenant.
Security guards Following an insured event, we will pay the reasonable cost to employ a temporary guard to secure your premises. The security guard must be employed by a security company.	
Keys / Locks / Remote controls We cover the cost of remaking keys or replacing locks and remotes up to the amount stated in your policy schedule if they are damaged or lost.	<ul style="list-style-type: none"> Loss or damage to all other keys, locks and remotes not used in connection with the building. Loss or damage to all keys, locks and remotes claimed for under the contents section.

YOU ARE ALSO COVERED FOR: (Subject to the limits in your schedule or included in the total value of buildings cover)	THE FOLLOWING IS NOT COVERED:
<p>Wrongful arrest</p> <p>You are covered up to the limit in your schedule for any amount you become lawfully liable to pay as a result of you performing a wrongful arrest of another person. The liability must arise within 12 months after the happening of the event.</p>	<ul style="list-style-type: none"> Any claims arising while you are acting in your professional capacity, for example, as a police official. If the person holding you liable is under a contract of service or apprenticeship with you or is a member of your family or household.
<p>Removal of falling trees as a result of insured events.</p>	
<p>Alterations and additions</p> <p>You are covered up to the limit in your schedule for:</p> <ul style="list-style-type: none"> Loss or damage during the time of new work at your home; Loss or damage to capital additions or completed extensions to your property provided that you advise us 60 days prior to commencement of the changes and provided you pay any additional premium that we may require. 	<ul style="list-style-type: none"> If damage is caused by cracking, collapse, subsidence or damage to your property is caused fully or partially by the work. Accidental damage while alterations or additions are being carried out. Theft, unless there is evidence of violent and forced entry to or exit from the building. Damage caused by water, storm or flood to any part that is not completed. Malicious damage or vandalism to unfinished parts of the new work.
<p>Home modifications</p> <p>You are covered for the necessary cost of modifying your property to help your mobility if you or your family are injured as a direct result of an insured event at your property and this injury results in permanent paraplegia or quadriplegia and we have paid a claim for loss or damage as a result of this insured event, up to the limit stated in the schedule.</p>	

YOU ARE ALSO COVERED FOR: (Subject to the limits in your schedule or included in the total value of buildings cover)	THE FOLLOWING IS NOT COVERED:
<p>Tenants behaviour</p> <p>If a tenant living in your home acts or fails to act in a way that would make this policy invalid, we will still pay you up to the limit in the schedule if:</p> <ul style="list-style-type: none"> • You did not know of or agreed to the tenant's act or failure to act. • You tell us about the act or failure to act as soon as you find out about it. • The rejection of the claim was not due to fraud, dishonesty, misrepresentation or any event deliberately caused by you or any person colluding with you. 	
<p>Power surge</p> <p>You are covered for loss or damage to all electronic equipment that forms part of the fixtures and fittings to your home as a result of power surges up to R10 000.</p> <p>You will be responsible for an excess of R500 for each and every claim.</p> <p>If the main electrical distribution boards of your property are not protected by surge protectors, lightning arrestors or other protection devices installed to SANS 0142 specification, you will be responsible for an additional excess of R2 000 in the event of a claim.</p>	<ul style="list-style-type: none"> • Any damage as a result of ripple relay switching, load shedding and/or as a result of any maintenance as a result of it, will also not be covered.

OPTIONAL COVER (If stated in your policy schedule to be included)	THE FOLLOWING IS NOT COVERED:
<p>Subsidence and landslip</p> <p>You are covered for loss or damage caused by gradual sinking of land (subsidence) or landslip of the land supporting the insured building or outbuildings as stated in your policy schedule.</p>	<p>Loss or damage due to:</p> <ul style="list-style-type: none"> • Normal settlement, shrinkage or expansion of the property. • Structural alterations, additions or repairs of the property. • Compaction of infill. • The use of defective materials, design or workmanship. • Excavations other than mining operations.
<p>Wild baboons and monkeys</p> <p>You are covered for loss of or damage to the insured building or outbuildings caused by wild baboons or monkeys up to the limit stated in your policy schedule.</p>	
<p>Power surge</p> <p>You are covered for loss or damage to all electronic equipment that forms part of the fixtures and fittings to your home as a result of power surges up to the amount stated in your policy schedule. This amount is cumulative with the amount provided for under the included perils.</p> <p>You will be responsible for an excess of R500 for each and every claim.</p> <p>If the main electrical distribution boards of your property are not protected by surge protectors, lightning arrestors or other protection devices installed to SANS 0142 specification, you will be responsible for an additional excess of R2 000 in the event of a claim.</p>	<ul style="list-style-type: none"> • Any damage as a result of ripple relay switching, load shedding and/or as a result of any maintenance as a result of it, will also not be covered.

3. WHAT WE DO NOT COVER UNDER THE BUILDINGS SECTION

Your building section does not include:

- 3.1 anything defined as contents;
- 3.2 any new building in the process of construction;
- 3.3 any temporary or mobile structures, including caravans, houseboats or watercraft;
- 3.4 motorized vehicles or craft of any type;
- 3.5 inflatable or portable swimming pools, spas and their accessories;
- 3.6 any fixed or temporary dead weight moorings, mushroom moorings or screw in moorings;
- 3.7 any movable property, rugs, blinds, drapes or curtains;
- 3.8 air conditioners not fixed to the building;

- 3.9 loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks or granular rubber;
- 3.10 used or applied chemicals, fertilizers or pesticides;
- 3.11 plants, trees, shrubs or hedges in the ground (unless covered under an additional feature).

4. SPECIFIC CONDITION APPLICABLE TO YOUR BUILDINGS SECTION

Mortgagee clause

The interest of any endorsed mortgagee in the insurance under this section will not be prejudiced by any act or omission of the mortgagor without the mortgagee's knowledge. The mortgagee must, however, inform us as soon as any such act or omission comes to his knowledge. After amending the cover you may be responsible for an additional premium.

5. HOW WE SETTLE YOUR BUILDINGS CLAIMS

If you wish to claim under this section of your policy please follow the steps detailed in the 'How to claim' section.

- 5.1 If property has been damaged, we will either repair, replace or reinstate the lost or damaged property. If we cannot repair or replace the property we may pay for the loss or damage in cash. If we agree not to repair or replace damaged property, we may settle your claim, at our sole discretion, either through a cash payment or a voucher settlement equal to the cost we would have paid for replacement or repair through our preferred suppliers.
- 5.2 We will not pay the cost to replace or change undamaged items or parts of items which belong to a set or suite, or which have a common design or use (such as suites of furniture and carpets) which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.
- 5.3 We will not pay for any loss of value and/or depreciation to any item or building which we have repaired or replaced.
- 5.4 Where an excess applies, this will be paid by you to a service provider appointed by us. If we pay cash, the excess will be deducted from the claim settlement.
- 5.5 The most we will pay for any one claim is the amount it will cost us to replace your property as new, but not more than the sum insured or any limits shown in this policy or on your schedule. In the event you are underinsured, we will apply average.

CONTENTS

1. DEFINITIONS

Wherever the following words or expressions appear in your policy, they have the meaning given here unless we say differently.

Contents *means* any movable items that you own, and keep in or around your home.

You/your *means* you and or any family member or domestic employee usually residing with you in your home or in any building at the same property.

Unoccupied *means* property that has not been occupied by you or your family or by anyone else with your permission, for more than 60 days in a row. Occupied means it is slept in.

Standard construction *means* that your buildings are built with walls of brick, stone or concrete and your roof is slate, tiles, concrete, asbestos or metal.

Non-standard construction *means* that your buildings are built with wood, pre-fabricated asbestos or cladding and/or the roof is made of thatch or green products.

New replacement value *means* the amount that you would have to pay to replace your damaged property at the present time.

Main buildings *means* the main dwelling/building stated in the schedule including all garages and offices which inter-leads directly into the main building.

Outbuildings *means* any other domestic buildings on the grounds of your home, such as staff quarters, offices, consulting rooms and private garages that are of standard construction and do not inter-lead with or are situated under the same roof of the main building.

Electronic goods *means* anything that contains an electronic circuit board, excluding major household appliances.

Major household appliances for example air conditioners, dishwashers, clothes dryers, drying cabinets, freezers, refrigerators, kitchen stoves, water heaters, washing machines, trash compactors, microwave ovens, and induction cookers etcetera will not be considered as electronic goods.

2. YOUR CONTENTS COVER EXPLAINED

Your contents are covered for loss or damage caused by any insured event listed below when it is in your main buildings, or your outbuildings as defined, or in the open, but still within the boundary of your risk address.

YOU ARE COVERED FOR LOSS OR DAMAGE BECAUSE OF:	THE FOLLOWING IS NOT COVERED:
Fire, lightning, explosion of household gas, underground fire and earthquake.	<ul style="list-style-type: none"> • Loss or damage caused by mining activities. • Loss or damage caused by rising acid water levels. • Loss or damage to your contents from arcing, scorching or cigarette burns unless a fire spreads from the initial burn spot.
Storm, wind, hail, snow and flood.	<ul style="list-style-type: none"> • Loss or damage to any of your insured items in the open unless it is designed to be in the open. • Loss or damage caused by cleaning, restoration or any process involving the use or application of water unless by public authorities in extinguishing a fire.
Impact to your contents.	<ul style="list-style-type: none"> • Damage caused by your own domestic pets. • Loss or damage to property causing the impact or collision.
Water or oil that escaped from any household appliances such as geysers, washing machines, dishwashers, fixed water or heating systems.	<ul style="list-style-type: none"> • Loss or damage to the tanks, equipment or pipes themselves.
Falling branches or trees.	<ul style="list-style-type: none"> • Loss or damage caused while trees are being felled by anyone other than a professional tree feller. A professional tree feller is anybody that fells trees in the ordinary course of his business.

