RENASA
INSURANCE COMPANY LIMITED

RENASASURE
DOMESTIC POLICY

INTRODUCTION

Know Your Rights – Your information.

To provide you with the required service we are required to process your personal information and will do so lawfully in accordance with our business requirements and legal obligations. You acknowledge that the personal information may be verified and/ or processed for insurance, financial services, and risk management purposes by our Group of companies against any other reasonable and legitimate sources or database to ensure the accuracy and completeness of any personal information provided on an ongoing basis. We will process your personal information for the following purposes:

• Quoting, underwriting, pricing, servicing, and executing of insurance and other financial services.

• Assessment of financial and insurance risks.

• Assessment and processing complaints.

• Development and improvement of products and services.

• Credit references and/or verification of personal information.

• Fraud prevention and detection.

• Market research and statistical analysis.

• Audit & record keeping.

• Compliance with legal & regulatory requirements.

• Sharing of information with service providers and other third parties we engage to process such information on our behalf or who we render services to us; and

• Sharing of insurance and claims information with other insurers and industry bodies for legitimate reasons such as fraud prevention and claims validation.

We may transfer your personal information outside the borders of South Africa if required to provide any of the services. You may access your personal information that we hold and may object to the processing of your personal information or request us to correct any errors or to delete this information if there is no legitimate reason for us to maintain the information.

Please view our privacy and access to information manual on our website for further information.

Details of the Information Regulator of South Africa:

010 023 5200 / enquiries@inforegulator.org.za

Signed on behalf of the insurer:

Renasa Insurance Company Limited

_____

GAVIN HORN
SENIOR UNDERWRITING MANAGER.

Please read your policy wording and the schedule carefully and let your broker know of any changes and/or further information you require. Ensure that you understand the contents of all the documentation, and please pay special attention to all the policy exclusions. Also ensure that all details contained in the policy schedule are correct.

If you pay your insurance policy monthly, it is vital that you tell us or your broker if you change:

1. Your bank or financial institution.
2. The branch of your bank or financial institution; and/or
3. Your account number.

If you do not advise us about the changes, your premium debit will not be processed, and we cannot guarantee continuance of your insurance cover.

Your authorisation to us:

1. I acknowledge that the sharing of insurance information for underwriting and claims purposes (including credit information) among insurers is in the public interest, as it enables them to underwrite policies and assess risks fairly, and to reduce the incidence of fraudulent claims, with a view to limiting premiums.
2. On my own behalf and on behalf of any person I represent in terms of this policy, I hereby waive my right to privacy regarding underwriting or claims information (including credit information) that I or any other person provide on my behalf, in respect of any insurance policy or claim made or lodged by me.
3. I acknowledge that the insurance information I provide may be stored in the shared data base and used as set out above, as well as for any decision pertaining to the continuance of my policy or the meeting of any claim I may submit.
4. I consent to such information being disclosed to any other insurance company or its agent.
5. I acknowledge that the information may be verified against legally recognised sources or data bases.

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INSURANCE COMPANY LIMITED

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Sections 1 – 14 Underwritten / Cover provided
by Renasa Insurance Company Limited a licensed non-life insurer and FSP
Reg. No. 1998/000916/06.

SASRIA NON-MOTOR Underwritten / Cover provided by SASRIA Limited
Reg. No. 1979/00287/06

SASRIA MOTOR Underwritten / Cover provided by SASRIA Limited
Reg. No. 1979/00287/06

The applicable sections are shown in the schedule.

DEFINITIONS

These definitions apply throughout the policy.

1. **You, your, yourself, the insured** refer to the person named on the schedule as the policy holder. In certain sections it also includes spouse and family members who live with you and who are financially dependent on you. See each section for who we insure.
2. **We, us, our** refer to Renasa Insurance Company Limited
3. **Accident/Accidental** means an unforeseen, unfortunate, and unintentional incident.
4. **All Risks** means insurance for loss of or damage to insured property that you take out of you home with you.
5. **Average** means the difference between the insured amount and the amount needed to replace all the insured property. If the amount needed to replace all your insured property with similar new property at the time of any loss or damage, according to our calculations, is more than the insured amount, we will not pay you the full amount of the loss or damage. You will be your own insurer for the difference, and you will be responsible for a proportional share of the loss or damage. This will apply separately to each risk item in the schedule.

