

**MUA Executive Policy – 2019 version 1.02 (implementation date: 1 May 2019 on New Business and 1 July 2019 on Renewals)**

CLAUSE AFFECTED	CHANGE EXPLANATION	MUA Executive Policy 2017 version 1.01	MUA Executive Policy 2019 version 1.02
1. Type of agreement	We allow for soft commercial cover.	This is a <b>Personal Lines Agreement of Insurance</b> which consists of your schedule of insurance (your schedule) and the policy wording, which will collectively be referred to as 'your policy'.	This is an <b>Agreement of Insurance</b> which consists of your schedule of insurance (your schedule) and the policy wording, which will collectively be referred to as 'your policy'.
<b>GENERAL DEFINITIONS</b>			
14. Comprehensive motor, excluding theft and hijacking	Policy schedules indicate details of vehicles	Comprehensive motor, excluding theft and hijacking: Insurance cover under which the insurer will pay you out for any loss of or damage caused by you or the driver of the vehicle as noted in <b>your policy</b> as a result of an insured event, including the amounts for which you are legally liable to any third party if the legal liability relates to the vehicle, but does not arise as a result of theft or hijacking or any attempt at theft or hijacking of the vehicle or any part of it.	14. Comprehensive motor, excluding theft and hijacking: Insurance cover under which the insurer will pay you out for any loss of or damage caused by you or the driver of the vehicle as noted in <b>your schedule</b> as a result of an insured event, including the amounts for which you are legally liable to any third party if the legal liability relates to the vehicle, but does not arise as a result of theft or hijacking or any attempt at theft or hijacking of the vehicle or any part of it.
20. Excess	Replaced the "increased basic excess" with the industry norm "voluntary excess".  Removed the word "additional" from the name of the endorsements as it is defined as being an additional excess.	a. <b>Basic excess:</b> The first amount of any claim for which you are not insured. <b>You may choose to increase your basic excess (increased basic excess), in return for a lower premium.</b> You will have to pay this amount before the insurer will settle your claim. b. <b>Additional Compulsory excess:</b> This is an excess imposed by the insurer to increase your excess, in addition to your basic excess. This is the amount you have to pay before the insurer will settle your claim and you are effectively not insured for the amount of the compulsory excess.	a. <b>Basic excess:</b> The first amount of any claim for which you are not insured. You will have to pay this amount before the insurer will settle your claim. b. <b>Voluntary excess:</b> This is an <b>additional</b> amount by which you chose to increase your excess, in addition to your basic excess. In return for paying a voluntary excess you pay a lower premium as stated in your schedule. You will have to pay this amount together with your basic and / or any compulsory excess before the insurer will settle your claim.

			c. <b>Compulsory excess:</b> This is an excess imposed by the insurer to increase your excess, in <b>addition</b> to your basic excess and / or any voluntary excess. This is the amount you have to pay before the insurer will settle your claim and you are effectively not insured for the amount of the compulsory excess.
<b>26. Retail value</b>	Enhanced the definition for clarity purposes.	The <b>reasonable retail value of the vehicle</b> which will be determined by consulting the Auto Dealers' Guide prepared by TransUnion Auto Information Services or other vehicle sales price information publications for the month in which the loss or damage occurred.	The <b>average price your vehicle will sell for at a dealership</b> which will be determined by consulting the Auto Dealers' Guide prepared by TransUnion Auto Information Services or other vehicle sales price information publications for the month in which the loss or damage occurred.
<b>29. Policyholder</b>	This definition was amended to make provision for Personal Accident and Cyber Insurance definitions of policyholder.	The policyholder is a. any individual whose name appears in your schedule, his/her cohabiting partner or spouse, and directly related family members who live permanently with the policyholder at the insured address or b. the company, close corporation or trust whose name appears in your schedule, and the directors, members or trustees of the company, close corporation or trust.  In your policy, the policyholder is addressed as 'you', 'your' or 'yourself'.	The policyholder is a. any individual whose name appears in your schedule, his/her cohabiting partner or spouse, and directly related family members who live permanently with the policyholder at the insured address or b. the company, close corporation or trust whose name appears in your schedule, and the directors, members or trustees of the company, close corporation or trust.  In your policy, the policyholder is addressed as 'you', 'your' or 'yourself'. <b>This definition bears the meaning as defined above throughout the policy unless otherwise defined in a specific section.</b>
<b>31. Schedule</b>		That part of your policy that lists the detail of your cover, including your details, the period of insurance, a description of the insured property, any optional benefits that may apply, the amounts	That part of your policy that lists the detail of your cover, including your <b>personal</b> details, the period of insurance, a description of the insured property, any optional benefits that may apply, the amounts

		for which you or your property are insured, the excesses that will apply to any claims (see definition), and any endorsements (see definition) which have the effect of changing the standard policy wording.	for which you or your property are insured, the excesses that will apply to any claims (see definition), and any endorsements (see definition) which have the effect of changing the standard policy wording.
<b>GENERAL CONDITIONS OF YOUR POLICY</b>			
<b>16. Cancelling a policy</b>	Policyholder Protection Rule	The insurer may cancel your policy at any time and for any reason by giving you <b>30 days'</b> notice (or an extended period you and the insurer agree upon) by sending a written notice either to your insurance broker or to you at your last known address.  You may cancel your policy at any time by giving written notice to the insurer. If you cancel an annual policy, the insurer will refund your premium, if any, to you pro rata.	The insurer may cancel your policy at any time and for any reason by giving you <b>31 days'</b> notice (or an extended period you and the insurer agree upon) by sending a written notice either to your insurance broker or to you at your last known address.  You may cancel your policy at any time by giving written notice to the insurer. If you cancel an annual policy, the insurer will refund your premium, if any, to you pro rata.
<b>GENERAL EXCLUSIONS OF YOUR POLICY</b>			
<b>6.</b>	Inserted to comply with demarcation regulations	N/A	Any medical expenses and/ or business of a medical scheme
<b>SASRIA COVER</b>			
	Clarify that this cover is optional as and when elected by insured for cover in the republic of SA.	<b>You have automatic</b> SASRIA cover for unrest, riot, strike or public disorder in respect of those sections for which it is available. SASRIA cover is provided according to the terms of the SASRIA coupon. <b>You may request a copy of the SASRIA coupon.</b> The SASRIA <b>Limited</b> Policy is enclosed with your insurance policy.	SASRIA <b>SOC Ltd provides</b> cover for unrest, riot, strike or public disorder <b>happening in the Republic of South Africa</b> in respect of those sections for which it is available <b>and as stated in your schedule.</b> SASRIA cover is provided according to the terms of the SASRIA coupon. The SASRIA <b>SOC Ltd</b> Policy is enclosed with your insurance policy <b>when you select this cover.</b>
<b>SECTION 1: BUILDINGS</b>			
<b>SPECIFIC DEFINITIONS FOR THIS SECTION</b>			