YOU ARE COVERED FOR LOSS OR DAMAGE BECAUSE OF:	THE FOLLOWING IS NOT COVERED:
<p>Theft or attempted theft from main building</p> <p>You get a discount for having the following minimum security measures in place on your property at all times, fully maintained and in working order:</p> <ol style="list-style-type: none"> 1. Burglar bars in front of all opening windows. <p>AND</p> <ol style="list-style-type: none"> 2. Security gates on all external doors. <p>OR if you don't have the above:</p> <ol style="list-style-type: none"> 3. A linked alarm system which is monitored by a control room with 24-hour armed response. <p>Theft or attempted theft from outbuildings</p> <p>Theft or attempted theft from outbuildings are only covered if there are signs of violent and/or forcible entry into or exit from the outbuilding and the minimum security requirements are met.</p> <p>Loss or damage because of theft or attempted theft from any outbuilding on your property is limited to 10% of your contents sum insured as specified in your schedule, up to R25 000.</p>	<ul style="list-style-type: none"> • Loss or damage if there is no violent and/or forcible entry or exit to the premises. This will not apply when you are at home. • Loss or damage while the main building of your home is unoccupied for more than 60 days during any 12-month insurance period. • Loss or damage when a linked alarm system is required and it is not activated when your home is unoccupied and/or the alarm does not have a unique security code. You must ensure that this code is always in safe hands. If the unique security code is used during a theft or attempted theft at your home, it is your responsibility to prove that you were forced to hand the security code over against your will. <p>We require that your alarm is in a working condition and activated when the main building of your home is unoccupied.</p> <ul style="list-style-type: none"> • Loss or damage when security gates and burglar bars are required and the security gates are unlocked when your home is unoccupied. If any of the other buildings on your property are occupied, we still require that the security gates are locked when the main building of your home is unoccupied. • Loss of or damage to contents where no reasonable proof of ownership can be supplied by you.

YOU ARE COVERED FOR LOSS OR DAMAGE BECAUSE OF:	THE FOLLOWING IS NOT COVERED:
<p>Power surge</p> <p>We cover loss or damage to electrical appliances and electronic equipment caused by power surges up to R10 000.</p> <p>You will be responsible for an excess of R500 for each and every claim.</p> <p>If the main electrical distribution boards of your property are not protected by surge protectors, lightning arrestors or other protection devices installed to SANS 0142 specification, you will be responsible for an additional excess of R2 000 in the event of a claim.</p>	<ul style="list-style-type: none"> Any damage as a result of ripple relay switching, load shedding and/or as a result of any maintenance as a result of it, will also not be covered.

3. ADDITIONAL COVER

The following cover is provided as part of the insured events and subject to the exclusions explained above. Your claim under the insured events explained above must be valid for the following to be covered. The cover is limited to the sums insured or limits shown on your schedule.

Emergency services

We cover the actual costs up to the limit in your schedule for any emergency services needed because of an insured event to prevent or control the effects of the insured event.

Guards

We cover the cost up to the limit in your schedule for the employment of appropriately certified guards employed by a security company necessary to protect your insured property following an insured event.

Loss of rent

If your property is not fit to live in as a result of an insured event, we cover you up to the limit in your schedule for:

1. Loss of rent;
2. Rent which you must pay to accommodate your family;
3. The cost of other similar accommodation.

Keys / Locks / Remote controls

We cover the cost of replacing or reprogramming keys or replacing locks and remote controls to the inside or external doors of your home or to safes or alarms in your home up to the amount in your schedule if your keys are damaged or lost as a result of an insured event. Loss or damage claimed under the buildings section is not covered under this section.

Theft of money

We cover the actual loss up to the limit in your schedule for any theft of money, excluding loss or damage which happened outside the boundaries of your property and/or loss or damage where there is no violent and/or forcible entry or exit to the premises.

Contents of guests

We cover the personal possessions of your guests whilst at your insured premises up to the limit in your schedule. We exclude any loss or damage where there is no violent and/or forcible entry or exit to the premises.

Washing on the line and goods in the open

Washing on the line, garden furniture and garden equipment will be covered for theft up to the limit stated in your policy schedule.

Loss of documents

We cover loss of personal documents as a result of an insured event that needs to be obtained again, for example, your Identity Document, drivers' license or passport up to the limit stated in your schedule.

Household goods in transit

We cover the loss or damage of your household goods while:

1. in your possession to or from any place of purchase, repair or renovation and where the damage or loss is as a result of a vehicle accident or theft up to the limit in your schedule; and
2. in the possession of a registered professional furniture removal company while you permanently relocate up to the full value of your contents. The cover will be restricted to fire, collision and the overturn of the load carrying vehicle.

Deep freeze and fridge contents

We will cover loss of or damage to deep freeze or fridge contents as a result of a power cut by the authorities (provided you have paid your account) or breakdown and accidental damage to the freezer motor or failure of power supply to the unit up to the limit stated in your policy schedule. We will not pay for any loss within the first 24 hours.

Electronic goods

We cover electronic equipment, unless otherwise specified up to the limit in your policy schedule per claim event.

Loss of water during leakage

You are covered up to the limit stated in your policy schedule for the cost of metered water lost as a result of leakage from any underground pipes at your property in the event that the quarterly water consumption reading exceeds the average of the previous 4 quarterly readings by 50% or more.

It is your responsibility to take all reasonable steps necessary to arrange for the repair of the pipes as soon as you are aware of the problem before we will pay the claim.

There will not be cover for:

1. Loss of water as a result of leaking taps, geysers, toilet systems or swimming pools.
2. Loss of water whilst your property is unoccupied for longer than 60 days unless agreed to by us in writing.
3. The cost to repair the pipes.
4. An increase in your water consumption where the water level of your swimming pool has to be topped up as a result of a leaking swimming pool inlet or outlet pipe.

Accidental death

In the event that a permanent occupant of the insured house dies because of an insured event, while inside the building, we will pay you the amount stated in the policy schedule.

Medical expenses

We will pay the cost of medical expenses, up to the limit stated in the policy schedule, incurred as a result of accidental bodily injury sustained by any:

1. Person other than you caused by a domestic animal owned by you.
2. Guest or visitor arising from any defect in your property.
3. Domestic employee in the course of their employment by you.

Full house bowls

We will pay you the amount stated in your policy schedule if you score a full house during the period of insurance while playing bowls as an amateur. The full house must happen as part of an official competition. The game must be on a registered bowling green. You must be playing according to the recognised rules of the game, with all 8 or 9 bowls to count.

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

If more than one person we define as you in this section was involved in the same full house, we compensate you only once for that full house.

Hole in one

We will pay you the amount stated in your policy schedule if you hit a hole in one as a player in a scheduled golf tournament within the rules of golf, and confirmed by the club secretary.

Home business

We will cover your contents used for business such as office contents or office equipment such as computers, printers, scanners and fax machines up to the limit stated in your policy schedule.

This cover is not designed for industrial or commercial businesses, but provides for small scale professional service operations and one-man business operations. The value of items covered under this clause should be included in the total value of your contents and does not include stock in trade of any nature.

The following types of business are excluded from this home business extension:

1. Bio fuel manufacturers.
2. Chemical manufacturers.
3. Paint manufacturers.
4. Upholstery if large quantities of stock is carried.
5. Paint shops for panel beating purposes.
6. Manufacturing of any flammable goods.
7. Carpentry, woodworking, manufacturing or vehicle/mechanical workshops.

Telephone instruments

We will pay for accidental damage, including electrical or mechanical breakdown to any telephone or ancillary equipment in your property provided that:

1. Telkom trade-in regulations will apply where practicable.
2. Lines and extensions wires are excluded.
3. Cellular telephones and mobile communication equipment are excluded.

Debris removal

We will pay the amount stated in your policy schedule for the removal of debris as a result of an insured event.

Contents of domestic employees

The contents of your full time domestic employees residing on your premises are covered for loss or damage as a result of insured events at your premises, up to the limit stated in your policy schedule.

There will not be cover for:

1. Loss or damage where the employee's contents is insured elsewhere.
2. Money.
3. Cell phones.

Temporary removal of your contents

We cover the loss or damage of your insured contents, up to the limit in your schedule because of an insured event if your contents are removed from your permanent home, but still within the territorial limits, and is:

1. In a private residence or other accommodation where you or any member of your family stays temporarily at the time of the loss or damage.
2. In a temporary place of accommodation or a place of furniture storage or bank safety deposit if you tell us of this storage of your household contents within 7 days of it being removed from your permanent home.
3. In your place of employment.
4. In the possession of students or school children who temporarily live in any educational accommodation (excluding communes). There is a separate limit for this and we confirm the limit in your schedule.
5. Lost or damaged because of theft (where we can see forcible entry):
 - 5.1 from your locked car boot or trailer of the vehicle up to the limit in your schedule and excluding any loss of or damage to car tools; or
 - 5.2 while you are travelling to and from your holiday destination up to the limit in your schedule.

Losses as a result of theft or attempt thereat are subject to forcible and violent entry into or exit from the premises. This condition applies to 1, 2, 3 and 4 above.

4. WHAT IS NOT COVERED UNDER YOUR CONTENTS

The following items or events are not covered under the contents in your home:

1. Deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, manuscripts, documents of any kind, rare books, medals, stamps or coin collections as well as prepaid phone cards or prepaid cell phone vouchers.
2. Motor vehicles and children's motorised vehicles whether licensed for road use or not (other than motorised or electric wheelchairs), mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), gliders, hang-gliders, hovercraft, and other mechanically propelled or assisted watercraft, caravans, trailers, or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed.
3. Livestock or other animals.
4. Any normal day-to-day home maintenance which you should carry out or pay for (such as servicing hot water systems) and the replacement of parts that tend to gradually wear out over a period of time or need regular attention.
5. The cost to redecorate, or cosmetic repairs to parts or equipment in your home.
6. Loss of or damage to Jewellery, watches, furs, photographic equipment, oriental carpets and rugs are cumulatively limited to 30% of the sum insured unless specifically specified.
7. Loss of or damage to any computer software, data or the cost of reproducing data.