   For example: If your property is insured for R800 000 and the new replacement value of the property is R2 000 000, and you suffer a loss of R200 000, the calculation will be as follows:

   a. Insured amount = R 800 000
   b. Replacement value = R2 000 000
   c. Loss = R 200 000
   d. Calculation = $\frac{\text{(c) R200 000 x (a) R800 000}}{\text{(b) R1 800 000}}$ = R80 000

   The policy will pay R80 000, and you will be responsible for the balance.
6. **Bank Cards** means credit-, debit-, cheque-or ATM cards.
7. **Betterment** means the deduction that will be made when new materials or parts are used to repair old or replace old part which has suffered wear and tear.
8. **Bodily Injury** means bodily injury or death caused by accidental, violet, external and visible means.
9. **Buildings** mean any freestanding permanent structures used for domestic purposes including improvements thereto and situated at the risk address(es) noted in the schedule, fully walled, and roofed and owned by you or for which you are legally responsible, including:
   a. Private dwellings, garages, guest cottages, domestic employees' quarters, studios, stables, change rooms, garden sheds, greenhouse, and tenant's improvements.
   b. Permanent fixtures and fittings
   c. Domestic fixed water tanks
   d. Fitted furniture.
   e. Fitted appliances and climate control systems.
   f. Permanently fitted swimming pools, hot tubs, spas, saunas
   g. Ornamental ponds and fountains
   h. Underground service pipes, cables, sewers, drains, tanks, inspection hatches and covers, domestic boreholes, pumps, and fixed generators.
   i. Walls, boundary walls, fences, gates, gate motors, driveways, footpaths, steps, terraces, patios, all-weather tennis courts and floodlights
   j. Externally fixed radio, television and telecommunications antennae, satellite dishes, their fittings, and masts
   k. Fitted irrigation systems, but excluding.
      i. Earthen walls, earthen and gravel driveways, and earthen structures
      ii. Dam walls. Land or water, piers, jetties, bridges, and culverts.
      iii. Hedges
10. **Caravan** means a vehicle which is not self-propelled, and which is designed or adapted to be towed by a self-propelled vehicle.