<p><b>1. Buildings</b></p>	<p>Includes cover for piers and jetties</p>	<p>Permanent structures that you primarily use for or associate with your domestic life which you either own or are legally liable for. Buildings include</p> <ul style="list-style-type: none"> <li>a. private dwellings, garages, guest cottages, domestic employees' quarters, studios, stables, change rooms, garden sheds, greenhouses</li> <li>b. your or your tenants' permanent fixtures, fittings and improvements</li> <li>c. fitted furniture, fitted appliances and climate control systems</li> <li>d. permanently installed swimming pools, hot tubs, spas, saunas, ornamental ponds and fountains, permanently installed garden watering systems, garden lights and lighting systems</li> <li>e. walls, retaining walls, fences, gates, driveways, footpaths, steps, terraces, patios, all-weather tennis courts and floodlights</li> <li>f. underground service pipes, cables, sewers, drains, tanks, inspection hatches and covers, domestic boreholes, pumps, motors and fixed generators</li> <li>g. fixed radio and television antennae, satellite dishes, their fittings and masts</li> </ul> <p>but specifically exclude</p> <ul style="list-style-type: none"> <li>i. earthen walls, earthen and gravel driveways and earthen structures</li> <li>ii. dam walls, and</li> <li>iii. <b>piers, jetties</b>, bridges and culverts.</li> </ul>	<p>Permanent structures that you primarily use for or associate with your domestic life which you either own or are legally liable for. Buildings include</p> <ul style="list-style-type: none"> <li>a. private dwellings, garages, guest cottages, domestic employees' quarters, studios, stables, change rooms, garden sheds, greenhouses</li> <li>b. your or your tenants' permanent fixtures, fittings and improvements</li> <li>c. fitted furniture, fitted appliances and climate control systems</li> <li>d. permanently installed swimming pools, hot tubs, spas, saunas, ornamental ponds and fountains, permanently installed garden watering systems, garden lights and lighting systems</li> <li>e. walls, retaining walls, fences, gates, driveways, footpaths, steps, terraces, patios, all-weather tennis courts and floodlights</li> <li>f. underground service pipes, cables, sewers, drains, tanks, inspection hatches and covers, domestic boreholes, pumps, motors and fixed generators</li> <li>g. fixed radio and television antennae, satellite dishes, their fittings and masts</li> <li>h. <b>piers, jetties.</b></li> </ul> <p>but specifically exclude</p> <ul style="list-style-type: none"> <li>i. earthen walls, earthen and gravel driveways and earthen structures</li> <li>ii. dam walls, and</li> <li>iii. bridges and culverts.</li> </ul>
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<b>2. Fixed equipment</b>	Deleted - This definition is specific to “Electrical & Mechanical breakdown” of fixed equipment. The buildings section is applicable to building items and any fixed equipment (as it becomes part of the building). We are therefore removing this definition as Electrical & Mechanical breakdown cover for fixed equipment is covered up to the SI as building cover.	Fixed filters, pumps, motors for gates and doors, fire and burglar alarm systems, electric fence energisers, hoists, lifts, escalators, generators and air-conditioning plants.	N/A
<b>WHAT THE INSURER OFFERS</b>			
<b>A. YOUR COVER</b>		The insurer will cover you against loss or damage from a cause other than those listed in the general exclusions of the policy and the specific exclusions of this section <b>while you are</b> at the address stated in your schedule.	The insurer will cover you against loss or damage, from a cause other than those listed in the general exclusions of the policy and the specific exclusions of this section, <b>to the building(s)</b> at the address stated in your schedule.
<b>E. NO BASIC EXCESS PAYBALE</b>	To bring in line with the changes to the definition of excesses.	You will not pay <ul style="list-style-type: none"> <li>the basic excess stated in your schedule where you are over 55 years of age, or</li> <li>any basic excess as defined in this wording if your claim is more than R100 000.</li> </ul> <p>However, any <b>increased basic excess</b> or compulsory excess will apply <b>first</b> to every claim.</p>	You will not pay <ul style="list-style-type: none"> <li>the basic excess stated in your schedule where you are over 55 years of age, or</li> <li>any basic excess as defined in this wording if your claim is more than R100 000.</li> </ul> <p>However, any <b>voluntary excess</b> or compulsory excess will apply to every claim.</p>
<b>AUTOMATIC EXTENSIONS OF COVER</b>			
	To bring in line with the changes to the definition of excesses.	These extensions of cover are in addition to the cover detailed above. If you claim under more than one extension, the combined total that the	These extensions of cover are in addition to the cover detailed above. If you claim under more than one extension, the combined total that the insurer

		insurer will pay out will not exceed 25% of the total amount for which you are insured. The basic excess that is stated in your schedule does not apply to claims under these extensions, but any <b>increased basic</b> excess or compulsory excess will apply first to every claim.	will pay out will not exceed 25% of the total amount for which you are insured. The basic excess that is stated in your schedule does not apply to claims under these extensions, but any <b>voluntary</b> excess or compulsory excess will apply first to every claim.
<b>11. Removal of trees</b>	Enhanced	11. Removal of <b>fallen</b> trees The insurer will pay the reasonable costs of removing <b>fallen</b> trees on the insured property. Where the fallen trees do not damage the insured building(s), your cover will be limited to the amount stated in your schedule for the removal of <b>fallen</b> trees.	11. Removal of trees The insurer will pay the reasonable costs of removing fallen trees on the insured property <b>or trees that pose a risk to your building(s)</b> . Where the trees do not damage the insured building(s), your cover will be limited to the amount stated in your schedule for the removal of trees.
<b>13. Temporary removal of fixtures</b>	Enhanced	If you claim for damage to permanent fixtures that are temporarily removed from the building to be repaired or restored, the insurer will pay up to the amount as stated in your schedule for damage for which you are insured that occurs while your insurance is in force.	If you claim for <b>loss of or</b> damage to permanent fixtures that are temporarily removed from the building to be repaired or restored, the insurer will pay up to the amount as stated in your schedule for damage for which you are insured that occurs while your insurance is in force.
<b>OPTIONAL EXTENSIONS OF COVER</b>			
<b>1. Rental Income Extension</b>	Enhanced/additional optional cover	n/a	The insurer will cover you for: a. Malicious damage or accidental damage to buildings by paying guests or domestic employees at the insured address is limited up to the amount as stated in your schedule, subject to an additional compulsory excess of R 5 000; b. Loss or damage to personal effects belonging to paying guests at the insured address is covered up to the amount stated in your schedule for any one event, provided that such contents or personal effects are not otherwise insured; and

			<p>c. Any amount for which you become legally liable, limited to the amount stated in your schedule, to a paying guest because of damage or injury to a third party or property in care, custody and control of the bed and breakfast at the insured address due to negligence of you or an employee, provided that the judgment confirmed or cost and expenses of litigation recovered by the third party is in a court of the Republic of South Africa. You will be responsible for an additional compulsory excess of R 5 000.</p> <p>The insurer will NOT cover any refunds for reservation and / or cancellation fees payable by the paying guest</p> <p>This cover is subject to compliance with requirements of the local authorities.</p>
<b>SPECIFIC EXCLUSIONS FOR THIS SECTION</b>			
<b>4.</b>	Exclusion deleted: Cover up to the sum insured.	Sudden and unexpected electrical or mechanical breakdown of fixed equipment that you use solely for domestic purposes in excess of R 15 000.	N/A
<b>SECTION 2: HOUSE CONTENTS</b>			
<b>SPECIFIC DEFINITIONS FOR THIS SECTION</b>			
<b>5. Money</b>	Makes provision for other bullion coins such as Krugerrands, but not limited to Krugerrands.	Your personal money including your cash, Kruger Rands, cheques, traveller's cheques, postal orders, money orders, travel and other tickets, gift vouchers and current postage stamps.	Your personal money including your cash, any bullion coin (e.g. Krugerrands), cheques, traveller's cheques, postal orders, money orders, travel and other tickets, gift vouchers and current postage stamps.
<b>WHAT THE INSURER OFFERS</b>			
<b>B. NO BASIC EXCESS PAYABLE</b>	To bring in line with the changes to the definition of excesses.	You will not pay <ul style="list-style-type: none"> <li>the basic excess stated in your schedule where you are over 55 years of age, or</li> </ul>	You will not pay <ul style="list-style-type: none"> <li>the basic excess stated in your schedule where you are over 55 years of age, or</li> </ul>