5. SPECIAL CONDITIONS

Safe

If not worn or in use by you, you must keep all jewellery, watches and firearms over the value of R10 000 per item in a locked safe which must be permanently fixed to the building. If you don't, the loss or damage will be limited to R2 500 per item.

Valuation certificates

Jewellery, watches and firearms valued at more than R2 500 must be accompanied by a valuation certificate not older than two years. If you don't, the loss or damage will be limited to R2 500 per item.

6. OPTIONAL EXTENSIONS (if stated in the schedule to be included)

You can select this optional cover at an additional premium.

Power surge

You are covered for loss or damage to electrical appliances and electronic equipment as a result of power surges up to the amount stated in your policy schedule. This amount is cumulative to the amount provided for under the included perils.

You will be responsible for an excess of R500 for each and every claim.

If the main electrical distribution boards of your property are not protected by surge protectors, lightning arrestors or other protection devices installed to SANS 0142 specification, you will be responsible for an additional excess of R2 000 in the event of a claim.

You are not covered for:

Any damage as a result of ripple relay switching, load shedding and/or as a result of any maintenance as a result of it, will also not be covered.

Accidental damage

You are covered for accidental damage to or loss of home contents while in the insured home or on the property described in the schedule.

You are not covered for accidental loss or damage:

1. Caused by power surges;
2. Caused by depreciation;
3. Caused by gradual causes such as wear and tear, rust, mildew, corrosion or decay;
4. Caused by mechanical, electrical or electronic breakdown;
5. Of or to any tools, gardening implements or garden furniture;
6. Of or to automatic swimming pool cleaning equipment;
7. Of or to any portable computer equipment or cellular devices;
8. Of or to any contents of refrigerators or freezers;
9. Covered by any manufacturer's guarantee, purchase agreement or service contract;
10. Caused by household pests (such as rodents, ants and moths);
11. Caused by chipping or denting of furniture or domestic appliances;
12. Caused by cracking or scratching of glass, glassware or any similar breakable article. This exclusion does not apply to jewellery, cameras, televisions or computer screens;
13. Caused by or in the process of professional cleaning, maintenance, repair, dismantling, restoring, altering, dying or washing;
14. Caused by your domestic pets.

7. HOW WE SETTLE YOUR CONTENTS CLAIMS

If you wish to claim under this section of your policy please follow the steps detailed in the 'How to claim' section.

1. If property has been damaged, we will either repair or replace the lost or damaged property. If we cannot repair or replace the property we may pay for the loss or damage in cash. If we agree not to repair or replace damaged property, we may settle your claim, at our sole discretion, either through a cash payment or a voucher settlement equal to the cost we would have paid for replacement or repair through our preferred suppliers.
2. We will not pay the cost to replace or change undamaged items or parts of items which belong to a set or suite, or which have a common design or use (such as suites of furniture and carpets) only damaged in one area, when the loss or damage relates to a specific part of an item or to a clearly defined area.
3. We will not pay for any loss of value and/or depreciation of any item which we have repaired or replaced.
4. Where an excess applies, this amount will be paid by you to a service provider appointed by us. If we pay cash, the excess will be deducted from the claim settlement.
5. The most we will pay for any one claim is the amount it will cost us to replace all your contents as new, but not more than the sum insured or any limits shown in this policy or on your schedule subject to average if you are underinsured.

PORTABLE POSSESSIONS

This section of the policy explains the cover we provide for your personal portable possessions outside your home subject to the excesses (first amount you pay), sum insured or limits shown on your schedule.

1. DEFINITIONS

Wherever the following words or expressions appear in your policy, they have the meaning given here unless we say differently.

Specified items means items specifically noted in your policy schedule, and where applicable, accompanied by a valuation certificate not older than 2 years from a jeweller or valuator.

Unspecified items means items such as clothing and personal belongings that you or your family members (as defined) wear or carry on your or their person.

2. YOUR PORTABLE POSSESSIONS COVER EXPLAINED

You and your family's specified and unspecified items are covered for loss or damage when they are inside or outside your buildings or in the open.

This includes loss or damage that occurs while you are visiting or travelling abroad, so long as the duration of your stay does not exceed six months. If you are abroad for more than six months, your portable possessions cover is valid only in South Africa.

YOU ARE COVERED FOR LOSS OR DAMAGE AS A RESULT OF:	THE FOLLOWING IS NOT COVERED:
<p>Unspecified items</p> <p>Accidental loss of or damage to clothing and personal items that you or your family members normally wear or carry on their person.</p>	<ol style="list-style-type: none"> 1. Any amount more than the limit in your schedule. 2. Loss of or damage to any item worth more than the limit and not specified on your schedule. 3. Loss of or damage to any item which should be specified in terms of the below additional cover section. 4. Loss of or damage to any item where you are unable to supply us with proof of ownership or value. 5. Sentimental value.

ADDITIONAL COVER	
You have a choice to include specified items under this section that will be shown in your policy schedule if included.	
THE FOLLOWING IS COVERED:	THE FOLLOWING IS NOT COVERED:
<p>Specified</p> <p>We will cover accidental loss of or damage to items specifically specified under this section, subject to the sums insured and limits stated on your policy schedule.</p>	<ol style="list-style-type: none"> 1. Loss of or damage to any item worth more than the stated amount and not specified on your schedule. 2. Loss of or damage to any item where you are unable to supply us with any proof of ownership or value. 3. Items not accompanied by a valuation certificate or if the valuation certificate is older than two years. 4. Sentimental value.
<p>Remote blocking</p> <p>We will cover losses as a result of remote blocking up to R10 000 for specified items and R2 500 for unspecified items. You must provide evidence that an attempt was made to lock the vehicle using the vehicle remote and that the locking mechanism was blocked by thieves using an electronic device.</p>	
THE FOLLOWING ITEMS MUST BE SPECIFIED TO BE COVERED UNDER THIS SECTION	
<ul style="list-style-type: none"> • Additional items worth more than the limit stated in your policy schedule. • Mobile phones and hand held devices including GPS and the like. • All types of computers or electronic equipment you normally take outside your home (including but not limited to laptops, tablets, external hard drives, portable game consoles, portable music players or DSTV decoders). • For jewellery you have to provide us with a valuation certificate to specify items at the start of this policy. The valuation must be renewed every second year. In the event that the valuation is renewed, we will default to the latest valuation certificate in our possession. • Prescription glasses and contact lenses. • Photographic equipment and its accessories. • Bicycles used for personal or leisure reasons and non-racing wheelchairs and their accessories. 	

3. SPECIAL CONDITIONS

Where we cover your portable possessions

Anywhere in South Africa and traveling outside the border of South Africa for up to 6 months.

Safe

If not worn or in use by you, you must keep all jewellery, watches and firearms over the value of R10 000 per item in a locked safe which must be permanently fixed to the building. If you don't, the loss or damage will be limited to R2 500 per item.

Valuation certificates

Jewellery, watches and firearms valued at more than R2 500 must be accompanied by a valuation certificate not older than two years. If you don't, the loss or damage will be limited to R 2 500 per item.

4. WHAT IS NOT COVERED UNDER PORTABLE POSSESSIONS

The following is not covered under your portable possessions cover:

1. Loss of or damage to personal possessions more specifically insured on any other policy.
2. Loss of or damage to any personal possessions, specified or not, used for any professional use, business purposes or for the purpose of your employment. This exclusion does not apply if any personal possessions are used for your home business.
3. Loss or damage caused by theft from an unattended vehicle unless the item is hidden from view within the vehicle and violence or force was used to get into the vehicle whilst it was securely locked. The forcible and violent entry or exit requirement will not apply if the loss was caused by remote blocking and you can provide evidence that an attempt was made to lock the vehicle using the vehicle remote and that the locking mechanism was blocked by thieves using an electronic device.
4. Loss or damage because of any excluded cause mentioned in any other section of this policy.
5. Loss of or damage to your washing while in the open.
6. Loss of money, cheques and other negotiable instruments.
7. Damage to a watch caused by over-winding, leaking batteries or from immersion in water.
8. More than an item's proportionate value with regards to the total value of the pair or set if only one of the pair or set was lost or damaged.
9. Loss of or damage to sporting, recreational and leisure goods and equipment while being used for professional purposes.
10. Bicycles used for racing or pace-making.
11. Loss of or damage to any contents on exhibit or up for sale, such as wine at an auction or artworks on display in a gallery.
12. Loss of or damage to contents being packed, carried or transported from your current address to a new address on a permanent basis.
13. Loss of or damage to accessories to any motor vehicle, motorcycle, caravan, watercraft or trailer.
14. Loss of or damage to any aircraft or drone unless it is an accessory to a model aircraft with a wingspan no longer than 1.5 meters.
15. Loss of or damage to any computer software, data or the cost of reproducing data.
16. Loss of or damage to cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection).

5. HOW WE SETTLE YOUR PORTABLE POSSESSIONS CLAIMS

If you wish to claim under this section of your policy please follow the steps detailed in the 'How to claim' section.