11. **Classic Vehicle** means a classic, collectable, vintage, or veteran type vehicle older than 25 years and still in driveable and roadworthy condition and registered as such with the authorities.
12. **Contents** means the contents of the building stated in the schedule including.
    a. Household goods and equipment
    b. Personal effect and clothing
    c. Furnishings
    d. Refrigerated, frozen and other food and drink.
    e. Outdoor and garden items
    f. Any other property owned by you or for which you are responsible but excluding.
        i. Any part of the building
        ii. Motor vehicles, motorcycles, and watercraft
        iii. Aircraft
        iv. Caravans and trailers
        v. Pets, bloodstock, and animals of any kind
13. **Domestic Employee** means domestic staff such as au pairs, nannies, gardeners, or labourers employed by you in terms of a formal contract of employment to perform domestic duties at the risk address noted in the schedule.
14. **Computer Equipment** means any computer equipment, computer system, hardware or software or nay computer equipment system or machinery operated by means of a micro or data processing chip.
15. **Electronic Failure** means any loss or damage to any property caused directly or by the failure of any electronic equipment to recognise, accept, respond to, or process any date, or part of any date or any data or infrastructure.
16. **Excess** means the amount or percentage of noted in the schedule for which you are liable as the first amount payable on each agreed claim.
17. **Fixtures and Fittings** mean all items that are fixed to, and form part of the building situated at the risk address including.
    a. Decorations including wallpaper, murals, and stencils
    b. Bathroom suites
    c. Fitted kitchens.
    d. flooring
    e. lights
    f. security measures
    g. television masts or satellite dishes
18. **Forcible and violent entry of exit** means entry or exit gained by actual, visible force and violence or threat of force and violence.
19. **Gradual Deterioration** means anything that happens gradually such as rust, corrosion, action of light, atmospheric or climate conditions, rot, mould, fungus, mildew, seepage of water, settling or shrinking, contamination and pollution.
20. **Infectious Epidemic, Pandemic, and disease** mean the sudden, unexpected, large-scale manifestation of an infectious disease relating to the people that spreads rapidly, and which is classified as such by the appropriate national or international body or agency.
21. **Loss or damage** means accidental sudden and unforeseen physical loss of or damage to your property.
22. **Malicious Damage** means loss or damage caused by a deliberate or wilful or wanton act of any person committed with the intention of causing such loss or damage, but excluding damage arising out of theft, hijack, or any attempts thereat.
23. **Maximum Indemnity** means the sum insured or agreed value noted in the schedule.
24. **Motorcylce** mean a motorcycle, scooter, scrambler, or tricycle.
25. **Non-standard Construction** means a building and structure which is not defined as standard construction.
26. **Occurrence** means an occurrence or series of occurrences arising from any one cause for which indemnity is provided for by this policy as an insured peril.
27. **Outdoor and Garden Items** mean items designed to be left or used outdoors including garden furniture, patio furniture, flower containers and urns, children's play equipment, garden statues, pots and ornaments, domestic garden maintenance equipment, motorised and pedestrian lawnmowers, and power equipment.
28. **Period of Insurance** means the period for which this insurance is in force as noted in the schedule.

29. **Permanent Total Disablement** means total paralysis, or total disablement from pursuing the occupation or doing the normal work that you have been trained for or have knowledge of or inability to pursue any other form of work and/or employment or being permanently bedridden.
30. **Proportional** means the amount which is calculated after determining the new replacement value and expressing the sum insured as a fraction or percentage of the replacement value.
31. Reinstatement means.
    a. If the building is destroyed, we will rebuild it.
    b. If the building is damaged, we will repair the damaged portion as near as possible to its condition before the damage.
32. Schedule means the part of the policy which specifies your current details, the period of insurance, the property insured, the covers in force, the maximum indemnity, the excess, and endorsement which amend the standard policy wording.
33. Standard Construction means a building is constructed of brick, stone or concrete and roofed with slate, tiles, metal, concrete or asbestos and does not include open sided structures or structures without a roof.
34. Subsidence, Landslip or Ground Heave means
    a. Subsidence which is the downward movement of a site on which the buildings stand, from causes unconnected with the building. Examples of causes include underground mining, clay shrinkage and erosion due to water passing through the subsoil.
    b. Landslip is the downward and/or sideways movement of sloping ground resulting from the action of self-weight stresses and imposed loadings exceeding the available strengths of the ground. Landslip may be triggered by superimposed loadings from buildings or may be induced by excavating into sloping ground with the result that material fails and moves down the slope.
    c. Ground Heave is the upward movement or expansion of the sire that is caused by swelling or expansion of the subsoil, the ground beneath any part of the building or all sections of the building. This is normally taken to mean an upward movement of the sire that is caused by swelling expansion of the subsoil.
    d. Settlement means the downward movement of a site due to the application of superimposed loading which is the natural effect of superimposing a load on a site and is predictable.
35. Territorial limits mean the geographical areas in which cover is provided. Any loss or damage outside of these areas are not covered.
36. Unoccupied means that, at the time of the loss or damage, the home, although furnished, has not been lived in for more than 60 consecutive days OR if not sufficiently furnished for normal living purposes, for more than 30 consecutive days.
37. Vehicle means motor cars, 4 x 4 vehicles, double and single cab light delivery vehicles with a gross vehicle mass of 3500kg or less and a seating capacity of 12 persons or less (including the driver)
38. Vacant means the insured property is unfurnished and is not occupied by your or any legal tenant.