		<ul style="list-style-type: none"> <li>any basic excess as defined in this wording if your claim is more than R100 000. However, any <b>increased basic excess</b> or compulsory excess will apply first to every claim.</li> </ul>	<ul style="list-style-type: none"> <li>any basic excess as defined in this wording if your claim is more than R100 000. However, any <b>voluntary excess</b> or compulsory excess will apply first to every claim.</li> </ul>
<b>D. LIMITS THAT APPLY TO JEWELLERY</b>	Enhanced – limits increased	<p>If you claim for loss of or damage to any jewellery, the insurer will pay you out no more than <b>R20 000</b> for each item or pair, unless you give the insurer proof of ownership and specifications/value of the item or pair (i.e. original, copies of purchase invoice/receipts; payment or valuation certificates dated prior to the loss) which they may require to assess your claim.</p> <p>You must keep your unspecified all risk items worth more than <b>R50 000</b> each in a locked safe that is fixed to the building when you or any persons covered by this policy are not actually wearing or carrying the items. If you claim for loss or damage from theft or attempted theft of these unspecified all risk items, there must be forcible and violent entry into the building and into the locked safe that is fixed to the building.</p> <p>If these unspecified all risk items are lost or stolen while they are not in a locked safe under the circumstances described above, any claim in respect of such item or pair will be limited to <b>R 50 000</b>.</p>	<p>If you claim for loss of or damage to any jewellery, the insurer will pay you out no more than <b>R25 000</b> for each item or pair, unless you give the insurer proof of ownership and specifications/value of the item or pair (i.e. original, copies of purchase invoice/receipts; payment or <b>independent</b> valuation certificates dated prior to the loss) which they may require to assess your claim.</p> <p>You must keep your unspecified all risk items worth more than <b>R75 000</b> each in a locked safe that is fixed to the building when you or any persons covered by this policy are not actually wearing or carrying the items. If you claim for loss or damage from theft or attempted theft of these unspecified all risk items, there must be forcible and violent entry into the building and into the locked safe that is fixed to the building.</p> <p>If these unspecified all risk items are lost or stolen while they are not in a locked safe under the circumstances described above, any claim in respect of such item or pair will be limited to <b>R 75 000</b>.</p>
<b>LIMITS THAT APPLY TO THEFT FROM OUTBUILDINGS</b>	Enhanced – limits increased	<p>If you claim for theft of contents from outbuildings, including domestic motorised garden maintenance equipment, the insurer will pay you out no more than <b>R 5 000</b> unless entry to</p>	<p>If you claim for theft of contents from outbuildings, including domestic motorised garden maintenance equipment, the insurer will pay you out no more than <b>R 10 000</b> unless entry to the outbuildings was obtained by using forcible or violent means.</p>



		<p>the outbuildings was obtained by using forcible or violent means.</p> <p>This limit does not apply if the outbuildings are protected by an armed response alarm which was activated at the time of loss.</p>	<p>This limit does not apply if the outbuildings are protected by an armed response alarm which was activated at the time of loss.</p>
<b>AUTOMATIC EXTENSIONS OF COVER</b>			
	To bring in line with the changes to the definition of excesses.	<p>These extensions of cover are in addition to the cover detailed above. If you claim under more than one extension, the combined total that the insurer will pay out will not exceed 25% of the total amount for which you are insured. The basic excess that is stated in your schedule does not apply to claims under these extensions, but any <b>increased basic</b> excess or compulsory excess will apply first to every claim.</p>	<p>These extensions of cover are in addition to the cover detailed above. If you claim under more than one extension, the combined total that the insurer will pay out will not exceed 25% of the total amount for which you are insured. The basic excess that is stated in your schedule does not apply to claims under these extensions, but any <b>voluntary</b> excess or compulsory excess will apply first to every claim.</p>
<b>6. Fatal injury and emergency care benefit</b>	Amended to comply with the demarcation regulations	<p><b>Fatal injury and trauma counselling</b> The insurer will pay you the following:</p> <p>a. R50 000 if you are fatally injured (i.e. you die) <b>as a result of either a fire or an attack by violent intruders at the address stated in your schedule</b></p> <p>b. R5 000 for the <b>costs of trauma counselling</b> that is required as a consequence of a fire or violent intrusion at the address stated in your schedule</p> <p>Death or trauma counselling must occur within 12 months of the event.</p>	<p><b>Fatal injury and emergency care benefit</b> The insurer will pay you the following:</p> <p>a. R50 000 if you are fatally injured (i.e. you die) <b>as a consequence of external unforeseen or violent event (i.e. valid claim due to fire or an attack by violent intruders) at the address stated in your schedule.</b> Death must occur within 12 months of the insured event.</p> <p>b. R5 000 for <b>emergency expenses</b> as a consequence of external unforeseen or violent event (i.e. valid claim due to a fire or violent intrusion) at the address stated in your schedule.</p>
<b>7. Foodstuffs</b>	Enhanced – limit increased	R 5 000	R 10 000

<p><b>10. Hole-in-one and full house</b></p>	<p>Not restrictive as it is for new business and on renewal provides sufficient notice of changes.</p>	<p>a. The insurer will pay you <b>R10 000</b> if you score a hole-in-one on any recognised golf course in the world, during a game played according to the official rules of golf.</p> <p>b. The insurer will pay you <b>R5 000</b> for your <b>first</b> lawn bowls full-house in an official <b>singles competition or league match</b>, provided that the secretary of the golf or lawn bowls club has confirmed your achievement in writing to the insurer.</p>	<p>a. The insurer will pay you <b>R15 000</b> if you score a hole-in-one on any recognised golf course in the world, during a game played according to the official rules of golf.</p> <p>b. The insurer will pay you <b>R10 000</b> for your lawn bowls full-house in an official <b>competition at Club, District or National level, if you score 8 shots in a fours game where the 4 players in the team play with 2 bowls each; or if you score 8 shots in a pairs game where the 2 players in the team play with 4 bowls each; or if you score 9 shots in a trips game where the 3 players in the team play with 3 bowls each.</b></p> <p>provided that the secretary of the golf or lawn bowls club has confirmed your achievement in writing to the insurer.</p> <p><b>This cover is limited to one claim per annum.</b></p>
<p><b>13. Money</b></p>	<p>Enhanced</p>	<p>The insurer will cover you for loss of or damage to money <b>kept at the insured address as stated in your schedule</b>. The following conditions apply to this cover:</p> <p>a. If you claim for loss or damage from theft or attempted theft for amounts up to R5 000, there must be forcible and violent entry into the building.</p> <p>b. If you claim for loss or damage from theft or attempted theft for amounts over R5 000, but limited to the amount stated in your schedule, there must be forcible and violent entry into the building and into a locked safe that is fixed to the building.</p>	<p>The insurer will cover you for loss of or damage to money <b>kept in the insured building(s) or a building where you are at the time of loss</b>.</p> <p>The following conditions apply to this cover:</p> <p>a. If you claim for loss or damage from theft or attempted theft for amounts up to R5 000, there must be forcible and violent entry into the building.</p> <p>b. If you claim for loss or damage from theft or attempted theft for amounts over R5 000, but limited to the amount stated in your schedule, there must be forcible and violent entry into the building and into a locked safe that is fixed to the building.</p>

<b>15. Personal baggage insurance</b>	Enhanced	The insurer will <b>cover your luggage</b> from airport to airport throughout the world. The cover is limited to the amount stated in your schedule for each incident. The cover is valid only if you do not have any other insurance for your baggage.	The insurer will cover you up to the amount stated in your schedule for <b>purchasing reasonable emergency essential items of clothing and Personal belongings</b> when your luggage has been delayed, misdirected or temporarily misplaced by the airline or airport outside your permanent place of residence. Provided that written proof of delay from the transport provider is submitted to the insurer with receipts of the purchased items. The insurer will not cover delayed baggage on return to your permanent place of residence.
<b>18. Restoring data on computers</b>	Enhanced	The insurer will cover you against the loss of or damage to data or records stored on your personal or business computer which is kept at the insured address stated in your schedule. The cover will be the reasonable and fair cost of restoring the lost data onto the computer and limited to the amount stated in your schedule.	The insurer will cover you against the loss of or damage to data or records stored on your personal or business computer <b>or from any other personal electronic device</b> which is kept at the insured address stated in your schedule. The cover will be the reasonable and fair cost of restoring the lost data onto the computer and limited to the amount stated in your schedule.
<b>22. Electrical and Mechanical breakdown of building items</b>	Enhanced	<p><b>Swimming pool, borehole and other motors</b></p> <p>The insurer will cover you for loss of or damage up to the amount stated in your schedule to the motors and machinery of saunas, spas, swimming pools, garage doors, security systems, electronic gates and domestic boreholes which are installed at the insured address as stated in your schedule.</p> <p>The loss or damage must result from</p> <ol style="list-style-type: none"> <li>accidental external causes, or</li> <li>electrical or mechanical breakdown.</li> </ol> <p>The insurer will not be responsible for</p>	<p><b>Electrical and Mechanical breakdown of building items</b></p> <p>The insurer will cover you for loss of or damage up to the amount stated in your schedule <b>for fixed electrical and / or mechanical building items for which you are legally responsible</b> (i.e. <b>motors</b> and machinery of saunas, spas, swimming pools, garage doors, security systems, electronic gates and domestic boreholes <b>etc.</b>) which are installed at the insured address as stated in your schedule.</p> <p>The loss or damage must result from</p> <ol style="list-style-type: none"> <li>accidental external causes, or</li> <li>electrical or mechanical breakdown.</li> </ol>