1. If property has been damaged, we will either repair or replace the lost or damaged property. If we cannot repair or replace the property we may pay for the loss or damage in cash. If we agree not to repair or replace damaged property, we may settle your claim, at our sole discretion, either through a cash payment or a voucher settlement equal to the cost we would have paid for replacement or repair through our preferred suppliers.
2. We will not pay the cost to replace or change undamaged items or parts of items which belong to a set or suite, or which have a common design or use (such as suites of furniture and carpets) only damaged in one area, when the loss or damage relates to a specific part of an item or to a clearly defined area.
3. We will not pay for any loss of value to any item which we have repaired or replaced.
4. Where an excess applies, this amount will be paid by you to a service provider appointed by us. If we pay cash, the excess will be deducted from the claim settlement.
5. The most we will pay for any one claim is the limit shown in this policy or on your schedule.

PERSONAL LIABILITY

1. DEFINITIONS

Wherever the following words or expressions appear in your policy, they have the meaning given here unless we say differently.

Injury means accidental death, bodily injury to or illness of any person.

Damage means accidental loss of or physical damage to your tangible property other than property belonging to, held in trust by or in your custody or control.

Occurrence means an occurrence or series of occurrences arising out of one event, provided that this event happened during the period of insurance.

2. WHAT YOU ARE COVERED FOR

Personal liability

You are covered (up to the maximum limit stated in your policy schedule) for amounts that you may become lawfully liable to pay for damages and legal costs in respect of:

1. accidental death, bodily injury or illness or;
2. accidental loss or damage to property;

during the period of insurance.

Home-owners liability

You are covered up to the limit in your schedule for any one claim or series of claims arising from one event, which you or your family may become lawfully liable to pay as a result of an accident caused by you that result in;

1. death, bodily injury or illness to any person;
2. loss or damage to property not owned by you;

arising from your ownership of the insured buildings.

In the event of your death, we will assist your personal representative in dealing with any liability action that we would have assisted you.

You are not covered for any loss, damage or liability arising from:

1. Death, bodily injury or illness to any member of your family residing with you or an employee of either you or your family.
2. Damage to property belonging to you or in your custody or control or that of your family or any domestic staff.
3. Any incident whilst this policy is not in force.
4. Your ownership of any land or buildings not covered under this policy.
5. The use of your home for any business, trade, profession or employment unless your home business is covered under section 4 of this policy.

Tenant's Liability

You are covered for amounts that you as a tenant of a building may become lawfully liable for to the owner of the building due to loss of or damage to the buildings and/or fixtures or fittings in it, directly caused by any of the following:

1. Storm, water, hail or snow;
2. Theft or attempted theft;
3. Fire or explosion;
4. Breakage of glass, mirrors or sanitary ware not including chipping, scratching or disfiguration;

5. Damage to supply connections between the public supply and the buildings;
6. Collision by animals or vehicles;
7. Loss of or damage to keys, locks and remote control units.

The cover provided includes all legal and other costs we agree to in writing. We will not pay more than the limit stated in your schedule for any claim or series of claims arising from one event.

Bank and sim cards

1. We will indemnify you if you are held liable for loss caused by the fraudulent use of your credit card, debit card or SIM cards during the period of insurance by any person who:
 - 1.1. Is not a member of your family;
 - 1.2. Does not live with you.
2. To be indemnified you must:
 - 2.1. Report the loss to the bank or other relevant company as soon as reasonably possible;
 - 2.2. Have complied with the terms, conditions and exclusions of using that card.

Liability to domestic employees

You are covered (up to the maximum limit stated in your policy schedule) for amounts that you may become lawfully liable to pay for damages and legal costs in respect of accidental death or bodily injury to any domestic employee employed by you during the period of insurance.

3. SPECIAL CONDITIONS

1. You must be lawfully responsible for the death, injury, illness or loss or damage caused to third parties and a South African court of law must find you guilty for the particular loss or damage, otherwise no liability will attach.
2. Any loss or damage, to third parties must be as a result of your negligence. This policy does not cover damage deliberately caused by you to property or other people.
3. There must be physical loss of or damage to persons or tangible property caused by you. Tangible property is property that can be seen, touched and measured.
4. The costs of the loss or damage must be measurable in Rand value. This can be in the form of repair, medical costs, cost to property, or loss of income of third parties.
5. Loss or damage must be caused to a third parties' person or property.

4. WHAT WE WILL NOT COVER UNDER YOUR PERSONAL LIABILITY COVER

We do not cover legal liability caused by or as a result of:

Agreements you enter into

Any agreement or contract you enter into, but we will cover your legal liability:

1. if it would have existed had you not entered into the agreement or contract;
2. if your liability is under a tenancy rental agreement;
3. for damage to your landlord's property at the insured address caused by fire or by water leaking from pipes, washing machines, dishwashers or water overflowing from a blocked bath or tub.

Aircraft

Use of or ownership of any drones, aircraft or the facilities to land or store aircraft.

Animals

Any animal other than your domestic pets.

Buildings, property or land not at the insured address

You owning, occupying or renting any building, property or land not at the insured address.

Building, altering or renovating

If professional building altering or renovating work is being carried out at your insured address by a contractor.

Business activity

Any business activity, but we will cover this if it relates to part-time or casual babysitting where you do not need to be licensed to do this.

Caravans and trailers

Using or towing a caravan, mobile home or trailer.

Committee members or officials

Your actions or duties as a committee member or director of a club or association, as a coach, referee or official at a game or organized sporting activity.

Death or injury

Your death or injury or that of your spouse, child, pets or anyone who usually lives with you.

Fines, penalties and other damages

Civil or criminal penalties or fines or damages.

Illness or disease

Any illness, disease or sickness you knowingly spread or failed to take due care to prevent spreading after you knew about it.

Legal actions in other countries

Any legal actions or legal claims brought against you, decided or heard in countries outside South Africa.

Defamation or insult

Legal costs you may become lawfully responsible to pay as a result of:

1. Defamation that can be seen, such as writing, printing, movie or statute.
2. Defamation that is spoken and heard.

Motor vehicles or motorcycles

The use or ownership of a motor vehicle or motorcycle or instructing someone on how to use it but we will cover legal liability if the following are used lawfully:

1. a remote controlled motor car;
2. a wheelchair or a mobility scooter designed to accommodate physical disabilities or the elderly;
3. a golf cart or buggy;
4. domestic gardening equipment (e.g. a ride-on mower).

Property owned by you or property in your physical or legal custody

Damage to property which:

1. is owned by you or your family, or anyone who usually lives with you at the home or unit;

2. belongs to someone else and is in your physical or legal custody or control;
3. is owned by your employer (e.g. you accidentally damage office equipment at your work place).

Watercraft

Using or owning any watercraft unless it is a sailboard, surfboard, wave board, canoe, kayak, non-motorized surf ski or remote controlled model watercraft.

Your employees

Death or injury of your employees or damage to their property while they are working for you.

Pollutants

1. Personal injury or bodily injury or financial loss or loss of, damage to, or loss of use of property directly or indirectly arising out of the discharge, disposal, release or escape of pollutants.
2. The cost of removing, nullifying or cleaning up pollutants.
3. Fines, penalties, punitive or exemplary damages arising directly or indirectly out of the discharge, dispersal release or escape of pollutants.

PERSONAL ACCIDENT

1. DEFINITIONS

Wherever the following words or expressions appear in your policy, they have the meaning given here unless we say differently.

Permanent total disability means total inability to attend to your usual occupation or profession for longer than the period stated in the schedule.

You means the insured in whose name this policy is issued and the insured person named in the policy schedule.

Medical expenses means all expenses for artificial aids or prostheses, medical, dental, surgical, nursing home or hospital treatment (including cost of emergency transportation or freeing of an insured person if trapped and their removal to a place of safety) as a result of injury.

Injury means bodily injury caused by accidental, violent, external and visible means.

Professional counselling means psychological or psychiatric counselling by a professional counsellor.

2. YOUR PERSONAL ACCIDENT COVER EXPLAINED

Personal accident cover provides pre-defined benefits in the event of an accident that result in bodily injury, medical expenses or death.

WHAT YOU ARE COVERED FOR	THE FOLLOWING IS NOT COVERED
<p>In the event that you sustain bodily injury or death directly as a result of violent, accidental, external and visible means we will pay you or your estate the sum stated in your policy schedule if the injury is the sole and direct cause of death or disablement within 6 months of the date of the accident.</p> <p>If the death occurs after a permanent disability and within 24 months, the death benefit will be paid out, but the amount paid out for permanent disability will be deducted from the death benefit amount.</p>	<ul style="list-style-type: none"> • Natural death. • Death as a result of illness or disease.
<p>Medical expenses incurred as a result of an accident not exceeding the limit stated in your policy schedule.</p>	<p>Medical expenses that are covered by the RAF (Road Accident Fund) or workman's compensation or medical aid or another insurance.</p>

LIMITS OF COMPENSATION	
ACCIDENT THAT RESULT IN:	COMPENSATION
Death	The amount stated in your policy schedule.
Permanent disability	The percentage of the amount stated in your schedule in accordance with the below table of permanent disabilities.
Medical expenses	Up to the limit stated in your policy schedule.

Permanent disability table (benefit as a percentage of the total limit shown in your schedule, based on type of injury)

Total and permanent disablement from following any employment	100%
Total and permanent loss of either hands or feet	100%
Total and permanent loss of all sight in both eyes	100%
Total and permanent loss of all sight in one eye	50%
Total and permanent loss of hearing or speech	50%
Total and permanent loss of hearing in one ear	15%
Total and permanent loss of one hand	50%
Total and permanent loss of arm from shoulder	75%
Total and permanent loss of forearm	65%
Total and permanent loss of one foot	50%
Total and permanent loss of leg from thigh	75%
Total and permanent loss of leg at or below knee	65%
Total and permanent loss of thumb (both phalanxes)	25%
Total and permanent loss of thumb (one phalanx)	10%
Total and permanent loss of index finger (three phalanxes)	10%
Total and permanent loss of index finger (two phalanxes)	8%
Total and permanent loss of index finger (one phalanx)	4%
Total and permanent loss of finger other than thumb or index finger	5%
Total and permanent loss of big toe	5%
Total and permanent loss of any other toe	1%

3. ADDITIONAL BENEFITS

Worldwide cover

The cover for this section is worldwide.