RENASA
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GENERAL TERMS AND CONDITIONS

These general terms and conditions apply to this entire policy. There are further specific terms and conditions in the applicable policy sections. To be compensated, you must have complied with al. If there is anything you do not understand, please ask your broker for assistance.

CAREFULLY CHECK ALL THE INFORMATION ON YOUR SCHEDULE AND NOTIFY US OF ANY CHANGES.

You must make sure that all the information you have provided is correct and up to date. If you do not provide us with all the information you have that could affect the acceptance of this insurance, your claims may not be paid, and your policy may be declared invalid.

1. INSURABLE INTEREST

You may only insure property in which you have a proven financial interest. If you have children who are not permanently residing with you and that are financially independent, they must insure their property on their own policy. If cover is required for property belonging to any other person or registered in any name other than your legal spouse and children, this must be specifically agreed by us and noted on your policy schedule. Any family residing with you that have an independent income, must be noted as a co-insured on the policy.

2. YOU MUST TAKE CARE OF THE ITEMS THAT YOU HAVE INSURED.

You as the insured, your household members and anyone who acts on your behalf, including any person using an insured item with your consent, have a duty to take all reasonable care to prevent any loss, damage, accidents, injuries, or legal liabilities.

3. YOUR BROKER IS YOUR AGENT

Your broker is there to help you with any questions you may have regarding this insurance.

4. THE INSURED AMOUNTS ARE THE MAXIMUM THAT WE WILL PAY IN THE EVENT OF A CLAIM

It is important that you check your schedule and make sure that all the amounts shown are correct. The insured amount is the maximum amount that we will pay in the event of a claim. If an amount is missing from the schedule, you will not be insured for that item or event and any premium that you may have paid for that item will be refunded to you.

5. THE INSURED AMOUNTS MAY BE AUTOMATICALLY INCREASED TO MATCH INFLATION

The insured amounts reflected on your schedule may be automatically increased on an annual basis by a percentage matching the inflation rate. This increase will take place on the anniversary date of the policy.

6. THIS INSURANCE ONLY APPLIES TO YOU, THE POLICYHOLDER

You may not transfer any of your rights under this policy to another person. No other person may make a claim against us in terms of this insurance policy.

7. IF YOU HAVE OTHER INSURANCES COVERING THE SAME ITEM AND EVENT, WE WILL ONLY PAY A PORTION OF THE CLAIM.

If a claim is payable under this policy and under any other policy, we will only pay our rateable proportional share of the claim.

8. YOU MUST PAY YOUR PREMIUMS

To be covered, you must pay your premiums. If you place a stop order on your premium debit, this policy will automatically be cancelled from the last premium due date.

8.1 If this is a monthly policy:

This policy runs for a period of one calendar month, and you pay your premium via a debit order each month in advance. The policy will automatically be renewed each month when you pay your premium. If you do not pay your

premium by the due date as specified on your schedule, we will grant you a 30-day grace period, and you will be debited for the outstanding premium along with the next month's premium. Provided that in the case of a monthly policy, the period of grace will only apply with effect from the second month after the inception date of the policy.

If you have a claim during your grace period, we will not process the claim until we have received all outstanding premiums and if the premium remains unpaid, your claim will not be accommodated. Monthly policies may not be paid in cash or via Electronic Fund Transfer and must be paid via debit order.

Premiums are paid in advance and in the case of a monthly policy, a premium is paid by the insured to be covered for loss or damage in the month ahead. Selecting a debit order collection date between the 25th and the last day of the month, could result in an initial double debit, or a pro rata debit amount and the next month's premium being debited when the first full debit order is presented. There will be no grace period for the first premium on a new policy.

Non-payment will result in the policy being cancelled with effect from the inception date of the policy as the policy does not incept until the first premium is received. It is your responsibility to ensure that there are sufficient funds available in your account to cover the deduction of the premium payment.

8.2 If this is an annual policy:

This policy runs for a period of one calendar year, and you pay your premium on or before the inception or renewal date. The policy will be renewed when you pay your premium. If you do not pay your premium within 30-day grace period, you will not have any cover, and your policy will automatically be cancelled from midnight (24h00) on the day before the due date. No claims will be processed during the grace period until we have received the full annual premium.

