



Bryte product wording and excess changes

Effective 1 April 2023

Product type	Section applicable	Current wording	New wording
Applicable to all short-term insurance products underwritten by Bryte	General exception	Not in current wording	<p>Illegal occupation of any building or premises</p> <p>This policy does not cover any claim, losses of whatsoever nature including damage, theft, liability, cost or expenses, consequential loss or damage arising directly or indirectly from illegal occupation of any building or premises.</p>
Applicable to all short-term insurance products underwritten by Bryte	General exception	<p>War, riot and terrorism</p> <p>a. This policy does not cover loss of or damage to property related to or caused by,</p>	<p>The first sentence under War, riot and terrorism is restated as follows:</p> <p>a. This policy does not cover any claim, loss, damage, cost or expense of any nature whatsoever related to or caused by,</p>
Applicable to all short-term insurance products underwritten by Bryte	General exception	Not in current wording	<p>Failure of electricity grid</p> <p>This policy does not cover any claim, loss, damage, cost, liability, expense, consequential loss or damage of any nature whatsoever directly or indirectly caused by, resulting from, arising out of, in connection with a national (including regional, municipal, local and/or private) interruption, failure, interference, or suspension of the electricity supply to the electricity grid of South Africa for whatsoever reason, whether due to damage, an inability and/or failure (whether partial or total) of the utility supplier to generate, transmit or distribute electricity, or otherwise.</p>
Applicable to all short-term insurance products	General exception	Not in current wording	<p>Non damage exclusion</p> <p>Notwithstanding anything to the contrary contained in this policy, including any exclusion, exception or extension or other provision which would otherwise override a general exclusion, all claims, losses of whatsoever nature including resultant business interruption and</p>

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underwritten by Bryte			costs in connection with or arising directly or indirectly from an incident or happening, where the losses are not solely due to physical damage to insured property or property of the type insured under this policy, are excluded. This exclusion also applies, but is not limited to, any act of a lawfully established or recognised authority, in relation to closure, restriction, or prevention of access, in connection with the foregoing.
Personal Commercial Farming Flexiflite Assets All Risks Body Corporate	General conditions	Prevention of loss The insured shall take all reasonable steps and precautions to prevent accidents or losses including, but not limited to compliance with and adherence to laws and regulations which are relevant to the risk.	Prevention of loss The insured shall take all reasonable steps and precautions to prevent accidents or losses including, but not limited to compliance with and adherence to laws and regulations, any risk improvement actions (where applicable) which are relevant to the risk.
Personal Commercial Farming Flexiflite	Motor	Not in current wording	Consequential loss under the motor section is extended to include the word consequential damage. Personal product (point 6. added) Events and items not covered We do not pay for: 1. Malicious damage to tyres. 2. Damage to tyres caused by applying brakes, or by road punctures, cuts and bursts. 3. Damage to tyres, springs and shock absorbers because of uneven road surfaces, unless there is related damage to the wheel or wheels.

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			<p>4. The loss of the vehicle due to a fraudulent buying or selling transaction.</p> <p>5. Loss, damage or injury caused, or suffered, or incurred, while the driver of the vehicle uses or operates a cellular or mobile telephone, or other communication device in one, or both hands while driving, unless such communication device is affixed to the vehicle, or is part of the fixture in the vehicle or is specially adapted or designed to be fixed to the driver as a headgear and remains so affixed while being used or operated. This is as stipulated in Regulation 308A of the South African National Road Traffic Act.</p> <p>6. Consequential loss or damage as a result of any cause whatsoever, depreciation in value whether arising from repairs following a defined event or otherwise, wear and tear, mechanical, electronic or electrical breakdowns, failures or breakages.</p> <p>Commercial product</p> <p>Exceptions to sub-section A</p> <p>The company shall not be liable to pay for:</p> <p>1. consequential loss or damage as a result of any cause whatsoever, depreciation in value whether arising from repairs following a defined event or otherwise, wear and tear, mechanical, electronic or electrical breakdowns, failures or breakages.</p>
Personal Commercial Farming	Motor Sub-section B Liability to third party	Not in current wording	<p>In addition to the current exclusions under Liability to third party, the following exclusion has been added.</p> <p>This policy does not cover any claim, loss, liability, cost or expense in respect of injury of whatsoever nature or death where such injury of</p>

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Flexiflite			whatsoever nature or death is the subject in respect of any compensation or claim that falls within the scope of any compulsory third party legislation including the Road Accident Fund Act 1996 as amended within the Republic of South Africa. This exception shall apply notwithstanding that no insurance under any such Fund is in force or has been affected or not.
Personal Commercial Flexiflite	Motor	Currently no option available	<p>Loss of use (optional cover, if selected it will appear on the policy schedule)</p> <p>In the event of the loss of use of a private type, light delivery or executive vehicle stated in the schedule through or as a result of any insured peril insured in this section, which would constitute a claim under this section, the Company shall on receipt of proof of an account issued by the supplier or lessor indemnify the insured for the cost of hiring a private type, light delivery or executive vehicle. The insurer will compensate you a maximum of R_____ (_____ Rand) per day.</p> <p>Specific conditions</p> <ol style="list-style-type: none"> The indemnity is limited to the hiring cost for the maximum period of _____ days. Cover will only commence after the duly completed claim form in respect of the loss or damage has been received by the Company. <p>Options available various daily limits and maximum number of days.</p>