Disappearance

Disappearance could result in a valid claim in the event where a court of law rules that in terms of the evidence presented to them you are presumed deceased.

If, after a claim has been paid due to your disappearance and it transpires that you were or are not deceased, the full claim amount must be refunded.

Exposure

In the event that you are involved in an accident or the vehicle or means of transport on which you are traveling are involved in an accident, and as a result thereof you are injured through starvation, thirst or exposure to the elements we will pay you the limit stated in your policy schedule.

Final expenses

In the event of an accident giving rise to a death claim we will pay to your estate the amount stated in your schedule as a contribution towards funeral expenses.

Trauma

We will cover you for the cost of a professional counsellor if you were a victim of an act of violence and require professional trauma counselling. The act of violence must have occurred during the period of insurance. This amount will not exceed the limit stated in your policy schedule. The trauma assistance must be by professional counsellors.

Please take note of the following important terms affecting your cover under this benefit.

1. The most we will pay under this section is the amount detailed as the limit on your policy schedule.
2. An 'act of violence' in terms of this policy means that it was an unlawful and physical force or threats towards you by someone unknown to you during the theft or hi-jacking or an attempt to steal or hijack your insured vehicle or any other incident related to the driving of your insured vehicle. This event needs to be reported to the police within 24 hours. We will require a SAPS case reference number (CAS No/CR No/Enq No) for your claim to be valid.
3. Professional counselling means psychological or psychiatric counselling by a professional counsellor with the Health Professions Council of South Africa. We will not cover any informal counselling or counselling provided by an immediate family member.
4. If we accept your claim under this section, the payment will be made upon receipt of proof of the visits to the professional counsellor.

4. WHAT IS NOT COVERED UNDER YOUR PERSONAL ACCIDENT COVER

Sports activities

You will not be covered for death or bodily injury sustained while participating professionally in:

- mountaineering requiring the use of ropes or a guide;
- big game hunting;
- parachuting, skydiving, bungee-jumping, bridge jumping, hang-gliding, paragliding, polo, steeple-chasing, rugby, sports of any kind on ice or snow, wrestling, martial arts, scuba diving, or water skiing;
- speed or duration tests or racing, other than on foot.

Flying

You will not be covered for death or bodily injury sustained while traveling in an aircraft:

- which is not licensed to carry passengers;
- which is piloted by a person who is not lawfully licensed;
- traveling as a member of the crew, acting member of the crew; or
- for trade or technical operation connected with the aircraft.

Self-injury

There will be no cover for death or bodily injury as a result of an accident caused by or attributed to your wilful misconduct such as suicide, attempted suicide or intentional self-injury.

Influence of liquor or alcohol

There will be no cover for death or bodily injury as a result of an accident caused by or attributed to you being under the influence of intoxicating liquor or any mind altering drugs.

Mental and physical defects

There will be no cover for death or bodily injury as a result of an accident if the person insured under this policy was suffering from mental or physical defects and this was the proximate cause of the loss occurring.

For the purpose of this section, mental defect will mean, any person that has been diagnosed and treated by a physician in a facility for a mental disorder.

Any person who is suffering from a physical defect will not be eligible to claim for any existing defect in terms of this policy. There will be no cover if the defect has not been disclosed to us at the start of this policy.

VEHICLES

Definitions

An **approved repairer** is a repairer that is authorised by us and your vehicle's manufacturer to repair vehicles on our behalf.

Cash settlement means that all valid claims will be settled by a once-off cash payment to you. The amount will be based on quotes supplied by you and the cost of labour, paint and parts will be determined by us on the same terms as we usually agree with our preferred suppliers.

Different value options:

1. **Trade or book value** represents the average price a car dealer would pay to purchase the insured vehicle, taking the model, age, condition and mileage into account.
2. **Retail value** represents the average price a car dealer would sell the insured vehicle for, taking the model, age, condition and mileage into account.
3. **Market value** is the average between retail and the trade value.
4. **Agreed value** is the amount that we (you and us) agree to insure your vehicle for.

Modifications to your vehicle are any changes to your vehicle's standard specification, including optional extras. These include, but are not restricted to, changes to the appearance and/or the performance of your vehicle (including wheels, suspension, bodywork and engine) and include changes made to your vehicle by the previous owner(s). You must advise us what modifications have been made, and what modification you intend to make and first get our agreement before making them.

If you do not advise us about any relevant modifications, we may reject or reduce your claim or treat the policy as void (i.e. the cover is invalid and never existed).

Third party insurance covers accidental damage that you may become lawfully responsible to pay for someone else's vehicle, property, injury or death.

Total loss is when the insured vehicle is stolen/hijacked and not recovered or damaged and uneconomical to repair.

Uneconomical to repair means that the insured vehicle is damaged, and the cost of repair is in our opinion more than the value of the vehicle less the value of the salvage.

Salvage is the reasonable value of the wreck of the vehicle after an accident.

A **Regular driver** is the person that drives the vehicle most often, more than anyone else.

A **Nominated driver(s)** is the person(s) nominated by you whom will also drive the insured vehicle. These drivers must be noted on your policy schedule in order to be covered in the event of a loss.

Definition of a vehicle:

1. **Vehicle** means a private type sedan vehicle.
2. **Light delivery vehicle (LDV)** means a vehicle with a gross mass of 3 500 kg or less.
3. **4x4 and 4x2 vehicle** means a 4x4 or 4x2 vehicle of not more than 3 500 kg gross vehicle mass.
4. **Motorcycle and related vehicles** means a motorcycle (standard two and three wheeler motorcycles) motor scooter (with or without a side car) three- and four-wheeled motorised vehicle (quadbikes, off-road scramblers, all-terrain vehicles).

5. **Caravan and trailer** means a caravan or trailer, including its permanent fittings. The caravan or trailer must not be self-propelled.
6. **Golf cart** means a motorised or battery-operated vehicle designed for transport on a golf course.
7. **Recreational tractor** means a self-propelled tractor or lawn mower used for domestic or recreational purposes (for example, mowing the lawn at your private home or launching a watercraft).

Section 1 – Loss of or damage to your own vehicle

WHAT YOU ARE COVERED FOR

Your policy covers you for loss of or damage to your own vehicle, its accessories and spare parts within the territorial limits of this policy.

Types of insured value options

You have a choice to insure your vehicle for "Trade", "Market", "Retail" or "Agreed" value, which will reflect in your policy schedule. In the event that your vehicle is subject to a finance agreement, you will not be able to choose "Trade value".

We will not pay more than the insured value of your vehicle (including accessories and spare parts) at the time of the loss, less any excesses that may apply. Your excess is the first part of any claim amount for which you are personally responsible.

Class of use

You have a choice to insure your vehicle for private or business use. Your choice will be stated in your policy schedule.

- **Private use**
The vehicle may be used for social, domestic and pleasure purposes as well as to and from a fixed place of employment and back home again.
- **Business use**
The vehicle may be used for social, pleasure, business, trade or occupational purposes.

YOU HAVE THE FOLLOWING COVER OPTIONS:

- **Option 1 - Comprehensive – Cash settlement**

You are covered for any accidental loss or damage to your vehicle because of a specific insured event. This includes, but is not limited to, accident damage, theft, hi-jack or attempted theft of your vehicle and damage to a third party's property within the borders of South Africa.

All valid claims will be settled by means of cash settlement only. You are free to use a repairer of your own choice but should have due regard for any warranty or maintenance plan applicable to your vehicle.

- **Option 2 - Comprehensive**

You are covered for any accidental loss or damage to your vehicle because of a specific insured event. This includes, but is not limited to, accident damage, theft, hi-jack or attempted theft of your vehicle and damage to a third party's property within the borders of South Africa.

- **Third party, fire and theft**

Your cover is restricted to loss of or damage to your vehicle because of fire, self-ignition, lightning or explosion, theft, hijacking or attempted theft or hijacking. You are also covered for damage to a third party's property within the borders of South Africa.

- **Basic cover**

You will be covered for loss of or damage to your vehicle because of fire, self-ignition, lightning or explosion, theft, hijacking or attempted theft or hijacking, as well as damage to a third party's property within the borders of South Africa. You will also be covered up to the insured value of your vehicle, in the event of a total loss.

The repair of any damage to your own vehicle as a result of an accident, will not be covered.

Valid claims under this cover option will be settled by means of cash settlement only. You are free to use a repairer of your own choice but should have due regard for any warranty or maintenance plan applicable to your vehicle.

- **Third party only**

Your cover is restricted to damage to a third party's property within the borders of South Africa. You have no cover for loss of or damage to your own vehicle.

- **Theft only (Only applicable to unlicensed off road motorcycles)**

Your cover is restricted to theft of the motorcycle only.

Your cover option is specified in your policy schedule.

Additional cover

WHERE WE COVER YOUR VEHICLE

Your vehicle is covered within the borders of South Africa, Swaziland, Lesotho, Namibia, Botswana, Mozambique, Zimbabwe, Malawi, Zambia and Angola. South African legal and insurance principles shall apply in the adjudication of all claims regardless of where they occur.

SOUND COVER

We will pay for the reasonable cost of loss or damage to permanently fitted sound equipment, less the excess. The theft or damage must be caused by visible, forcible and violent entry to your car. If your radio has a removable faceplate, it must be removed from the vehicle when left unattended. The faceplate must also be presented to us at claims stage in the event of a theft in order for there to be cover.