8.3 Unpaid premiums

If the Insured submits a request to their financial institution that states "Payment stopped" or "Debits not allowed" or "No authority to debit" or any similar instruction is given, this will be regarded as a cancellation by the consumer, and we will not continue debiting the premium. Cover will be cancelled from the last day of the month in which a full premium was received.

The payment of unpaid premiums within the grace period granted by the policy must be done via a resubmission of the unpaid debit order. No cash or EFT payments will be accepted on unpaid premiums.

9. WHAT YOU NEED TO DO IF YOU HAVE A CLAIM:

If you become aware of an event that has led to a claim or is likely to cause a claim under this policy, you must let us know as soon as you become aware, preferably not more than 30 days after the event.

Late notification of claims may result in the claim not being paid and no late notification claims will be considered if the company has not been advised of such claim, in writing, within 180 (one-hundred and eighty) from the date of such incident.

(A) You must provide the following documentation to us upon request and as soon as possible to facilitate the finalization of the claim:

1. A written description of the claim and the event leading to the claim.
2. Any proof, information, statements, and sworn declarations that we may ask for.
3. Any documents or details of any communication which you have received in connection with the claim, and
4. The details of any other insurance covering the same event. If any other insurance exists and covers the same property, we will only pay our proportional share of any claims.
5. Do not admit even if you are at fault, make any promises, or accept or give any payment to any third parties without our written permission.
6. If the claim involves a motor accident or involves any crime such as theft or vandalism, you must report the matter to the police within 24 hours. You must send the South African Police Service case number or accident report number to us as soon as possible.
7. We will not pay a claim under more than one section of this policy for loss or damage if the loss or damage is covered by more than one section.

8. If we reject or dispute any claim made under this policy, you have 90 (ninety) days to object to our decision. Your objection must be in writing and must include the reasons for your objection. If your objection is not successful, you have 180 (one hundred and eighty) days after the end of the 90 (ninety) day period to serve a summons on us. If you do not do so, we will no longer have any liability under this policy.
9. Any claim in terms of this policy will prescribe after 12 (twelve) calendar months from the date of occurrence of the insured incident if the claim is outstanding and not subject to a then pending court case.
10. If we compensate you for a claim for the maximum insured amount for an item or event, we will not refund any premium for the remainder of the period of your insurance for that item or event.

(B) What you need to do if there is a claim against you.

If you become aware of any prosecution, inquest, or other legal action that may lead to a claim against you, you must tell us immediately.

10. OUR RIGHTS AS THE INSURER IF YOU HAVE A CLAIM:

You must allow us to enter the premises where the event took place, take possession of any damaged property insured by this policy, and deal with it in a manner we consider reasonable.

You may not abandon any property to us, whether we have taken possession of it or not.

If we have paid a claim for lost or stolen property, and that property is recovered, such property belongs to the us, and you must provide us with all reasonable assistance in identifying and recovering the property if we ask you to do so. We will pay any reasonable expenses you may incur while assisting us. If you do not assist us when asked, you will be liable to pay back all the amounts we have paid in respect of the claim.

You must supply all information and assistance that we reasonably require, and we may take over the recovery, defence or settlement of a claim and conduct it in your name.

We may, at any time, relinquish control of any defence, settlement or proceedings and pay you the full amount of our liability, or any lesser amount for which the claim can be settled. If we do so, we will be discharged from all further liability.

If this policy provides insurance to you and any other person, we may give any compensation to the other person. This payment will discharge us from any further liability.

If we pay the maximum amount for your claim, then we will not refund you any premiums for the unexpired period of insurance.

11. WHAT YOU MUST PAY IF YOU HAVE A VALID CLAIM UNDER THIS POLICY.

The excess is the amount you must pay before we settle any claim. The schedule of this policy will reflect the excess payable in the event of a claim.

