

2021 Wording

2022 Wording changes

GENERAL

3.4	Make sure your sums insured are adequate We will arrange a risk assessment and agree with you the insured amounts for your property. If you agree and accept the insured amounts, we will not adjust your claim amounts if you have a claim.	3.4	Make sure your sums insured are adequate If you agree, we will arrange a risk assessment and agree with you the insured amounts for your property. If you accept the valuation and adjust your sums insured accordingly, we will not adjust your claim amounts if you have a claim.
3.5 a)	Pay your premiums If you have a yearly policy — From the second month we will give you 15 days from the payment due date to settle the outstanding premium. If you do not pay the outstanding premium during this period, the policy will end automatically from the payment due date that you did not pay your premium.	3.5 a)	Pay your premiums If you have a yearly policy Removed clause
3.5 a)	Pay your premiums If you have a yearly policy — If there is a total loss from an event or of an item covered under this policy during the period of insurance, you are not entitled to a refund of your premium.	3.5 a)	Pay your premiums If you have a yearly policy — If there is a total loss from an event or of an item covered under this policy during the period of insurance, you are not entitled to a refund of your premium, but we will remove the item with effect from the date of loss.
3.5 b)	Pay your premiums If you have a monthly policy New	3.5 b)	Pay your premiums If you have a monthly policy — If there is a total loss from an event or of an item covered under this policy during the period of insurance, you are not entitled to a refund of your premium, but we will remove the item with effect from the last day of the period of insurance.
4.2	Report certain claims to the police	4.2	Report claims that involve crime to the police
7.3	Increases due to inflation We increase the sums insured under your property sections each year on the renewal of your policy by a percentage to cater for the effect of inflation. This means that your premiums may also increase.	7.3	Increases due to inflation We increase the sums insured under your property sections each year on the renewal of your policy by a percentage to cater for the effect of inflation. This means that your premiums may also increase. If you do not accept this increase, we may apply average to your contract.

GENERAL

8 **Definitions**
New

8 **Definitions**
 Cyber act means an unauthorised, malicious, or criminal act or series of related unauthorised, malicious, or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer system.

Cyber incident means

- any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any computer system; or
- any partial or total unavailability, failure, or series of related partial or total unavailability or failures to access, process, use or operate any computer system.

Data breach means

- the theft, loss, access to, acquisition of, or unauthorized or unlawful use or disclosure of any person's or organisation's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit or payment card information, health information, biometric data or any other type of private information, involving access to, processing of, use of or operation of any computer system; or
- the violation of any statute, regulation, common-law, or any other law regulating or protecting access to collection, use or disclosure of, or failure to protect any private confidential or personal information in the form of electronic data.

8 **Definitions**
New

8 **Definitions**
 Grid failure means a complete interruption of electricity supply due to any failure or inability for whatsoever reason (whether due to damage or otherwise) on the part of a utility supplier to generate, transmit or distribute electricity.

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GENERAL

8	Definitions Period of insurance — For yearly policies means the period from the start date of this policy to the renewal date. — For monthly policies means the period from the start date of this policy to the same day of the month one month later. Start dates and renewal dates are shown in the schedule.	8	Definitions Period of insurance — For yearly policies means the period from the start date of this policy to the renewal date. For subsequent renewals it means from the previous renewal date to the next renewal date. — For monthly policies means the period from the start date of this policy to the debit order collection date one month later. Thereafter the period of insurance is from the previous renewal date to the next renewal dates. Start dates, debit order collection dates and renewal dates are shown in the schedule.
9.4	Scams We do not cover loss or damage arising from scams, fraud or theft by false pretences. For example, if you sell your car and were paid by the buyer with a bad cheque, we will not pay you for the loss of the car.	9.4	Scams We do not cover loss or damage arising from scams, fraud or theft by false pretenses. For example, if you sell your car and were paid by the buyer with a false proof of payment, we will not pay you for the loss of the car.
New		9.12	Cyber losses We do not cover any loss, damage or liability caused by, contributed to by, resulting from, arising out of or in connection with any cyber act, cyber incident, or data breach. This includes, but is not limited to, any action taken to control, prevent, suppress, or remediate any cyber act, cyber incident, or data breach.
New		9.13	Grid failure Despite any other provision of this policy, including any exclusion, exception or extension or other insuring provision, we do not cover any loss, damage, claim, cost, expense or other sum of any nature, including any consequential losses under any section of this policy, that are directly or indirectly caused by, attributable to, in consequence of, resulting from, arising out of or in connection in any way with grid failure or the reconnection of electricity supply following grid failure.