		<p>a. loss or damage caused by wear and tear, gradual deterioration or rust,</p> <p>b. loss or damage to automatic swimming pool cleaning equipment or windmills, or</p> <p>c. damage that is insured elsewhere in this or another policy.</p>	<p>The insurer will not be responsible for</p> <p>a. loss or damage caused by wear and tear, gradual deterioration or rust,</p> <p>b. loss or damage to automatic swimming pool cleaning equipment or windmills, or</p> <p>c. damage that is insured elsewhere in this or another policy.</p>
	Enhanced – limit increased	R 15 000	R 25 000
<b>23. Veterinary expenses</b>	Enhanced	The insurer will cover you for the cost of using a veterinary surgeon (animal doctor) if your pet is injured in a motor vehicle accident on a public road. This cover is limited to the amount stated in your schedule.	<p>The insurer will cover you for the cost of using a veterinary surgeon (animal doctor) if <b>your domesticated pet is accidentally injured due to a motor vehicle accident, burn or electrocution, actions of another animal (other than tick/flea bites), or swallowing a foreign object that requires surgical / endoscopic surgery.</b></p> <p>This cover is limited to the amount stated in your schedule.</p>
	Enhanced – limit increased	R 5 000	R 10 000
<b>OPTIONAL EXTENSIONS OF COVER</b>			
<b>1. Rental Income Extension</b>	Enhanced/additional optional cover	n/a	<p>The insurer will cover you for:</p> <p>a. loss or damage to house contents at the insured address limited to the amount for which you are insured as stated in your schedule, provided that loss or damage arising out of theft or attempted theft must be accompanied by forcible and violent entry into the buildings and all the security measures stated in your schedule was complied with, subject to a compulsory excess of R</p>

			<p>5 000; if no signs of forcible and violent entry cover is limited R 50 000.</p> <p>b. loss or damage to personal effects belonging to paying guests at the insured address is covered up to the amount stated in your schedule for any one event, provided that such contents or personal effects are not otherwise insured; and</p> <p>c. any amount for which you become legally liable, limited to the amount stated in your schedule, to a paying guest because of damage or injury to a third party or property in care, custody and control of the bed and breakfast at the insured address due to negligence of you or an employee, provided that the judgment confirmed or cost and expenses of litigation recovered by the third party is in a court of the Republic of South Africa. You will be responsible for an additional compulsory excess of R 5 000;</p> <p>The insurer will NOT cover any refunds for reservation and / or cancellation fees payable by the paying guest</p> <p>This cover is subject to compliance with requirements of the local authorities.</p>
<p><b>2. Electrical and Mechanical breakdown of</b></p>	<p>Enhanced/additional optional cover to increase limit of cover</p>	<p>Not previously available in wording.</p>	<p>The insurer will cover you for loss of or damage up to the elected amount stated in your schedule for fixed electrical and / or mechanical building items for which you are legally responsible (i.e. Motors</p>

<b>building items top-up</b>			<p>and machinery of saunas, spas, swimming pools, garage doors, security systems, electronic gates and domestic boreholes) which are installed at the insured address as stated in your schedule.</p> <p>The loss or damage must result from</p> <ol style="list-style-type: none"> <li>a. accidental external causes, or</li> <li>b. electrical or mechanical breakdown.</li> </ol> <p>The insurer will not be responsible for</p> <ol style="list-style-type: none"> <li>i. loss or damage caused by wear and tear, gradual deterioration or rust,</li> <li>ii. loss or damage to automatic swimming pool cleaning equipment or windmills, or</li> <li>iii. damage that is insured elsewhere in this or another policy.</li> </ol>
<b>SECTION 3: ALL RISKS</b>			
<b>SPECIFIC DEFINITIONS FOR THIS SECTION</b>			
<b>3. Money</b>	Added definition to this section as it is also applicable to this section	Not in wording under this section.	Your personal money including your cash, any bullion coin (e.g. Krugerrands), cheques, traveller's cheques, postal orders, money orders, travel and other tickets, gift vouchers and current postage stamps.
<b>WHAT THE INSURER OFFERS</b>			
<b>B. NO BASIC EXCESS PAYABLE</b>	To bring in line with the changes to the definition of excesses.	<p>You will not pay the basic excess stated in your schedule where you are over 55 years of age.</p> <p>However, any <b>increased basic</b> or compulsory excess will apply first to every claim.</p>	<p>You will not pay the basic excess stated in your schedule where you are over 55 years of age.</p> <p>However, any <b>voluntary excess</b> or compulsory excess will apply first to every claim.</p>
<b>C. LIMITS THAT APPLY TO JEWELLERY</b>	Enhanced – limits increased	If you claim for loss of or damage to any jewellery, the insurer will pay you out no more than <b>R20 000</b> for each item or pair, unless you give the insurer proof of ownership and specifications/value of the	If you claim for loss of or damage to any jewellery, the insurer will pay you out no more than <b>R25 000</b> for each item or pair, unless you give the insurer proof of ownership and specifications/value of the

		<p>item or pair (i.e. original, copies of purchase invoice/receipts; payment or valuation certificates dated prior to the loss) which they may require to assess your claim.</p> <p>You must keep your unspecified all risk items worth more than <b>R50 000</b> each in a locked safe that is fixed to the building when you or any persons covered by this policy are not actually wearing or carrying the items. If you claim for loss or damage from theft or attempted theft of these unspecified all risk items, there must be forcible and violent entry into the building and into the locked safe that is fixed to the building.</p> <p>If these unspecified all risk items are lost or stolen while they are not in a locked safe under the circumstances described above, any claim in respect of such item or pair will be limited to <b>R 50 000</b>.</p>	<p>item or pair (i.e. original, copies of purchase invoice/receipts; payment or <b>independent</b> valuation certificates dated prior to the loss) which they may require to assess your claim.</p> <p>You must keep your unspecified all risk items worth more than <b>R75 000</b> each in a locked safe that is fixed to the building when you or any persons covered by this policy are not actually wearing or carrying the items. If you claim for loss or damage from theft or attempted theft of these unspecified all risk items, there must be forcible and violent entry into the building and into the locked safe that is fixed to the building.</p> <p>If these unspecified all risk items are lost or stolen while they are not in a locked safe under the circumstances described above, any claim in respect of such item or pair will be limited to <b>R 75 000</b>.</p>
<p><b>D. FATAL INJURY AND EMERGENCY CARE BENEFIT</b></p>	<p>Amended to comply with the demarcation regulations</p>	<p>N/A</p>	<p>The insurer will pay you the following:</p> <ul style="list-style-type: none"> <li>a. R50 000 if you are fatally injured (i.e. you die) as a consequence of external unforeseen or violent event (i.e. valid claim due to fire or an attack by violent intruders) at the address stated in your schedule. Death must occur within 12 months of the insured event.</li> <li>b. R5 000 for emergency expenses as a consequence of external unforeseen or violent event (i.e. valid claim due to a fire or violent intrusion) at the address stated in your schedule.</li> </ul>
<p><b>SPECIFIC EXCLUSIONS FOR THIS SECTION</b></p>			

6.	Deleted	Loss or damage caused by chewing, scratching, tearing and fouling by domestic pets	N/A
<b>SECTION 4: PERSONAL LEGAL LIABILITY</b>			
<b>7. Identity Theft</b>	Enhanced – limits increased		
Legal expenses		R 30 000	R 50 000
Lost income		R 750	R 5 000
Obligation to pay		R 2 500	R 5 000
Miscellaneous expense		R 2 500	R 5 000
<b>SECTION 5: MOTOR</b>			
<b>WHAT THE INSURER OFFERS</b>			
<b>C. NEW VEHICLES</b>	Simplified – no change in cover	<p><b>NEW VEHICLES</b></p> <p>If within one year of the vehicle first being registered as a new vehicle or of it first being used, whichever comes first, it is</p> <p>a. stolen or hijacked and not recovered or returned to you within a reasonable period, or</p> <p>b. damaged and the <b>cost of the repairs is more than 70% of the reasonable retail value, including tax at the date of the damage occurring,</b></p> <p>then the insurer will either</p> <p>i. replace your vehicle with a new one of the same or similar make and model, or</p> <p>ii. pay the cost of purchasing a new vehicle of the same or similar make and model</p>	<p><b>NEW VEHICLES – ONE YEAR (Optional cover for 3 years available by election)</b></p> <p>If within one year of the vehicle first being registered as a new vehicle or of it first being used, whichever comes first, it is</p> <p>a. stolen or hijacked and not recovered or returned to you within a reasonable period, or</p> <p>b. damaged and the <b>vehicle is uneconomical to repair,</b></p> <p>then the insurer will either</p> <p>i. replace your vehicle with a new one of the same or similar make and model, or</p> <p>ii. pay the cost of purchasing a new vehicle of the same or similar make and model</p> <p><b>limited</b> to the amount stated in your schedule.</p>