12. NO CLAIM BONUS.

A No Claim bonus is only applicable to the Household Contents and Motor sections of the policy and could increase or decrease based on the claims history on the policy.

13. CHANGES TO THE POLICY WORDING.

If we amend this policy wording or your cover as stated in the schedule, we must give you 31 days' written notice in advance of the changes. We can do this using the postal / residential address shown on the schedule or by using any legal electronic communication method that is available to us.

14. CHANGES TO THE AMOUNT OF PREMIUM PAYABLE.

We may change the amount of premium payable under this policy by giving you 31 days' advance written notice of the change at your last known postal / residential address as shown on the schedule including any legal electronic communication method that is available to us.

15. CANCELLING THE POLICY.

You may cancel this policy or any section at any time. We may cancel this policy, any section, or part of it by giving you 31 days' written notice of the cancellation at your postal address as shown on the schedule including any legal electronic communication method that is available to us.

If this is an annual policy and you cancel the policy, we may retain the minimum premium. If we cancel your annual policy, you may claim a proportionate refund of your paid premium.

TERRITORIAL LIMITS

This policy will cover loss or damage occurring within the Republic of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho, the Republic of Malawi, Mozambique, Namibia, Zambia, and Zimbabwe unless otherwise stated in any of the policy sections.

16. JURISDICTION.

This policy is subject to the judicial authority of the courts of the Republic of South Africa. South African laws will apply.

ARBITRATON

Should any difference arise between you and us or any other claimant as to the amount of any claim under this policy, the matter will be referred to arbitration in accordance with the statutory provisions of South Africa that is in force at the time.

17. OVER 55 YEARS OLD – EXCESS WAIVER.

If the policy holder and/ or spouse is over the age of 55 years, the basic first amount payable on each section will be waived in respect of any losses, including excesses applicable to standard extensions on the policy.

Punitive, compulsory, and voluntary excesses may still apply.

The waiver does not apply to any other person, who, whilst driving the vehicle, has not attained the age of 55 years old.

18. GENERAL EXCLUSIONS.

These general exclusions apply to this entire policy. There are exclusions that apply only to specific items or events insured under this policy. Please make sure that you understand all the exclusions as they apply to you.

A. Consequential loss.

We do not compensate you for claims for consequential loss. Consequential loss is any additional loss or damage that happens because of the insured loss or damage except where specifically stated in the wording to be included.

B. Deliberate or fraudulent acts.

We will reject any claim under this policy that is fraudulent. It is fraud if you, or anyone else, lie or use any other dishonest method to get any benefit under this policy. It is also fraud to cause or allow any claim to happen on purpose.

The Insurer retains the right to cancel a policy with effective in the event of fraud.

Misrepresentation, misdescription or non-disclosure

You must ensure that all information supplied to us by you or anyone acting on your behalf, is correct and complete. Any incorrect or incomplete information may affect the validity of this insurance. If you misrepresent, incorrectly describe or fail to inform us of important information, facts or circumstances, any claim under the policy will not be paid.

False Pretence

This policy does not cover loss or damage resulting directly or indirectly from an actual or purported exchange, cash pr credit sale agreement including theft by false pretence. False pretence refers to the act of making misleading statements about past or present facts with the intention of deceiving another party or the criminal act of acquiring ownership or possession of someone else's property through deceptive means.

C. Liability related to contracts.

We do not compensate you for liability arising from a contract you entered unless you would have been liable anyway if there were no contract.

D. Detention, confiscation, and forfeiture of property.

We do not compensate you for any claims related to loss, damage, bodily injury, or liability if a lawful authority takes the insured items, for example, by nationalising, commandeering, seizing, confiscating, attaching, or impounding.

E. Fines and penalties.

We do not compensate for any punitive damages, fines, or penalties for which you are held liable.

F. Pollution or contamination.

We do not compensate for liability related to pollution or contamination of any type unless the pollution or contamination is a direct result of an insured event. This includes the cost of cleaning up or replacing any property damaged by pollution or contamination.