PROPERTY

1 Definitions
 Private home / buildings means all permanent structures (including fixtures and fittings that form part of these structures) at the address shown in the schedule and which belong to you or for which you are legally responsible. This includes (but is not limited to) outbuildings, fixed fuel tanks, underground service pipes, cables, drains, sewers, walls (including retaining walls), fences and driveways.
 It does not include gravel driveways or any structures or driveways made of earth.
 The roof and wall constructions of your private home are shown in the schedule.

1 Definitions
 You, your, yourself means the person(s) named in the schedule as the policyholder(s), co-policyholder(s), the policyholder's spouse and children of the policyholder or policyholder's spouse, who permanently live with the policyholder and are financially dependent on the policyholder.

3.1 Loss of rent
 We cover the rent you do not earn because your tenant cannot live in your private home due to physical damage we have agreed to pay. This cover is limited to the actual rental income you have lost in connection with the valid claim. We will only pay for the period reasonably needed to make your private home fit to live in again. This cover is subject to the following conditions:
 a) We decided that your private home is not fit to live in.
 b) You can claim for either Loss of rent or Alternative accommodation in connection with the same loss.

1 Definitions
 Private home / buildings means all permanent structures (including fixtures and fittings that form part of these structures) at the address shown in the schedule and which belong to you or for which you are legally responsible. This includes (but is not limited to) outbuildings, fixed fuel tanks, underground service pipes, cables, drains, sewers, walls (including retaining walls), swimming pools, fixed machinery, home automation systems, security systems, fixed generators, fences and driveways.
 It does not include gravel driveways, or any structures or driveways made of earth.
 The roof and wall constructions of your private home are shown in the schedule.

1 Definitions
 You, your, yourself means the person(s) named in the schedule as the policyholder(s), co-policyholder(s), the policyholder's spouse and family members of the policyholder or policyholder's spouse, who permanently live with the policyholder and are financially dependent on the policyholder.

3.1 Loss of rent
 We cover the rent you do not earn because your tenant cannot live in your private home due to physical damage we have agreed to pay. This cover is limited to the lowest of the actual rental income you have lost in connection with the valid claim and the amount shown in the schedule. We will only pay for the period reasonably needed to make your private home fit to live in again. This cover is subject to the following conditions:
 a) We decided that your private home is not fit to live in.
 b) You can claim for either Loss of rent or Alternative accommodation in connection with the same loss.

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PROPERTY

3.4 Fire brigade charges
We cover the reasonable costs that the fire brigade charges you for putting out or preventing a fire at your private home.

3.6 Clearing of debris
We cover the reasonable costs of removing debris from your risk address shown in the schedule after loss or damage covered under this section. If rubbish and waste material has been deposited on your land and at the address shown in the schedule during the period of insurance without your permission, we will also pay the reasonable and necessary cost to have it removed.

3.8 Damage to the garden
We cover the reasonable costs of replacing trees, shrubs, plants and sprinkler irrigation systems at your risk address shown in the schedule. We cover loss or damage caused by:

- a) fire;
- b) firefighting;
- c) explosion;
- d) impact by vehicles, aircraft, other aerial devices or other objects dropped from the air;
- e) malicious damage;
- f) theft, attempted theft or burglary.

This cover is limited to the amount shown in the schedule.