GLASS DAMAGE

Your policy includes cover for damage to the windscreen and windows of your vehicle. You will have to pay the glass excess specified in your schedule. If the windscreen can be repaired, rather than replaced, there will be no excess applicable.

KEYS, LOCKS AND REMOTE CONTROLS COVER

Your policy includes limited cover for keys, locks and electronic locking devices being damaged or stolen up to the limit stated in your policy schedule. If you have chosen to increase the cover limit, the increased limit will be shown on your policy schedule. You will have to pay the key cover excess stated in your policy schedule for a key claim.

TOWING AND STORAGE

Should your vehicle not be drivable due to an accident, all you need to do is call us on **0861 368 7873** and we will arrange for your vehicle to be towed to one of our approved service providers. We will do this for you at absolutely no cost.

Our call centre is open 24 hours a day, 7 days a week.

Please remember that if you do not call us and make use of our towing and storage facilities after an accident, the maximum we will pay towards your towing costs (should you have a valid claim) is R1 000 and R500 for storage.

In the event of an accident while you are outside the borders of the South Africa, you are personally responsible for bringing your vehicle back over the border into South Africa. We will not pay customs, excise duty or any other costs associated with returning your vehicle to South Africa. We will tow your vehicle from the South African border post to an approved repairer situated in South Africa which is nearest to the border post collection point.

FIRE EXTINGUISHING COSTS

We will pay for the reasonable fire extinguishing cost up to the limit stated in your policy schedule if your insured vehicle catches alight.

MEDICAL BENEFIT

1. We will pay you the medical benefit stated in the schedule for accidental bodily injury to any person in the motor vehicle which occurs or arises from the accident.
2. We will pay you the medical benefit stated in the schedule for hospital costs following hijack or attempted hijack of the insured vehicle.

NON-STANDARD ACCESSORIES

If an extension covering damage to or loss of non-standard accessories is included in your schedule you are responsible for the excess stated in the schedule for every loss (the excess). All non-standard accessories must be specified in your schedule with their correct values.

VETERINARY EXPENSES

We will pay for veterinary expenses incurred if your pet was injured during a road accident while in your insured motor vehicle.

We will pay up to R2 500 per pet and R10 000 per event.

Optional cover for basic cover option (Additional premium)

PROPORTIONAL ACCIDENTAL COVER

This additional cover will only be available if you have selected Basic Cover as your cover option.

This partial cover can be selected in increments of 10% with a minimum of 10% cover and a maximum of 90% cover. We will then pay for the repair of any accidental damage to your own vehicle, after deduction of your excess, up to the percentage chosen by you.

The excess reflected on your policy schedule will remain unchanged. Your excess will always be applied to the full claim amount, after which the percentage of cover chosen by you will be applied to the balance.

Example of application:

Let's assume that your claim amount is R 50 000 after the excess has been deducted. Let's assume that you have selected to be covered for 50% of your repair cost following an accident. We will then pay you a cash amount of R 25 000.

Important to note: You will be responsible to ensure that your vehicle is repaired following an accident. We will reduce your cover to Third party, fire and theft only, pending the receipt of proof, in the form of a Vehicle Inspection Certificate, confirming that your vehicle has been repaired.

What you are not covered for

DAMAGE TO TYRES, RIMS (INCLUDING MAG RIMS), SPRINGS AND/OR SHOCK ABSORBERS

Your cover does not include damage caused by braking, punctures, cuts or bursts or damage to tyres, rims (including mag rims), springs and/or shock absorbers caused by impact with inequalities of any road surface (e.g. potholes).

SUBSEQUENT DAMAGE

Your cover does not include any additional or subsequent damage if the vehicle is driven after the accident and further damage is caused to the vehicle, before the necessary repairs have been carried out.

LOSS OR DAMAGE OUTSIDE THE BORDERS OF SOUTH AFRICA

We will not be liable for:

1. Loss or damage occurring whilst your car was used for business purposes outside the borders of South Africa.
2. Loss or damage to any part of the insured car due to theft or attempted theft other than theft of the entire car whilst outside the borders of South Africa.

VEHICLE USE

You are not covered for anything which occurs while the insured vehicle is being used in the following ways:

1. Any purpose that is not defined in the schedule of this policy.
2. Driving instruction or towing for reward.
3. Hired out for reward.
4. Owned or used by a car hire company.
5. Racing, testing, rallies or any such event whether publicly organized or not and whether on a track or not.
6. Carrying hazardous goods, unless incidental to an ordinary domestic activity and not forming part of any business activity.
7. Carrying goods or passengers in excess of what your vehicle is legally licensed to carry.
8. Carrying passengers for reward or fare-paying passengers.
9. Any purpose for which the vehicle was not designed for.

This does not apply if your vehicle is stolen or used without your permission provided that the person has been reported to the police for the purpose of a criminal prosecution and no subsequent statement or case withdrawal is made indicating that the person did in fact have your permission.

ALCOHOL AND/OR SUBSTANCE ABUSE

You are not covered for any claim that arises whilst your car is being driven by anyone who is under the influence of drugs or alcohol or has a concentration of alcohol in their blood exceeding the statutory legal limit. If there is a suspicion that the driver of your car was under the influence

of drugs or alcohol at the time of the loss and a blood sample has been taken from the driver, we will not pay your claim pending receipt of the blood results from the authorities.

ROADWORTHINESS

Your cover does not include any loss or damage occurring if your vehicle is not legally roadworthy.

VEHICLE USED IN THE MOTOR TRADE

You are not covered for loss, damage or liability while your vehicle is in the care, custody or control of the motor trade for any purpose other than in connection with the normal maintenance, service or repair of the insured vehicle.

REPAIRS NOT AUTHORISED IN ADVANCE

Should you repair your vehicle without our prior authorisation, you may not have cover.

Section 2 - Liability to third parties

WHAT YOU ARE COVERED FOR:

You are covered, up to the limit in your schedule, for all costs and expenses which you may become lawfully responsible to pay as a result of a vehicle accident caused by you that results in loss or damage to property not owned by you, provided that:

1. the incident occurs whilst this policy is in force;
2. the liability is as a result of an accident caused by or through or in connection with the insured vehicle as stated on your policy schedule;
3. the insured vehicle is being driven by a person with your consent;
4. you are using the vehicle for the purpose as described on the policy schedule and;
5. the incident happens within the borders of South Africa;

If you die in the accident, we will assist your legally appointed representative in dealing with any liability action that we would have assisted you with in terms of this policy, had you remained alive.

Your cover includes the payment for damages, legal costs and other expenses which we have agreed to and forms part of the limit in your schedule.

WHAT WE WILL NOT BE LIABLE FOR:

1. Any amount of money exceeding the limit in your schedule.
2. Any loss covered under any law specific to the loss or the Road Accident Fund Act. The RAF provides compulsory cover to all users of South African roads, citizens and foreigners, against injuries sustained or death arising from accidents involving motor vehicles within the borders of South Africa.
3. Death of or injury to any person in your employment arising out of and in the course of their employment.
4. Death of or injury to any person being a member of the same household as you.
5. Damage to property belonging to, held in trust by, or in your custody or control or being conveyed by or loaded onto or unloaded from your vehicle.
6. Costs and expenses incurred after the date on which we have paid or offered to pay either the full amount of the claim or the total amount recoverable in respect of the occurrence. Thereafter you will have to attend to all further dealings with the claimant yourself.

7. Death of or injury to or illness of any person travelling in the open section of any light delivery vehicle or trailer, or on the pillion of any motorcycle, scooter, three-wheeled vehicle or quad bike, or being carried in or upon or entering or getting onto or alighting from, the insured vehicle if the vehicle is a motorcycle three-wheeled vehicle, quad bike, trailer or caravan.
8. Any loss, damage or liability if the insured vehicle:
 - 8.1 is used at any time for driving instruction or towing for reward;
 - 8.2 is used at any time for the carriage of goods for trade purposes;
 - 8.3 is hired out for reward;
 - 8.4 is used at any time for the carriage of passengers for reward or fare-paying passengers which shall include passengers in busses, taxis, coaches, ambulances and emergency vehicles;
 - 8.5 is owned by a vehicle rental concern;
 - 8.6 is used for or takes part in racing, sports meetings, speed or other contests or rallies or used on any race track whether an organized event or not;
 - 8.7 is used at any time for the carrying of explosives or other hazardous goods including but not limited to nitro-glycerine or dynamite, the transportation of chemicals or compressed gasses or liquid gaseous form, the transportation of hazardous waste, the transportation of liquefied petroleum or gasoline, or the delivery of commercial freight;
 - 8.8 is used at any time for the carrying of goods or passengers greater than the mass or number that your vehicle is licensed and designed to carry;
 - 8.9 is used outside the borders of South Africa;
9. Any loss or damage or liability while the insured vehicle is in the care, custody and control of the motor trade (for any purpose other than in connection with the normal maintenance, service or repair of the insured vehicle).
10. Any liability that may arise following a claim under the vehicles section of this policy for loss of or damage to your vehicle that has been rejected unless such rejection was solely as a result of the amount of such claim falling within your excess.
11. Any liability arising while your vehicle is being transported by sea to or from ports in the Territorial Limits.
12. Any liability that arises whilst your vehicle is being driven within an aviation apron or runway whether such is registered or not.
13. Any liability that may arise whilst your vehicle is in the underground workings of any mine.
14. Any loss if you have not paid your premium in advance.