G. Actions of computer systems.

This policy does not cover any claim that may directly or indirectly arise as the result of any machine-based information processing.

H. Nuclear material and radiation.

This policy does not cover any damage, loss or injury resulting directly or indirectly from exposure to, or contamination by, any form of radiation from any source.

We do not pay any claims arising from exposure to, or contamination by any nuclear material.

We do not compensate you for these claims even if another event or cause (regardless of the sequence of events) contributed to the loss, damage, bodily injury, or liability.

Prevention of loss

You must take all reasonable care to prevent or minimise loss or damage, bodily injury, and accidents. This includes compliance with applicable statutory and public authorities' requirements as well as maintenance and safety of the insured property. If an insured event occurs, you must take preventive measures to minimise any additional loss or damage from occurring.

Wear & tear and gradual deterioration.

We will not be responsible for any claims resulting from wear & tear and /or gradual deterioration.

19. WAR, RI OTS, LABOUR STRIKES OR TERRORISM.

We will not accept any claims for events resulting directly or indirectly from any one or more of the following:

19.1 Labour disturbances, riots, strikes, lockouts or public disorder, or any acts that are aimed to cause these.
19.2 War and warlike activities, and civil war (whether war is declared or not).
19.3 Martial law, mutiny, military uprising or a state of siege, or any event which may cause these.
19.4 Revolution, including protests, rebellion, civil disobedience, and inciting fear in the public.
19.5 Acts or attempts to overthrow the government or any local or tribal authority by force or by means of fear, terrorism, or violence.
19.6 Terrorism or the threat of terrorism, or the attempt to cause terrorism. Terrorism includes the use of violence or threat of violence to bring about any political aim, or to bring about any social or economic change, or in protest any state or government or any provincial, local, or tribal authority. It includes acts whether harmless to human life or not, by any person or group of people, whether acting alone or in a group. It includes any acts committed for political, religious, personal, or ideological reasons.
19.7 Any events for which a fund is established under the War Damage Insurance and Compensation Act, No 85 of 1976 or any similar Act.
19.8 The acts of any lawfully established authority to control, prevent, suppress, or otherwise deal with any of the activities listed above.

19.9 Riots, strikes, political actions, public disorder and terrorism may be covered by the South African Special Risks Insurance Association, or the Namibian Special Risks Insurance Association as may apply. The relevant policy wordings for this cover are included in this document.

20. OUTBREAK OF DISEASE.

This insurance does not cover any loss, damage, costs, or expenses resulting from any infectious disease epidemic as classified by the appropriate national or international body or agency and resulting in the imposition of quarantine, a restriction of the movement of people or animals, or in a travel advisory or warning. We will also not cover costs for loss, damage or expense incurred for clean-up, detoxifying, removal, monitoring or testing for communicable diseases.

21. SANCTIONS.

We will not provide any cover if providing that cover would expose the us or our agents to any sanction, prohibition or restriction under the United Nations resolutions, or the trade and economic laws and regulations of the European Union, the United Kingdom, or the United States of America.

22. SASRIA

SASRIA is a “state owned” company and the only short-term insurer that provides cover to all the businesses and people that have assets in South Africa, as well as government entities, against special risks such as civil commotion, public disorder, strikes, riots and terrorism.

23. GRID FAILURE

Grid failure is the total or partial loss of power on the Grid, usually caused by a fault that effects the national distribution of electricity, causing grid instability and the inability of the electricity supplier to sustain the national grid.

We will under no circumstance provide cover for any loss, damage, liability, cost, or expense of whatsoever nature, including any consequential losses in terms of any section of this policy, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any electricity grid interruption.

Electricity grid interruption means a total or partial interruption, interference, suspension, blackout, and/or failure of the electricity supply from the national, regional, or private, grid to the electricity grid of South Africa to any Business or household of the Insured by any cause whatsoever.

This exclusion does not apply to Load Shedding events of which the Policy may cover the subsequent loss, damage or injury.