3.4 Fire brigade charges
We cover the costs that the fire brigade charges you for putting out or preventing a fire at your private home.
This cover is limited to the amount shown in the schedule. **(R 100 000)**

3.6 Clearing of debris
We cover the costs of removing debris from your risk address shown in the schedule after loss or damage covered under this section. If rubbish and waste material has been deposited on your land and at the address shown in the schedule during the period of insurance without your permission, we will also pay the cost to have it removed.
This cover is limited to the amount shown in the schedule. **(R 100 000)**

3.8 Damage to the garden
We cover the loss of or damage to trees, lawns, shrubs, plants and sprinkler irrigation systems at your risk address shown in the schedule. This cover is limited to the amount shown in the schedule. We do not cover loss or damage caused by any of the following:

- a) Storm, flood, wind, water, hail or snow;
- b) Disease, overwatering or drought;
- c) Your domestic pets.

PROPERTY

4.3 **Agreed value**
 If you agree that we can conduct a risk assessment of your property within 60 days from the start date of this policy, you accept the outcome of the risk assessment and instruct us to change your property sums insured accordingly, we will not adjust your claim because of underinsurance. This means that you and we agree that the sums insured of your insured property equals the replacement value.
 This condition must be read together with all covers, conditions and exclusions relating to building extensions or alterations, or new contents you buy.
 The schedule will show whether Agreed value applies to your contract or not.

5.3 **Exclusions: Faulty workmanship or materials**
 We do not cover loss or damage caused by or from or as a result of:
 a) faulty or poor workmanship or design;
 b) the use of unsuitable or faulty materials;
 c) inherent fault;
 d) misuse of the property.

4.3 **Agreed value**
 If you agree that we can conduct a risk assessment of your property within 60 days from the start date of this policy, you accept the outcome of the risk assessment and instruct us to change your property sums insured accordingly, we will not adjust your claim because of underinsurance. This means that you and we agree that the sums insured of your insured property equals the replacement value.
 If the valuation is not concluded and agreed within 6 months of the start date of cover, we will apply average to your contract until finalisation of the valuation and inventory.
 This condition must be read together with all covers, conditions and exclusions relating to building extensions or alterations, or new contents you buy.
 The schedule will show whether Agreed value applies to your contract or not.

5.3 **Exclusions: Faulty workmanship or materials**
 We do not cover loss or damage caused by or from:
 a) faulty or poor workmanship or design;
 b) the use of unsuitable or faulty materials;
 c) inherent fault;
 d) misuse of the property.

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BUILDINGS

Standard excess if you are under 55 years old
R1,000

Standard excess if you are under 55 years old
R2,000

CONTENTS

Standard excess if you are under 55 years old
R1,000

Standard excess if you are under 55 years old
R2,000

1.7 **Fixed machinery**
We cover accidental damage to fixed motors and machinery of saunas, spas, swimming pools, garage doors, security systems electronic gates and boreholes installed at the address shown in the schedule.
This cover is limited to the amount shown in the schedule.
This cover is subject to the condition that you do not own or are not responsible for insuring the buildings of your home.
We do not cover:
a) automatic swimming pool cleaning equipment;
b) windmills;
c) damage that is covered under another section of this policy.

1.7 **Fixed machinery**
We cover accidental damage to geysers, as well as the fixed motors and machinery of saunas, spas, swimming pools, garage doors, security systems, electronic gates and boreholes installed at the address shown in the schedule.
This cover is limited to the amount shown in the schedule.
This cover is subject to the condition that these items are not insured under any buildings policy.

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MOTOR

Standard excess if you are under 55 years old (vehicle value up to R750,000)

R4,000

Standard excess if you are under 55 years old (vehicle value up to R750,000)

R5,000

New

9.6

Retail value top up cover (if the type of insurance is Comprehensive or Third Party, fire and theft)

If the schedule shows that your vehicle value is retail value, we will compensate you for the retail value at the time of the incident giving rise to a claim in the event of a total loss, less any excess.

The age, condition and odometer readings of your vehicle at the time of the loss may affect the retail value.

This cover is subject to the following conditions:

- a) The vehicle must be a car or light delivery vehicle and insured for retail value;
- b) The maximum we will compensate you for your claim will be more the retail value of your vehicle at the time of the total loss including the retail value top-up percentage as shown in the schedule;
- c) If the retail value including the retail value top-up percentage shown in the schedule is more than the proven dealer value of your vehicle determined by us at the time of the total loss of your vehicle, we will not compensate you more than the proven dealer value of that vehicle.