		<p>up to <b>the lowest of the reasonable retail value of the vehicle at the date of loss</b> or the amount stated in your schedule.</p> <p>If your vehicle is lost or damaged more than one year from the vehicle first being registered as a new vehicle or from it first being used, whichever comes first, the maximum amount the insurer will pay you will be the retail value of the vehicle at the time of loss or damage or the limit stated in your schedule, whichever is the lesser.</p>	<p>If your vehicle is lost or damaged more than one year from the vehicle first being registered as a new vehicle or from it first being used, whichever comes first, the maximum amount the insurer will pay you will be the <b>reasonable</b> retail value of the vehicle at the time of loss or damage or the limit stated in your schedule, whichever is the lesser.</p>
<p><b>D. NO BASIC EXCESS PAYABLE</b></p>	<p>To bring in line with the changes to the definition of excesses and clarify.</p>	<p>C. NO EXCESS PAYABLE</p> <p>a. You will not pay the basic excess stated in your schedule for any claim where</p> <p>i. you, your spouse or life partner, or any driver named in your policy is driving or is in charge of for the purpose of driving the vehicle,</p> <p>ii. as long as the driver is 55 years of age or older, and</p> <p>iii. has been a licensed driver for 5 or more years.</p> <p>b. You will not pay the basic excess, <b>except for an increased basic excess or any compulsory excess</b>, for any claim where</p> <p>i. the vehicle is less than 12 months old from the date it was first registered, and</p> <p>ii. you, your spouse or life partner or main driver (stated in your schedule) is driving or is in charge of for the purpose of driving the vehicle</p>	<p>C. NO <b>BASIC</b> EXCESS PAYABLE</p> <p>a. You will not pay the basic excess stated in your schedule for any claim where</p> <p>i. you, your spouse or life partner, or any driver named in your policy is driving or is in charge of for the purpose of driving the vehicle,</p> <p>ii. as long as the driver is 55 years of age or older, and</p> <p>iii. has been a licensed driver for 5 or more years.</p> <p>b. You will not pay the basic excess for any claim where</p> <p>i. the vehicle is less than 12 months old from the date it was first registered, and</p> <p>ii. you, your spouse or life partner or main driver (stated in your schedule) is driving or is in charge of for the purpose of driving the vehicle provided that there is no endorsement (a note indicating a change) in your schedule which overrides (takes the place of) this benefit.</p>

		<p>provided that there is no endorsement (a note indicating a change) in your schedule which overrides (takes the place of) this benefit.</p> <p>c. You will not pay a basic excess if you have had an approved tracking system which is in full working order installed in the vehicle at the time it is stolen or hijacked.</p>	<p>c. You will not pay a basic excess if you have had an approved tracking system which is in full working order installed in the vehicle at the time it is stolen or hijacked.</p> <p><b>However, any voluntary excess and/or compulsory excess will apply first to every claim.</b></p>
<b>D. GARAGE TRADE COVER</b>	Enhanced	Not available in wording.	<p>If the vehicle is comprehensively insured, the insurer will cover your vehicle for loss or damage whilst it is displayed at a recognised dealership of the motor dealer trade for the purpose of sale in a secure premise, provided that the vehicles keys are kept in a locked safe.</p> <p>The insurer will not cover:</p> <p>i) any accident, injury, loss, damage and/or liability sustained or incurred whilst such insured vehicle is being driven by or is in the charge of for the purpose of being driven by any person other than a registered employee of the abovenamed motor dealer trade unless such person is accompanied by such registered employee at all times; or</p> <p>ii) any loss or damage to sound equipment; or</p> <p>iii) any loss or damage to window glass.</p>
<b>E. CHAUFFEURING / VALET / MOTOR TRADE</b>	Enhanced	Not available in wording.	<p>If the vehicle is comprehensively insured the insurer will cover loss of or damage to your vehicle, irrespective of the driver restrictions, age and / or licence excesses, when you use the services of a registered chauffeuring, valet service company or recognised motor trade dealer [being overhauled, serviced or repaired or waiting for collection from a</p>

			registered motor dealer] and the vehicle as stated in your schedule was driven by an agent or employee of such company at the time of the loss or damage to the vehicle.
<b>AUTOMATIC EXTENSIONS OF COVER</b>			
<b>1. Authorising emergency repairs</b>	Enhanced – limits increased	R 5 000	R 10 000
<b>7. Four x Four</b> Winching equipment	Enhanced – limits increased	R 5 000	R 10 000
<b>8. Head, tail and spotlight damage</b>	Enhanced – limits increased	R 5 000	R 10 000
<b>9. Imported parts</b>	Enhanced – limits increased	R 5 000	R 10 000
<b>11. Emergency Care Benefit</b>	Amended to comply with the demarcation regulations	<p><b>Medical expenses, trauma treatment and injury causing death</b></p> <p>a. Medical expenses following a motor accident</p> <ul style="list-style-type: none"> <li>The insurer will cover you for medical expenses you may have to pay for as a direct result of a motor accident that result in bodily injury to anyone travelling in your vehicle. The cover is limited to the amount stated in your schedule.</li> <li>At the time of the accident/injury, the passenger must be seated in the vehicle's enclosed passenger compartment.</li> <li>The insurer will not be legally liable for any medical expenses which can be recovered from any other private or statutory insurance fund or facility.</li> </ul>	<p><b>Emergency Care Benefit</b></p> <p>The insurer will cover you for <b>emergency</b> expenses you may have following a hijacking or attempted hijacking. The cover is limited to the amount stated in your schedule.</p>

		<p>b. Expenses following hijacking or attempted hijacking</p> <ul style="list-style-type: none"> <li>The insurer will cover you for <b>medical expenses you may have to pay as a result of you, the driver or any passenger travelling in the vehicle requiring professional counselling</b> following a hijacking or attempted hijacking, <b>or requiring medical attention or suffering bodily injury, death or trauma.</b> The cover is limited to the amount stated in your schedule.</li> <li>The insurer will not be legally liable for any medical expenses which can be recovered from any other private or statutory insurance fund or facility.</li> <li>The insurer will cover funeral costs up to the amount stated in your schedule due to hijacking of the vehicle.</li> </ul>	
<b>OPTIONAL EXTENSIONS OF COVER</b>			
<p><b>1. Cover for credit shortfall</b></p>	<p>Enhanced - simplified</p>	<p>The insurer will pay the difference between the <b>value of the vehicle as stated in your schedule</b> and the outstanding amount you owe in terms of the credit agreement or finance contract that you entered into, up to a maximum of 10 % of the amount for which your vehicle is insured.</p> <p>The insurer will pay this difference only if you have a valid claim and</p> <ul style="list-style-type: none"> <li>they consider the vehicle to be beyond economic repair after loss or damage, or</li> <li>the vehicle is stolen and not recovered within a reasonable period.</li> </ul>	<p>The insurer will pay the difference between the <b>amount settled (for a valid total loss claim of the vehicle)</b> and the outstanding amount you owe in terms of the credit agreement or finance contract that you entered into.</p> <p><b>If the amount settled by the insurer is less than the reasonable retail value of the vehicle (due to condition and kilometers adjustment), the insurer will only cover the difference between reasonable retail value and the outstanding amount you owe in terms of the credit agreement or finance contract as at date of loss. The cover is limited to</b></p>