Special conditions (Applicable to your vehicle section)

RESPONSIBLE CARE

Your vehicle must always be maintained and only used in a roadworthy condition. You and any other person in charge of your vehicle must take all reasonable steps to protect it against loss or damage. Your claim will not be paid unless you meet these conditions:

1. When there is no one in the vehicle, it must be locked and the key(s) removed from its vicinity.
2. Your key(s) are as valuable as your vehicle and you must make sure they have been secured against theft.

YOUR INSURANCE AND FINANCIAL HISTORY

If there are any traffic offence convictions or endorsements on your license, you have to tell us immediately or we may not pay your claim.

VEHICLE INSPECTIONS

We require that your vehicle be inspected within the time limit stated in your policy schedule. We require proof of the vehicle inspection unless otherwise agreed in writing by us.

SECURITY MEASURES

We may require that certain security measures be fitted to your vehicle within specified time limits.

The security requirements and time limits will be detailed in your schedule. The device must always be in working order, failing which there may be no cover.

Further to the above there must be a valid contract between you and the supplier of the security device. This contract must be in force, and the subscription fees must be paid in full at the time of any accident, theft or hijacking or attempted theft or hijacking, failing which there may be no cover.

DRIVER'S LICENSE

You or anyone driving your vehicle must be in possession of a valid drivers' license type at the time of the loss, in accordance with the relevant code required by legislation for the vehicle being driven.

COMPLIANCE WITH LEGISLATION

You must ensure that your vehicle complies with the requirements for roadworthiness as set out in the National Road Traffic Act (Act Number 93 of 1996) or any replacement act, or of any provincial or local proclamation or statute which is applicable to the insured vehicle.

The load and passengers conveyed must comply with all legislation, statutory requirements, regulations and/ or enactments of the Road Traffic Act (Act Number 93 of 1996) and amendments to it.

TELEMATICS

Should we install the Dotsure Smart-Box in your car, we will use state of the art telematics technology to help keep your insurance experience personal. Telematics is information that we receive from the Dotsure Smart-Box fitted in your car. The information that we gather is put onto our website for you (only you) to view. This functionality is designed to:

1. Provide driving tips on how to keep safe on the roads.
2. Arrange for proactive emergency assistance if you are involved in an accident.
3. Offer accurate premiums based on your individual driving behaviour.

When you take our policy, you authorise us to use the data from the Dotsure Smart-Box for the reasons stated above.

EXCESS

This is the amount that you are personally responsible for in the event of a loss and has to be paid by you prior to the repairs being undertaken to your car. Generally speaking, the higher the amount of the excess, the less expensive your premium, but as tempting as it may be to have a lower premium, always be certain that you will be able to afford the excess in the event of a claim.

OBSERVANCE

Any person driving the insured vehicle with your consent must adhere to the terms, conditions and exclusions of this policy as if they are the insured. You agree that it is your obligation to inform such a person of the terms, conditions and exclusions applicable to the policy.

How we settle your vehicle claims

If you wish to claim please follow the steps detailed in the 'How to claim' section.

1. We may decide to repair or replace your vehicle or any part thereof and/or its accessories and spare parts at a supplier of our choice or we may settle the amount of the loss by transferring the money to your bank account.
2. If you have chosen the "cash settlement" cover option, all valid claims will be settled by a once-off cash payment to you. The amount will be based on quotes supplied by you and the cost of labour, paint and parts will be determined by us on the same terms as we usually agree with our preferred suppliers, less any excess applicable. You are free to use a repairer of your own choice but should have due regard for any warranty or maintenance plan applicable to your vehicle.

After we have paid your claim, your policy may be cancelled/cover changed to Third Party, Fire and Theft only, until such time as you provide us with proof of repairs and a vehicle inspection certificate confirming the condition of your vehicle. Your policy schedule will indicate if the "cash settlement" cover option is applicable.

3. We have agreements with parts suppliers and we provide parts to panel beaters for the repair of your insured vehicle. If, for some reason, we do not repair your vehicle at our preferred repairer, we may elect to pay you cash-in-lieu for the total cost of repairs at our preferred repairer. After we have paid your claim, your policy may be cancelled/cover changed to Third Party, Fire and Theft only, until such time as you provide us with proof of repairs and a vehicle inspection certificate confirming the condition of your vehicle. Your policy schedule will indicate if the "cash settlement" cover option is applicable.
4. If, to our knowledge, your vehicle is the subject of a suspensive sale or similar agreement, the payment will be made to the owner described in the agreement. The receipt will be a full and final release of our duty for the loss or damage.
5. If your vehicle is financed and it is a total loss, we may pay the outstanding financed amount to the financial institution first and then the balance to you.
6. If we ask for it, you must provide us with your current vehicle documents including the registration document, roadworthy certificate, installation of alarm certificate, receipt and servicing documents, and any other documents we may require in order to attend to your claim.

If you do not agree to assist when we request your assistance, you will have to immediately pay back all amounts we have paid to you.

WATERCRAFT

Definitions

Vessel means the registered vessel named in the schedule of insurance consisting of a hull, superstructure, inboard or outboard motor, safety equipment, electronic fishing gear such as radars and fish finders and the trailer.

Skipper means a person qualified and licensed to captain a vessel in inland or coastal waters.

Crew means people that have been instructed how to launch, moor and operate registered vessels in emergency situations in inland and coastal waters.

Passenger means any person aboard the vessel for non-fare-paying, pleasure and cruising purposes instructed in safety and wearing safety jackets aboard the registered vessel.

Agreed value means the amount that we (you and us) agree to insure your vessel for at the start of the policy. A valuation certificate from an approved watercraft dealer must be provided.

Section 1 – Loss of or damage to your watercraft

WHAT YOU ARE COVERED FOR

We will pay you up to the sum insured stated in your policy schedule should the water craft suffer accidental loss or damage.

You are covered for loss or damage because of:

1. Perils of the sea, rivers, lakes or other navigable waters.
2. Fire, earthquake, lightning or explosion.
3. Collision with harbour equipment or installation aircraft and other aerial devices or dropped from them.
4. Theft of:
 - 4.1 The vessel.
 - 4.2 Any outboard motors, provided that they are securely locked in the insured's garage or behind locked gates.
 - 4.3 Machinery, equipment and electronics subject to forcible violent entry or exit from the building where the vessel is stored.
 - 4.4 The trailer from where it is stored.

Insured value

Your watercraft will be insured for agreed value, as stated in your policy schedule.

We will pay you up to the sum insured as stated in your policy schedule or the reasonable cost of repair, whichever is the lesser.

Additional benefits

TRANSIT RISK

We will cover your vessel and trailer for loss or damage whilst being towed by a motorised vehicle.

The following is not covered:

1. Scratching and denting.

2. Any loss or damage while the vehicle towing the trailer is being driven by anyone who is under the influence of drugs or alcohol or has a concentration of alcohol in their blood exceeding the statutory legal limit.
3. Any loss or damage while the vehicle towing the trailer is being driven by anyone without a valid and applicable South African drivers' license.

MEDICAL BENEFIT

We will pay the benefit stated in your schedule for bodily injury sustained by any person while on board the watercraft as a result of an accident. We do not compensate you if the injured person is covered by any other insurance including medical aid.

Optional extensions

RACING RISK (sailing vessels only)

We will pay for loss or damage due to the watercraft being stranded, sunk, burnt, in a collision or in contact with anything other than water (including ice) while the watercraft is participating in a registered racing event.

SPECIFIED ACCESSORIES

We will pay for loss of or damage to accessories specified in your policy schedule including boating and fishing equipment such as fishing rods and reels, tackle and accessories, GPS, echo-finders, boating emergency, skis, ski ropes and other specialised equipment.

What we do not cover under watercraft

1. Loss or damage if the vessel is being used for any purpose other than private and pleasure for instance, commercial fishing and/or tourism or for carrying of fare-paying passengers.
2. Mechanical breakdown of any part of the vessel.
3. Loss or damage whilst the vessel is chartered or hired out.
4. Latent defects in the hull.
5. Defective workmanship or design after repairs have been done.
6. The cost of sighting after the boat sank.
7. Loss or damage whilst the craft is used for participating in any racing or speed tests, trials or practicing for such or used for any demonstration purposes. This exclusion will not apply to sailing vessels if the "Racing risk" optional extension is taken.
8. Loss of or damage to personal effects after the vessel sank, burnt or were involved in a collision, unless specifically insured under the all risks section.
9. Loss of or damage to the craft if it is not conveyed on a properly constructed, designed and roadworthy trailer while in transit.
10. Theft of sailboards unattended in the open or on a roof rack.
11. If the total vessel and trailer is left unattended we will not pay for it if it is stolen. This will not apply if the vessel and trailer is securely parked in the insured's garage or behind locked gates at the insured's premises.
12. Damage to moorings.
13. Theft of the vessel whilst parked at a dealer for sale.
14. Theft of any item that is attached to the hull unless such is specified and listed on the schedule of insurance. Forcible violent entry or exit is a prerequisite for a claim.

Section 2 - Liability to third parties

WHAT YOU ARE COVERED FOR

You are covered up to the limit in your schedule for all costs and expenses which you may become lawfully responsible to pay as a result of an accident caused by you that result in:

1. death or bodily injury to any person;
2. loss or damage to property not owned by you;
3. fire or explosion;

in connection with the watercraft or it's trailer.

Additional benefits

SKIERS LIABILITY

You are also covered up to the limit in your schedule for all costs and expenses which you may become lawfully responsible to pay as a result of an accident caused by any person water skiing, aquaplaning, kiting, parasailing or the like whilst being towed or preparing to be towed by you, with your consent or until safely back on board the watercraft.