This optional cover does not apply if we replace your vehicle with a new vehicle within two years of the date of first registration.

New

10.12

Code 3 vehicle, built-up vehicle or a vehicle with SAPVIN numbers

If your vehicle is a Code 3 vehicle, built-up vehicle, or a vehicle with SAPVIN numbers, our compensation is limited to 70% of the retail value at the time of loss or damage, less any excess if the type of vehicle value is shown in the schedule as Retail value or Sum insured value.

If the type of vehicle value is shown in the schedule of Agreed value, we will pay the agreed value shown in the schedule, less any adjustments for deterioration (where relevant) and excess.

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MOTOR

- 11.2 **Mechanical, electronic or electrical breakdown**
We do not cover loss, damage or liability caused by, comprising of or resulting from any mechanical, electronic or electrical breakdowns, failure or breakages of your vehicle.
- 11.6 **Compliance with Road Traffic ordinances**
We do not cover any loss, damage or liability incurred while you have violated any of the provisions or requirements of the National Road Traffic Act, 93 of 1996 (as amended) or any of its regulations. This includes the Road Traffic Regulations of 1999 (as amended).
Examples of these provisions include, but are not limited to:
- a) driving your vehicle faster than the speed limit;
 - b) overtaking another vehicle on a solid white line, blind rise, corner or bend;
 - c) ignoring important road traffic signs or traffic lights;
 - d) driving your vehicle while it is not roadworthy;
 - e) driving your vehicle without a vehicle licence that is valid in the country where your vehicle is driven or used;
 - f) driving your vehicle without a driver's or learner's licence that is valid in the country where the vehicle is driven or used;
 - g) driving your vehicle whilst under the influence of alcohol or drugs or with a blood-alcohol level over the legal limit. This exclusion applies even if the driver of your vehicle was not tested or convicted of an offence.

- 11.2 **Mechanical, electronic or electrical breakdown**
We do not cover loss, damage or liability caused by or comprising of any mechanical, electronic or electrical breakdowns, failure or breakages of your vehicle.
- 11.6 **Compliance with Road Traffic ordinances**
We do not cover any loss, damage or liability incurred while your vehicle is in a condition that does not comply with, or while you or any person who drives or uses your vehicle violates any of the provisions or requirements of the National Road Traffic Act, 1996 or any of its regulations, including the Road Traffic Regulations, 2000 or any equivalent road traffic laws in any additional country where you are covered.
Examples of these provisions include, but are not limited to:
- a) driving your vehicle at a speed that is excessively faster than the speed limit;
 - b) overtaking another vehicle on a solid white line, blind rise, corner or curve;
 - c) ignoring important road traffic signs or traffic lights;
 - d) driving your vehicle while it is not roadworthy;
 - e) driving your vehicle without a vehicle licence that is valid in the country where your vehicle is driven or used;
 - f) driving your vehicle without a driving or learner's licence that is valid in the country where the vehicle is driven or used;
 - g) driving your vehicle whilst under the influence of alcohol or drugs or with a blood-alcohol level over the legal limit. This exclusion applies even if the driver of your vehicle was not tested or convicted of an offence.
- Non-compliance with a), b), c) and d) above must be a material cause of the event, or of the damage caused in the event, or of your liability. If we reject your claim because we say that you did not comply with any one of those clauses and that it was material to the loss, damage or liability, and you disagree with our rejection, you must prove that the loss, damage or liability is in fact covered.

2021 Wording

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WATERCRAFT

Standard excess if you are under 55 years old
R1,000

Standard excess if you are under 55 years old
R2,500

VINTAGE VEHICLES

Standard excess if you are under 55 years old
R1,500

Standard excess if you are under 55 years old
R5,000

New

10.10

Code 3 vehicle, built-up vehicle or a vehicle with SAPVIN numbers

If your vehicle is a Code 3 vehicle, built-up vehicle, or a vehicle with SAPVIN numbers, our compensation is limited to 70% of the retail value at the time of loss or damage, less any excess if the type of vehicle value is shown in the schedule as Retail value or Sum insured value.