		<p>The credit agreement that you entered into must be a valid credit agreement in terms of the National Credit Act (Act No. 34 of 2005).</p> <p>The insurer will pay any amount still outstanding on your credit agreement, less</p> <p>a. any instalments in arrears (earlier instalments that you did not pay) or rentals, including the interest you must pay on the arrears</p> <p>b. all refunds of your premium due to you for the cancellation of any insurance cover relating to the vehicle</p> <p>a. the increased instalments or rentals that you would have had to pay to ensure that there was no capital value due at the end of the finance period. These are worked out to the month in which the insurer settles the claim.</p> <p>The above (c.) applies if the credit agreement provided for you to pay lower instalments at the beginning of the credit/loan period and higher instalments later on. In this case, the insurer will not cover you for the balance that you owe. They will cover you only for what you still would have owed if you had arranged to pay back the loan in equal instalments over the period of the loan. The insurer is not legally responsible for any remaining amount that is recorded in the finance agreement.</p>	<p>the lesser of 30% of the amount for which you are insured or R 500 000.</p> <p>The insurer will pay this difference only if you have a valid claim and</p> <ul style="list-style-type: none"> <li>• they consider the vehicle to be beyond economic repair after loss or damage, or</li> <li>• the vehicle is stolen and not recovered within a reasonable period.</li> </ul> <p>The credit agreement that you entered into must be a valid credit agreement in terms of the National Credit Act (Act No. 34 of 2005).</p> <p>The insurer will pay any amount still outstanding on your credit agreement, less any instalments in arrears (earlier instalments that you did not pay) or rentals, including the interest you must pay on the arrears.</p>
<p><b>2. Car Hire Conditions</b></p>	<p>Enhanced</p>	<p>c. The insurer will arrange for the supply of the hired car to you for a period no longer than the</p>	<p>c. The insurer will arrange for the supply of the hired car to you for a period no longer than the</p>

		<p>number of days stated in your schedule. The hire period will end as soon as any of the following takes place:</p> <ul style="list-style-type: none"> <li>• The date on which the vehicle is repaired, if the insurer has authorised its repairs</li> <li>• The date on which the insurer settles your claim</li> <li>• The date on which the insurer replaces the vehicle</li> </ul>	<p>number of days stated in your schedule. The hire period will end as soon as any of the following takes place:</p> <ul style="list-style-type: none"> <li>• The date on which the vehicle is repaired or replaced</li> </ul>
	Inserted condition	Not in wording.	d. The car hire cover is subject to your acceptance of the terms, conditions and exclusions of the car hire company.
<b>3. New Vehicles – Three years</b>	Enhanced – optional cover inserted	N/A	<p>If within three years of the vehicle first being registered as a new vehicle or of it first being used, whichever comes first, it is</p> <p>c. stolen or hijacked and not recovered or returned to you within a reasonable period, or</p> <p>d. damaged and the vehicle is uneconomical to repair,</p> <p>then the insurer will either</p> <p>c. replace your vehicle with a new one of the same or similar make and model, or</p> <p>d. pay the cost of purchasing a new vehicle of the same or similar make and model</p> <p>limited to the new list price.</p> <p>If your vehicle is lost or damaged more than three year from the vehicle first being registered as a</p>

			new vehicle or from it first being used, whichever comes first, the maximum amount the insurer will pay you will be the reasonable retail value of the vehicle at the time of loss or damage or the limit stated in your schedule, whichever is the lesser.
<b>4. Depreciation Protection Cover</b>	Enhanced – optional cover inserted	N/A	<p>If your vehicle is comprehensively insured and is stolen or hijacked and not recovered or returned to you within a reasonable period, or damaged and the insurer has determined that it is not economical to repair (i.e. total loss), the insurer will pay you the difference between the reasonable retail value of the vehicle at the date of the loss and the amount stated in your schedule as the Depreciation Protection insured value.</p> <p>The Depreciation Protection insured value is the reasonable retail value of the vehicle (including vehicle accessories) as determined and agreed by the insurer on the first day the vehicle is insured (inception of cover) on this basis. This value remains unchanged for the entire period the vehicle is insured on this basis. This cover option is available for a maximum period of 5 years from inception, after which the benefit will cease.</p>
<b>SPECIFIC EXCLUSIONS FOR THIS SECTION</b>			
<b>5.</b>	Amended to make provision for optional cover 4.	5. The depreciation, decrease or reduction in value of the vehicle whether caused by damage or loss arising from an insured event or from resultant repairs or from wear and tear or otherwise	5. The depreciation, decrease or reduction in value of the vehicle whether caused by damage or loss arising from an insured event or from resultant repairs or from wear and tear or otherwise (other than cover provided by the optional Depreciation Protection Cover if selected and shown on your schedule)

SECTION 6: MOTORCYCLES			
WHAT THE INSURER OFFERS			
<p><b>B. NEW VEHICLES</b></p>	<p>Simplified – no change in cover</p>	<p><b>NEW VEHICLES</b></p> <p>If within one year of the vehicle first being registered as a new vehicle or of it first being used, whichever comes first, it is</p> <p>a. stolen or hijacked and not recovered or returned to you within a reasonable period, or</p> <p>b. damaged and the <b>cost of the repairs is more than 70% of the reasonable retail value, including tax at the date of the damage occurring,</b></p> <p>then the insurer will either</p> <p>i. replace your vehicle with a new one of the same or similar make and model, or</p> <p>ii. pay the cost of purchasing a new vehicle of the same or similar make and model</p> <p>up to <b>the lowest of the reasonable retail value of the vehicle at the date of loss</b> or the amount stated in your schedule.</p> <p>If your vehicle is lost or damaged more than one year from the vehicle first being registered as a new vehicle or from it first being used, whichever comes first, the maximum amount the insurer will pay you will be the retail value of the vehicle at the time of loss or damage or the limit stated in your schedule, whichever is the lesser.</p>	<p><b>NEW VEHICLES – ONE YEAR (Optional cover for 3 years available by election)</b></p> <p>If within one year of the vehicle first being registered as a new vehicle or of it first being used, whichever comes first, it is</p> <p>a. stolen or hijacked and not recovered or returned to you within a reasonable period, or</p> <p>b. damaged and the <b>vehicle is uneconomical to repair,</b></p> <p>then the insurer will either</p> <p>i. replace your vehicle with a new one of the same or similar make and model, or</p> <p>ii. pay the cost of purchasing a new vehicle of the same or similar make and model</p> <p><b>limited</b> to the amount stated in your schedule.</p> <p>If your vehicle is lost or damaged more than one year from the vehicle first being registered as a new vehicle or from it first being used, whichever comes first, the maximum amount the insurer will pay you will be the <b>reasonable</b> retail value of the vehicle at the time of loss or damage or the limit stated in your schedule, whichever is the lesser.</p>



