



# YOUR GUIDE TO THE AGRIPLUS AND AGRIWINE CHANGES

## GENERAL TERMS, CONDITIONS AND EXCLUSIONS

- Computer losses exclusion has been replaced by Cyber losses exclusion
- Infectious, Contagious Diseases exclusion has been replaced by Communicable Diseases exclusion
- Introduction of the new National Electricity Grid Interruption exclusion
- Prevention of loss, maintenance compliance and access to Insured Property

## TERRITORIAL LIMITS

All sections updated as follows –

- The Republic of South Africa, The Republic of Botswana,
- The Kingdoms of Eswatini, The Kingdom of Lesotho,
- The Republics of Malawi, The Republic of Namibia
- The Republic of Zimbabwe

## ACCIDENTAL DAMAGE

- Specific exception 2 “Breakdown, derangement” has been amended to include “Power Surge”. Now reads - **Breakdown, derangement, or power surge**

## PERSONAL ACCIDENT

- Medical expenses amended to read Emergency Expenses Shortfall and clause amended

## MONEY

- Definition has been amended to remove “cheques”
- Territorial limits amended to include terms “Republic of” for republics and “Kingdom of” for kingdoms.
- Personal accident assault extension has been amended

## BUSINESS INTERRUPTION

- Definitions – Insured perils listed

- Public telecom. - extended cover is discontinued.
- Public utilities - extended cover is discontinued.
- Public telecommunications - insured perils only is limited to 90% maximum R25 000 000
- Public utilities - insured perils only is limited to 90% maximum R25 000 000
- Unspecified suppliers has been amended to exclude extended covers as indicated above.
- Murder, Suicide, Food or Drink Poisoning, Vermin, Pests or Defective Sanitary Arrangements has been amended to limit cover to within 15km. limit of indemnity is limited to R5 000 000.
- Wild game / Shark attack / Shark scare / Bomb Scare / Bomb attack – kilometer radius reduced to 15km
- Guesthouse extension wording

## ACCIDENTAL DAMAGE – WINE

- Excesses have been increased

## MOTOR

- Territorial limits amended to include “Kingdoms of Eswatini” as a replacement for Swaziland
- Specific exceptions to sub-section A – The word “damage” has been removed from paragraph (a). Paragraph (e) about “Depreciation” has been added
- Sub section C – Emergency expenses shortfall has been added
- Specific exceptions applicable to all sub sections wording has been amended

## \*\*\*NEW MOTOR EXTENSION\*\*\*

### RETAIL VALUE TOP UP COVER

- Available for all cars and LDVs less than 3500kg
- Comprehensively insured and Third-Party Fire and Theft covers
- 3 available options for selection i.e., 15%, 20% or 25%.
- A premium will be charged for this extension and included in the overall motor premium.

## GROUP PERSONAL ACCIDENT

- Medical expenses amended to Emergency expenses shortfall and wording amended
- Life support machinery - wording amended
- Mobility – wording amended
- Trauma clause removed

## STATED BENEFITS

- Medical expenses amended to Emergency expenses shortfall and wording amended
- Memoranda – medical expenses amended to read emergency expenses shortfall and wording amended
- Mobility wording amended

## BROADFORM LIABILITY

- New Specific exceptions 8 **Sexual abuse assault harassment or molestation**
- Droving of animals (b) amended to read “gates having access to public roads are properly closed at all times”

## UMBRELLA LIABILITY

- Specific exceptions applicable to sub-section A, B and C; wording amended
- New Specific exceptions 12 **Sexual abuse assault harassment or molestation**

## PUBLIC LIABILITY

- Droving of animals (b) amended to read “gates having access to public roads are properly closed at all times”
- New Specific exceptions 14 **Sexual abuse assault harassment or molestation**
- Territorial limits amended to include “Kingdoms of Eswatini” as a replacement for Swaziland

## EMPLOYERS LIABILITY

- New Specific exception **Sexual abuse assault harassment or molestation**
- Territorial limits amended to include “Kingdoms of Eswatini” as a replacement for Swaziland

## HOUSEHOLDERS

- Trauma clause removed



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