What we do not cover under liability to third parties:

1. Death of or injury to any person in your employment, arising out of and in the course of this employment.
2. Death of or injury to any person being a member of the same household as you.
3. Damage to property belonging to, held in trust by, or in your custody or control or being conveyed by or loaded onto or unloaded from your vessel.
4. Death or bodily injury of fare paying passengers.
5. Any loss or liability as a result of the vessel being used for any purpose other than that stated in your policy schedule or for the designed purpose of the vessel.
6. Any liability arising whilst the vessel is being transported by any motor vehicle, whether on a trailer or not.

Conditions applicable to watercraft:

1. There must always be a fire extinguisher which is in working order and regularly serviced on board all vessels with inboard or outboard machinery when in use.
2. The craft must be conveyed on a properly constructed and suitably designed roadworthy trailer, whilst in transit.
3. You may only use the craft for social, domestic or pleasure purposes, and for the purpose for which it was designed.
4. In the event that your motor(s) become immersed in water, it is your responsibility to ensure that the motor(s) are immediately flushed out and restored.
5. The craft may be navigated and controlled by you or any other person in possession of a valid skippers license and in accordance with the relevant legislation.

How we settle your watercraft claims

If you wish to claim under this section of your policy,² please follow the steps detailed in the 'How to claim' section.

1. We may decide to repair or replace your watercraft or any part thereof and/or its accessories and spare parts or we may settle the amount of the loss by transferring the money to your bank account.
2. We will be entitled to decide the port to which a damaged water craft shall proceed for docking or repairing.
3. We have agreements with parts suppliers and we provide parts to our preferred service providers for the repair of your insured vessel. If you are not satisfied with the parts we supply, you may give us notice that you prefer that we pay you an amount equal to the cost of the parts from our suppliers. You need to tell us timeously.
4. If your vessel is financed and it is a total loss, we may pay the outstanding financed amount to the financial institution first and then the balance to you.
5. If we ask for it, you must provide us with your current vessel documents including the registration document, skippers license, seaworthy certificate, and servicing documents, and any other documents we need to deal with your claim.

If you do not agree to assist when we request your assistance, you will have to immediately repay us all amounts paid to you.

HOW TO CLAIM

Should you need to claim, call us immediately and we will register your claim, confirm what you are covered for and give you your claim number. We will talk you through the procedure and explain the terms of the policy.

When you want to claim, you must:

1. Notify us of your claim as soon as you become aware of the loss or a claim that may arise. Our telephone number for claims is **0861 368 7873**.

Ideally, as part of the initial notification, you must give us:

- Your name, address, and your home and cell phone numbers.
 - Your ID number.
 - Your policy number.
 - The date of the incident.
 - The cause of the loss or damage.
 - Details of the loss or damage and an estimated claim value if you know it.
 - Police details where applicable.
 - Names and addresses of any other people involved or responsible for the incident (including details of injuries) and addresses of any witnesses.
2. Give us full details of your claim within 30 DAYS after the event.
 3. Always give us true and complete information. All documentation and information which you provide as evidence or support of any claim must always be true and correct.
 4. Give us written proof or any other information we requested within 14 days.
 5. Report any event to the police within 24 hours if legally required, and in particular if it involves bodily injury, theft or any criminal act or suspected criminal act or loss of your property. There may be times when we require a SAPS Case reference number (CAS No/CR No/Enq No) for your claim to be valid.
 6. It is very important that you tell us about and give us any letter of demand, summons or similar legal document you have received in relation to any claim you have made under this policy as soon as you have received it.

If you do not do the above, we may decline your claim.

Please take note of these further important claims terms:

1. If a cash amount is payable, we will always pay you directly in South African Rand and into a bank account in your name.
2. Every time you claim, you must pay the excess or first amount payable as stated in your policy schedule. We may deduct the excess from your accepted claim amount.
3. You must provide us with any information relating to your claim that we require, at your own expense.
4. We may take and keep your damaged property. If we don't, you should keep the damaged property with you while we deal with your claim. You should not give up your property rights to us, whether we have taken the property or not. There may be times when we take ownership of any salvage (recovered property), but we will discuss this with you as part of the claims process.

5. You must provide us, at your own expense, with any information and assistance as we may reasonably require about any claim. For example, you must allow us to enter the building or place where the event took place and if necessary to take the damaged property covered by this policy. You must also allow us to inspect or take apart any vehicle, item or part of it in order to assess your claim fairly and accurately. Do not throw away any damaged items before we have had a chance to see them, or carry out non-emergency repairs before we have had a chance to inspect them.
6. We have the right, if we choose, in your name but at our expense to:
 - 6.1 Take over the defence or settlement of any claim.
 - 6.2 Start legal action to get compensation from anyone else.
 - 6.3 Start legal action to recover from anyone else any payments that have already been made.

You must help us to take legal action against anyone or help us defend any legal action if we ask you to. If you say or do anything which results in us losing our right to do any of the above, you will lose the right to your cover under this policy.

7. If any claim is in any way fraudulent or if any fraudulent means are used by you, then you will lose all benefits under your policy.
8. If, after the payment of a claim for lost or stolen property, the property or any part thereof is found, you must assist in the identification and physical recovery of the property if we ask you to. We will reimburse your reasonable expenses to do this.

If you do not agree to assist when we request your assistance, you will have to immediately repay us all amounts paid to you.

SASRIA

If shown in your schedule, you have separate insurance for riots and strikes. This insurance is provided by **SASRIA SOC Ltd, Registration number: 1979/000287/06 [FSP39117]**.

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

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

The SASRIA SOC Ltd policy wording have been attached with your documents and can also be viewed on the SASRIA website at <http://www.sasria.co.za/products/policy-wordings>.

TREATING THE CUSTOMER FAIRLY

TREATING CUSTOMERS FAIRLY (TCF)

We are committed to ensuring that all our customers are treated fairly and that all our staff members understand what TCF means to our business.

Our processes, policies and behaviours will ensure that customers are treated fairly at each stage of our relationship with them.

We select and retain only those suppliers of products and services that are able to demonstrate their respect and fulfilment of TCF principles for those aspects of the customer relationship for which they are responsible. We require that they adhere to our TCF objectives in all their dealings with our customers.

OUR CORE TCF OBJECTIVES:

It is our committed objective to ensure that all our clients or potential clients can be confident that they are dealing with a company where the fair treatment of clients is central to the corporate culture.

We endeavour to ensure that at all times we, our staff members and representatives render financial services honestly, fairly, with due skill, care and diligence, and in the interests of clients and the integrity of the financial services industry.

TCF OUTCOMES:

1. Customers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
2. Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
3. Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
4. Where customers receive advice, the advice is suitable and takes account of their circumstances.
5. Customers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.
6. Customers do not face unreasonable post-sale barriers to change a product, switch providers, submit a claim, or make a complaint.

HOW WE USE YOUR PERSONAL INFORMATION

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

WHO WE ARE

You are giving your information to Dotsure Limited. We are a member of the Badger Group of Companies. In this information statement, 'we', 'us' and 'our' refers to the Group unless otherwise stated.

HOW YOUR INFORMATION WILL BE USED AND WHO WE SHARE IT WITH

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties. We are committed to keeping your information safe and secure in accordance with the provisions of the Protection of Personal Information Act of 2013 ("POPIA").

You may pop over to our website to view our privacy policy available on this link (<https://www.dotsure.co.za/legal/privacy-policy>).

If you contact us electronically, we may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

To keep your insurance portfolio up to date and to assess risk fairly, we also need to compare and share some of your policy and personal information with other insurers, organisations and within our group. You allow us to process your personal information.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks.
- Recover debt.
- Prevent and detect crime.
- Develop our services, systems and relationships with you.
- Understand our customers' requirements.
- Develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission.
- Where we are required or permitted to do so by law.
- To credit reference and fraud prevention agencies and other companies that provides a service to our partners, you or us.
- Where we may transfer rights and obligations under this agreement.

We would like to keep you informed (by phone, post, e-mail or sms) of selected products and services available from us and our chosen suppliers. If you would prefer not to receive this information from us and have not previously advised us of this, please let us know when you contact us.

We will not keep your information for longer than is necessary.

You may request us to update, change or correct your personal information by sending an e-mail to u2us@dotsure.co.za or contacting us at 0861 368 7873.

CREDIT REFERENCE AGENCIES

To determine premium payment rates at quote, renewal and/or any future invitations, we will make checks on your public data through a credit reference agency. These enquiries will be recorded and it may affect your credit rating.

FRAUD PREVENTION AGENCIES

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Recovering debt.
- Checking details on proposals and claims for all types of insurance.

OUR COMMITMENT TO YOU

At dotsure.co.za, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations. If you believe that we have not delivered the service you expected, or you are concerned about any aspect of our service, please let us know.

HOW TO CONTACT US

To help you resolve your concerns quickly it is important that you speak to the right person. If, therefore, your complaint relates to your policy or a claim then please call the Client Care Line number shown on the back cover of this booklet.

We then promise to:

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from your complaint to proactively improve our service in the future

We aim to resolve your concerns within 24 hours, as experience tells us that most difficulties can be sorted out within this time.

In the unlikely event that your concerns have not been resolved within this time, we will more formally acknowledge your complaint and refer it to the Dotsure Internal Ombudsman. This department will then investigate your complaint and inform you of the outcome.

We will issue our business decision in writing.

Dotsure Internal Ombudsman

Tel: 0861 001 083

Dotsure Limited

Hurteria Building
127 A York Street
George
6529

If your complaint is still not satisfactorily resolved, you may contact:

The Ombudsman for Short Term insurance

Share call: 0860 726 890

Fax: 011 726 5501

P O Box 32334
Braamfontein
2017

We always value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times.

If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.



0861 368 7873



www.dotsure.co.za



u2us@dotsure.co.za



127A York Street, George, 6529

Dotsure Limited (Registration number 2006/000723/06) is a licensed non-life insurer and authorised financial services provider (FSP39925).