<p><b>C. NO BASIC EXCESS PAYABLE</b></p>	<p>To bring in line with the changes to the definition of excesses and clarify.</p>	<p><b>NO EXCESS PAYABLE</b></p> <p>a. You will not pay the basic excess stated in your schedule for any claim where</p> <p>i. you, your spouse or life partner, or any driver named in your policy is driving the vehicle or is in charge of the vehicle for the purpose of driving the vehicle</p> <p>ii. as long as the driver is 55 years of age or older and</p> <p>iii. has been a licensed driver for 5 or more years.</p> <p>b. You will not pay a basic excess, <b>except an increased basic excess or compulsory excess</b>, for any claim where</p> <p>i. the vehicle is less than 12 months old from the date it was first registered, and</p> <p>ii. you, your spouse or life partner or main driver (stated in your schedule) is driving or is in charge of the vehicle for the purpose of driving the vehicle provided that there is no endorsement (a note indicating a change) in your policy schedule which overrides (takes the place of) this benefit.</p> <p>c. You will not pay a basic excess if you have had an approved tracking system which is in full working order installed in the vehicle at the time it is stolen or hijacked.</p>	<p><b>NO BASIC EXCESS PAYABLE</b></p> <p>a. You will not pay the basic excess stated in your schedule for any claim where</p> <p>i. you, your spouse or life partner, or any driver named in your policy is driving the vehicle or is in charge of the vehicle for the purpose of driving the vehicle</p> <p>ii. as long as the driver is 55 years of age or older and</p> <p>iii. has been a licensed driver for 5 or more years.</p> <p>b. You will not pay a basic excess for any claim where</p> <p>i. the vehicle is less than 12 months old from the date it was first registered, and</p> <p>ii. you, your spouse or life partner or main driver (stated in your schedule) is driving or is in charge of the vehicle for the purpose of driving the vehicle provided that there is no endorsement (a note indicating a change) in your policy schedule which overrides (takes the place of) this benefit.</p> <p>c. You will not pay a basic excess if you have had an approved tracking system which is in full working order installed in the vehicle at the time it is stolen or hijacked.</p> <p><b>However, any voluntary excess and/or compulsory excess will apply first to every claim.</b></p>
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AUTOMATIC EXTENSIONS OF COVER			
3.Imported parts	Enhanced – limits increased	R 5 000	R 10 000
4. Locks and keys	Enhanced – limits increased	R 5 000	R 10 000
5. Emergency Care Benefit	Amended to comply with the demarcation regulations	<p><b>Medical expenses, trauma treatment and injury causing death</b></p> <p>a. Medical expenses following a motor accident</p> <ul style="list-style-type: none"> <li>The insurer will cover you for medical expenses you may have to pay for as a direct result of a motor accident that result in bodily injury to anyone travelling in your vehicle. The cover is limited to the amount stated in your schedule.</li> <li>At the time of the accident/injury, the passenger must be seated in the vehicle’s enclosed passenger compartment.</li> <li>The insurer will not be legally liable for any medical expenses which can be recovered from any other private or statutory insurance fund or facility.</li> </ul> <p>b. Expenses following hijacking or attempted hijacking</p> <ul style="list-style-type: none"> <li>The insurer will cover you for medical expenses you may have to pay as a result of you, the driver or any passenger travelling in the vehicle requiring professional counselling following a hijacking or attempted hijacking, or requiring medical attention or suffering bodily injury, death</li> </ul>	<p><b>Emergency Care Benefit</b></p> <p>The insurer will cover you for emergency expenses you may have following a hijacking or attempted hijacking. The cover is limited to the amount stated in your schedule.</p>

		<p>or trauma. The cover is limited to the amount stated in your schedule.</p> <ul style="list-style-type: none"> <li>The insurer will not be legally liable for any medical expenses which can be recovered from any other private or statutory insurance fund or facility.</li> <li>The insurer will cover funeral costs up to the amount stated in your schedule due to hijacking of the vehicle.</li> </ul>	
<b>7.Repatriation costs</b>	Enhanced	n/a	If the vehicle is accidentally damaged in the countries where you are covered for the vehicle and you have a valid claim under your policy, the insurer will pay up to the amount stated in the schedule for the cost of returning the vehicle to the Republic of South Africa.
<b>OPTIONAL EXTENSIONS OF COVER</b>			
<b>1. Cover for credit shortfall</b>	Enhanced - simplified	<p>The insurer will pay the difference between the value of the vehicle as stated in your schedule and the outstanding amount you owe in terms of the credit agreement or finance contract that you entered into, up to a maximum of 10 % of the amount for which your vehicle is insured.</p> <p>The insurer will pay this difference only if you have a valid claim and</p> <ul style="list-style-type: none"> <li>they consider the vehicle to be beyond economic repair after loss or damage, or</li> <li>the vehicle is stolen and not recovered within a reasonable period.</li> </ul>	<p>The insurer will pay the difference between the amount settled (for a valid total loss claim of the vehicle) and the outstanding amount you owe in terms of the credit agreement or finance contract that you entered into.</p> <p>If the amount settled by the insurer is less than the reasonable retail value of the vehicle (due to condition and kilometers adjustment), the insurer will only cover the difference between reasonable retail value and the outstanding amount you owe in terms of the credit agreement or finance contract as at date of loss. The cover is limited to the lesser of 30% of the amount for which you are insured or R 500 000.</p>

		<p>The credit agreement that you entered into must be a valid credit agreement in terms of the National Credit Act (Act No. 34 of 2005).</p> <p>The insurer will pay any amount still outstanding on your credit agreement, less</p> <p>a. any instalments in arrears (earlier instalments that you did not pay) or rentals, including the interest you must pay on the arrears</p> <p>b. all refunds of your premium due to you for the cancellation of any insurance cover relating to the vehicle</p> <p>a. the increased instalments or rentals that you would have had to pay to ensure that there was no capital value due at the end of the finance period. These are worked out to the month in which the insurer settles the claim.</p> <p>The above (c.) applies if the credit agreement provided for you to pay lower instalments at the beginning of the credit/loan period and higher instalments later on. In this case, the insurer will not cover you for the balance that you owe. They will cover you only for what you still would have owed if you had arranged to pay back the loan in equal instalments over the period of the loan. The insurer is not legally responsible for any remaining amount that is recorded in the finance agreement.</p>	<p>The insurer will pay this difference only if you have a valid claim and</p> <ul style="list-style-type: none"> <li>they consider the vehicle to be beyond economic repair after loss or damage, or</li> <li>the vehicle is stolen and not recovered within a reasonable period.</li> </ul> <p>The credit agreement that you entered into must be a valid credit agreement in terms of the National Credit Act (Act No. 34 of 2005).</p> <p>The insurer will pay any amount still outstanding on your credit agreement, less any instalments in arrears (earlier instalments that you did not pay) or rentals, including the interest you must pay on the arrears.</p>
<p><b>2. New Vehicles – Three years</b></p>	<p>Enhanced – optional cover inserted</p>	<p>N/A</p>	<p>If within three years of the vehicle first being registered as a new vehicle or of it first being used, whichever comes first, it is</p>

			<p>c. stolen or hijacked and not recovered or returned to you within a reasonable period, or</p> <p>d. damaged and the vehicle is uneconomical to repair,</p> <p>then the insurer will either</p> <p>c. replace your vehicle with a new one of the same or similar make and model, or</p> <p>d. pay the cost of purchasing a new vehicle of the same or similar make and model</p> <p>limited to the new list price.</p> <p>If your vehicle is lost or damaged more than three year from the vehicle first being registered as a new vehicle or from it first being used, whichever comes first, the maximum amount the insurer will pay you will be the reasonable retail value of the vehicle at the time of loss or damage or the limit stated in your schedule, whichever is the lesser.</p>
<p><b>3. Depreciation Protection Cover</b></p>	<p>Enhanced – optional cover inserted</p>	<p>N/A</p>	<p>If your vehicle is comprehensively insured and is stolen or hijacked and not recovered or returned to you within a reasonable period, or damaged and the insurer has determined that it is not economical to repair (i.e. total loss), the insurer will pay you the difference between the reasonable retail value of the vehicle at the date of the loss and the amount stated in your schedule as the Depreciation Protection insured value.</p>

			The Depreciation Protection insured value is the reasonable retail value of the vehicle (including vehicle accessories) as determined and agreed by the insurer on the first day the vehicle is insured (inception of cover) on this basis. This value remains unchanged for the entire period the vehicle is insured on this basis. This cover option is available for a maximum period of 5 years from inception, after which the benefit will cease.
<b>SECTION 7: CARAVANS AND TRAILERS</b>			
<b>WHAT THE INSURER OFFERS</b>			
<b>B. NO BASIC EXCESS PAYABLE</b>	To bring in line with the changes to the definition of excesses and clarify.	<b>NO EXCESS PAYABLE</b> a. You will not pay the basic excess stated in your schedule for any claim where i. you, your spouse or life partner, or any driver named in your policy is driving or is in charge of for the purpose of driving the vehicle, ii. as long as the driver is 55 years of age or older, and iii. has been a licensed driver for 5 or more years.	<b>NO BASIC EXCESS PAYABLE</b> a. You will not pay the basic excess stated in your schedule for any claim where i. you, your spouse or life partner, or any driver named in your policy is driving or is in charge of for the purpose of driving the vehicle, ii. as long as the driver is 55 years of age or older, and iii. has been a licensed driver for 5 or more years.  <i>However, any voluntary excess and/or compulsory excess will apply first to every claim.</i>
<b>AUTOMATIC EXTENSIONS OF COVER</b>			
<b>3.Locks and keys</b>	Enhanced – limits increased	R 5 000	R 10 000
<b>4.Repatriation costs</b>	Enhanced	n/a	If the vehicle is accidentally damaged in the countries where you are covered for the vehicle and you have a valid claim under your policy, the insurer will pay up to the amount stated in the