If the type of vehicle value is shown in the schedule of Agreed value, we will pay the agreed value shown in the schedule, less any adjustments for deterioration (where relevant) and excess.

VINTAGE MOTORCYCLES

Standard excess if you are under 55 years old
R1,500

Standard excess if you are under 55 years old
R2,500

VINTAGE VEHICLES

- 11.6 **Compliance with Road Traffic ordinances**
 We do not cover any loss, damage or liability incurred while you have violated any of the provisions or requirements of the National Road Traffic Act, 93 of 1996 (as amended) or any of its regulations. This includes the Road Traffic Regulations of 1999 (as amended).
 Examples of these provisions include, but are not limited to:
- a) driving your vehicle faster than the speed limit;
 - b) overtaking another vehicle on a solid white line, blind rise, corner or bend;
 - c) ignoring important road traffic signs or traffic lights;
 - d) driving your vehicle while it is not roadworthy;
 - e) driving your vehicle without a vehicle licence that is valid in the country where your vehicle is driven or used;
 - f) driving your vehicle without a driver's or learner's licence that is valid in the country where the vehicle is driven or used;
 - g) driving your vehicle whilst under the influence of alcohol or drugs or with a blood-alcohol level over the legal limit. This exclusion applies even if the driver of your vehicle was not tested or convicted of an offence.

- 11.6 **Compliance with Road Traffic ordinances**
 We do not cover any loss, damage or liability incurred while your vehicle is in a condition that does not comply with, or while you or any person who drives or uses your vehicle violates any of the provisions or requirements of the National Road Traffic Act, 1996 or any of its regulations, including the Road Traffic Regulations, 2000 or any equivalent road traffic laws in any additional country where you are covered.
 Examples of these provisions include, but are not limited to:
- a) driving your vehicle at a speed that is excessively faster than the speed limit;
 - b) overtaking another vehicle on a solid white line, blind rise, corner or curve;
 - c) ignoring important road traffic signs or traffic lights;
 - d) driving your vehicle while it is not roadworthy;
 - e) driving your vehicle without a vehicle licence that is valid in the country where your vehicle is driven or used;
 - f) driving your vehicle without a driving or learner's licence that is valid in the country where the vehicle is driven or used;
 - g) driving your vehicle whilst under the influence of alcohol or drugs or with a blood-alcohol level over the legal limit. This exclusion applies even if the driver of your vehicle was not tested or convicted of an offence.
- Non-compliance with a), b), c) and d) above must be a material cause of the event, or of the damage caused in the event, or of your liability. If we reject your claim because we say that you did not comply with any one of those clauses and that it was material to the loss, damage or liability, and you disagree with our rejection, you must prove that the loss, damage or liability is in fact covered.

EXTENDED PERSONAL LIABILITY

2.1 **Compensation**
Our payment will include the following:
The amounts you are liable for;
Legal costs of the other person that you are liable for;
Costs that you incur to settle or defend the claim against you with our permission.
We will only pay your legal liability above the following amounts:
R 5 000 000 for the Personal liability section;
R 5 000 000 for Property owner's liability;
R 5 000 000 for Tenant's liability;
R 1 000 000 for the Motor liability section;
R 1 000 000 for the Watercraft liability section.
The limit of compensation at the time of the loss, damage, bodily injury, illness or death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

2.1 **Compensation**
Our payment will include the following:
a) The amounts you are liable for;
b) Legal costs of the other person that you are liable for;
c) Costs that you incur to settle or defend the claim against you with our permission.
We will only pay your legal liability above the following amounts:
a) R 5 000 000 for the Personal liability section;
b) R 5 000 000 for Property owner's liability;
c) R 5 000 000 for Tenant's liability;
d) R 5 000 000 for the Motor liability section;
e) R 3 000 000 for the Watercraft liability section.
The limit of compensation at the time of the loss, damage, bodily injury, illness or death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

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SWIFTCARE

New

Emergency medical assistance

Please refer to wording and benefits schedule for full details