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Personal Commercial Farming Flexiflite	Motor	Tracking device warranty is currently on the Personal lines wording only	<p>Two tracking devices</p> <p>Customers who have a Toyota Hilux and/or a Toyota Fortuner will be required to either fit two tracking devices or to add an additional one if they already have one installed.</p> <p>Compulsory tracking devices</p> <p>The following vehicles require a compulsory tracking device: Nissan 1400/NP200, Ford Ranger 2007 onward, Toyota Etios and Volkswagen Polo Playa/Polo</p> <p>All other vehicles with a value equal to or greater than R750,000 will require a tracking device. Added to the underwriting guidelines.</p> <p>Tracking device warranty</p> <p>It is a requirement that tracking devices must comply with the following:</p> <ol style="list-style-type: none"> 1. The tracking device unit installed in the vehicle must be a tracking AND recovery device. 2. The tracking device unit must always be in working order and activated. 3. Customers must have a legally valid contract with the supplier of the tracking device in the vehicle and fees must be paid on time to ensure continuity of the contract. 4. The tracking device must be tested once every six months or self-tested regularly. 5. The theft or hijacking is immediately reported to the service provider/supplier of the tracking device.

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Personal Commercial Farming Flexiflite	Motor	Currently no option available	<p>The motor retail plus optional cover provides a benefit if the vehicle value in the market is higher than the retail value in the industry guide. In the event of a total loss, this extension allows for a more accurate claim settlement. Cover is available for comprehensively insured Private type and Light delivery vehicles not exceeding 3500 gross vehicle mass.</p> <p>Motor retail plus (if selected it will appear on the policy schedule)</p> <p>Two options available:</p> <p>Retail plus 15%; or</p> <p>Retail plus 25%.</p>
Personal Farming (domestic section) Flexiflite (domestic section)	Householders	<p>Deterioration of food</p> <p>We pay for the deterioration of food contained in any refrigerator and deep freeze unit in the home due to breakdown, accidental damage or power failure. We do not pay if the reason for the power failure is that you did not pay your electricity bill or buy electricity if you ran out.</p>	<p>Deterioration of food</p> <p>We pay for the deterioration of food contained in any refrigerator and deep freeze unit in the home as a result of change in temperature arising out of a defined event covered under this section. We do not cover spoiling due to loadshedding, or electrical grid failure, of a power-supply authority on a national, regional, municipal, local and/or private level.</p>
Commercial Farming Flexiflite Assets All Risks	Fire Property damage (Assets all risks)	<p>Deterioration of food stock extension (if stated in the schedule to be included)</p> <p>This insurance noted in the schedule includes destruction of or damage to the property thereby insured which may be caused by change of temperature resulting from the total or partial disablement of the refrigeration plant by any peril hereby insured against.</p>	<p>Deterioration of food stock extension (if stated in the schedule to be included)</p> <p>This insurance noted in the schedule includes destruction of or damage to the property thereby insured which may be caused by change of temperature resulting from the total or partial disablement of the refrigeration plant by any peril hereby insured against.</p> <p>This cover only applies to the stock in the refrigeration or freezer units and does not cover the unit itself against breakdown.</p>

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		<p>This cover only applies to the stock in the refrigeration or freezer units and does not cover the unit itself against breakdown.</p> <p>Provided that:</p> <p>i. The said disablement of the refrigeration plant shall extend over a continuous period of not less than 10 hours;</p> <p>ii. The liability of the company in terms of this extension shall not exceed the amount stated in the schedule.</p>	<p>Provided that:</p> <p>i. The said disablement of the refrigeration plant shall extend over a continuous period of not less than 10 hours;</p> <p>ii. The liability of the Company in terms of this extension shall not exceed the amount stated in the schedule.</p> <p>The Company will not be liable for spoiling due to loadshedding, or electrical grid failure of a power-supply authority on a national, regional, municipal, local and/or private level.</p>
<p>Commercial</p> <p>Farming</p> <p>Flexiflite</p> <p>Assets All Risks</p>	Business interruption	<p>Prevention of access</p> <p>Prevention of access extended cover</p>	<p>Prevention of access</p> <p>Radius reduced to 10km. Geographical limits are confined to the Republic of South Africa only. Cover limited to 10% of business interruption cover limit or R5 million, whichever is the lesser.</p> <p>Prevention of access extended cover – removed from wording.</p>
<p>Commercial</p> <p>Farming</p> <p>Flexiflite</p> <p>Assets All Risks</p>	Business interruption	<p>Public utilities – insured perils only</p> <p>Public telecommunication – insured perils only</p>	<p>The limitations stated below apply to:</p> <p>Public utilities – insured perils only; and</p> <p>Public telecommunication – insured perils only</p> <p>Cover limited to 50% of the business interruption cover limit or R25 million, whichever is the lesser, VAT inclusive, with a 3-month indemnity period limit.</p> <p>Geographical limits for public utilities and public telecommunication are confined to the Republic of South Africa only.</p>

Changes to excess for fire-related claims

Product type	Section applicable	Current wording	New wording
Personal Commercial Farming Flexiflite Body Corporate	Fire Office contents Buildings combined Homeowners Householders Buildings	Basic excess	All fire related claims – minimum excess R10,000 or as per the policy schedule, whichever the highest.

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