			schedule for the cost of returning the vehicle to the Republic of South Africa.
OPTIONAL EXTENSIONS OF COVER			
<b>1. Cover for credit shortfall</b>	Enhanced - simplified	<p>The insurer will pay the difference between the <b>value</b> of the vehicle <b>as stated in your schedule</b> and the outstanding amount you owe in terms of the credit agreement or finance contract that you entered into, up to a maximum of 10 % of the amount for which your vehicle is insured.</p> <p>The insurer will pay this difference only if you have a valid claim and</p> <ul style="list-style-type: none"> <li>they consider the vehicle to be beyond economic repair after loss or damage, or</li> <li>the vehicle is stolen and not recovered within a reasonable period.</li> </ul> <p>The credit agreement that you entered into must be a valid credit agreement in terms of the National Credit Act (Act No. 34 of 2005).</p> <p>The insurer will pay any amount still outstanding on your credit agreement, less</p> <p><b>a. any instalments in arrears (earlier instalments that you did not pay) or rentals, including the interest you must pay on the arrears</b></p> <p><b>b. all refunds of your premium due to you for the cancellation of any insurance cover relating to the vehicle</b></p> <p><b>a. the increased instalments or rentals that you would have had to pay to ensure that there</b></p>	<p>The insurer will pay the difference between the <b>amount settled (for a valid total loss claim</b> of the vehicle) and the outstanding amount you owe in terms of the credit agreement or finance contract that you entered into.</p> <p><b>If the amount settled by the insurer is less than the reasonable retail value of the vehicle (due to condition and kilometers adjustment), the insurer will only cover the difference between reasonable retail value and the outstanding amount you owe in terms of the credit agreement or finance contract as at date of loss. The cover is limited to the lesser of 30% of the amount for which you are insured or R 100 000.</b></p> <p>The insurer will pay this difference only if you have a valid claim and</p> <ul style="list-style-type: none"> <li>they consider the vehicle to be beyond economic repair after loss or damage, or</li> <li>the vehicle is stolen and not recovered within a reasonable period.</li> </ul> <p>The credit agreement that you entered into must be a valid credit agreement in terms of the National Credit Act (Act No. 34 of 2005).</p> <p>The insurer will pay any amount still outstanding on your credit agreement, less any instalments in arrears (earlier instalments that you did not pay) or rentals, including the interest you must pay on the arrears.</p>

		<p>was no capital value due at the end of the finance period. These are worked out to the month in which the insurer settles the claim.</p> <p>The above (c.) applies if the credit agreement provided for you to pay lower instalments at the beginning of the credit/loan period and higher instalments later on. In this case, the insurer will not cover you for the balance that you owe. They will cover you only for what you still would have owed if you had arranged to pay back the loan in equal instalments over the period of the loan. The insurer is not legally responsible for any remaining amount that is recorded in the finance agreement.</p>	
<p><b>SECTION 8: CLASSIC CAR AND MOTORCYCLE</b></p>			
<p><b>WHAT THE INSURER OFFERS</b></p>			
<p><b>C. NO BASIC EXCESS PAYABLE</b></p>	<p>To bring in line with the changes to the definition of excesses and clarify.</p>	<p><b>NO EXCESS PAYABLE</b></p> <p>a. You will not pay the basic excess shown in your schedule for any claim where</p> <p>i. you, your spouse or life partner, or any driver named in your policy is driving or is in charge of the vehicle for the purpose of driving the vehicle,</p> <p>ii. as long as the driver is 55 years of age or older, and</p> <p>iii. has been a licensed driver for 5 or more years.</p> <p>b. You will not pay the basic excess if you have an approved tracking system which is in full</p>	<p><b>NO BASIC EXCESS PAYABLE</b></p> <p>a. You will not pay the basic excess shown in your schedule for any claim where</p> <p>i. you, your spouse or life partner, or any driver named in your policy is driving or is in charge of the vehicle for the purpose of driving the vehicle,</p> <p>ii. as long as the driver is 55 years of age or older, and</p> <p>iii. has been a licensed driver for 5 or more years.</p> <p>b. You will not pay the basic excess if you have an approved tracking system which is in full</p>



		working order installed in the vehicle at the time it is stolen or hijacked.	working order installed in the vehicle at the time it is stolen or hijacked.  However, any voluntary excess and/or compulsory excess will apply first to every claim.
<b>AUTOMATIC EXTENSIONS OF COVER</b>			
<b>8. Emergency Care Benefit</b>	Amended to comply with the demarcation regulations	<p><b>Medical expenses, trauma treatment and injury causing death</b></p> <p>a. Medical expenses following a motor accident</p> <ul style="list-style-type: none"> <li>The insurer will cover you for medical expenses you may have to pay for as a direct result of a motor accident that result in bodily injury to anyone travelling in your vehicle. The cover is limited to the amount stated in your schedule.</li> <li>At the time of the accident/injury, the passenger must be seated in the vehicle’s enclosed passenger compartment.</li> <li>The insurer will not be legally liable for any medical expenses which can be recovered from any other private or statutory insurance fund or facility.</li> </ul> <p>b. Expenses following hijacking or attempted hijacking</p> <ul style="list-style-type: none"> <li>The insurer will cover you for medical expenses you may have to pay as a result of you, the driver or any passenger travelling in the vehicle requiring professional counselling following a hijacking or attempted hijacking, or requiring</li> </ul>	<p><b>Emergency Care Benefit</b></p> <p>The insurer will cover you for emergency expenses you may have following a hijacking or attempted hijacking. The cover is limited to the amount stated in your schedule.</p>

		<p>medical attention or suffering bodily injury, death or trauma. The cover is limited to the amount stated in your schedule.</p> <ul style="list-style-type: none"> <li>The insurer will not be legally liable for any medical expenses which can be recovered from any other private or statutory insurance fund or facility.</li> <li>The insurer will cover funeral costs up to the amount stated in your schedule due to hijacking of the vehicle.</li> </ul>	
<b>10. Repatriation costs</b>	Enhanced	N/A	If the vehicle is accidentally damaged in the countries where you are covered for the vehicle and you have a valid claim under your policy, the insurer will pay up to the amount stated in the schedule for the cost of returning the vehicle to the Republic of South Africa.
<b>SECTION 9: LEGAL LIABILITY TO THIRD PARTIES</b>			
<b>1. Identity Theft</b>	Enhanced – limits		
Legal expenses	increased	R 30 000	R 50 000
Lost income		R 750	R 5 000
Obligation to pay		R 2 500	R 5 000
Miscellaneous expense		R 2 500	R 5000
<b>SECTION 10: WATERCRAFT</b>			
<b>WHAT THE INSURER OFFERS</b>			
<b>B. NO BASIC EXCESS PAYABLE</b>	Enhanced	N/A	<p>B. NO BASIC EXCESS PAYABLE</p> <p>a. You will not pay the basic excess shown in your schedule for any claim where</p> <p>b. you, your spouse or life partner, or any pilot named in your policy is piloting or is in charge of the watercraft,</p>

			<p>c. as long as the pilot is 55 years of age or older, and</p> <p>d. has been a licensed for 5 or more years.</p> <p>However, any voluntary excess and/or compulsory excess will apply first to every claim.</p>
<b>AUTOMATIC EXTENSIONS FOR THIS COVER</b>			
<b>5. Medical expenses</b>	Removed to comply with the demarcation regulations	<p>a. The insurer will cover you for medical expenses you may have to pay for as a direct result of a watercraft accident that result in bodily injury to anyone travelling on board or being towed by your watercraft. The cover is limited to the amount stated in your schedule.</p> <p>b. At the time of the accident/injury, the person must be wearing the correct gear and adhere to the safety regulations as prescribed by law.</p> <p>d. The insurer will not be legally liable for any medical expenses which can be recovered from any other private or statutory insurance fund or facility.</p>	N/A
<b>SECTION 11: CYBER INSURANCE</b>			
NEW ADDITIONAL COVER			
<b>SECTION 12: PERSONAL ACCIDENT</b>			
NEW ADDITIONAL COVER			

**GENERAL COMMENTS ON CHANGES**

- The reference to “the vehicle” changed to “the insured vehicle” in the Legal Liabilities to Third Parties Section.
- The reference to “the watercraft” changed to “the insured watercraft” in the Legal Liabilities to Third Parties Section.