SECTION 1: HOUSE OWNERS

1. WHAT IS INSURED:

This section covers your dwelling as constructed and situated at the risk address stated on the policy schedule. The cover applies to the following immovable structures –

- private residence and its domestic outbuildings (domestic staff quarters, garages and other buildings that are completely walled and roofed situated at the risk address,
- walls, gates and fences, paths and driveways constructed of brick, concrete, paving, asphalt, or stone (gravel excluded).
- Fixed swimming pools, tennis courts, spas, and saunas
- The value of any solar panels and associated peripherals.
- Fixed filtration plant or water-pumping machinery, excluding automatic pool cleaners.
- Electronic gates and garage door machinery.
- Automatic sprinkler systems.
- Burglar alarm systems, surveillance cameras, intercom systems or any similar device in domestic use
- Any fixtures and fittings that belong to you as the owner or that you are responsible for as the owner. It does not include any fixtures and fittings which belong to a tenant or for which a tenant is responsible.

2. WHAT YOU ARE INSURED AGAINST:

You are covered against loss or damage resulting from the following events:

- Fire, explosion, and lightning.
- Storm, flood, wind, hail, snow, or water.
- Earthquakes, including earthquakes as the result of mining operations.
- Bursting and leaking or overflowing of water tanks, apparatus, or pipes. This includes the damage to the burst tanks or pipes.
- Leakage or overflowing of oil from fixed oil heaters.
- Theft or attempted theft, but if the insured structure is vacant, unoccupied, unattended or is illegally occupied for more than 30 days there must be visible signs of forced entry.
- Malicious damage, but we do not cover malicious damage while the insured structure is left vacant, unoccupied, unattended or is illegally occupied for more than 30 days. The maximum period allowed is 60 days and must be approved by us.
- Impact with the private residence by any sudden, unforeseen external force.
- Breaking or collapse of radio or television aerials or masts including satellite dishes.
-
- Limited subsidence of the land supporting the dwelling or landslip provided such destruction or damage is nor caused by or does not arise from:
  1. Normal settlement, shrinkage, or expansion of the land supporting the dwelling or the structures themselves.
  2. excavations other than those performed during mining operations.
  3. defective or faulty design, poor construction and workmanship, or the removal or weakening of support to any building.
  4. alterations, additions, or repairs to the dwelling.

  We also exclude cover for

  * Building situated in areas identified or known as dolomite areas

  * Loss of or damage to solid floor slabs or any part of the building resulting from the movement of the slab unless the foundations supporting the external walls of the dwelling are damaged by the same cause at the same time

* Loss of or damage to swimming pools, tennis courts, patios, terraces, driveways, paths, septic, or conservancy tanks, drains, water courses, walls, gates, posts, and fences unless the dwelling is damaged by the by the same cause at the same time

* The cost of work necessary to prevent further loss or damage due to subsidence, landslip, or ground heave except where appropriate design precautions were implemented during the original construction of the dwelling any subsequent additions thereto

The Renasasure policy includes limited subsidence and landslip. The full cover is optional at an increased premium and is subject to acceptance by us after you have provided a geological report at their own expense.

In the case of a claim due to subsidence or landslip, the excess payable by you will be 10% of the cost of claim, with a minimum payment of R5 000 or the excess payable as shown in the schedule, whichever is greater.

3. WHAT WE WILL PAY.

In the case of a valid claim under this section of the policy, we will compensate you by any one or more of the following methods:

- Pay for the damaged portion to be repaired.
- Rebuild the structure or,
- Pay cash.

The choice of the method of compensation is ours and the maximum we will pay is limited to the insured amount shown on the schedule less the excess payable.

If the cost of the repair or rebuilding of the structure is more than the insured amount shown on your schedule, average will apply, and you will bear a rateable portion of the loss.

The amount of the claim that we will pay is calculated as follows:

$$\frac{\text{CURRENT INSURED AMOUNT}}{\text{CORRECT INSURED AMOUNT}} \times \text{COST OF CLAIM} = \text{SETTLEMENT}$$

To ensure that you are adequately insured, the sum insured should be calculated at current building construction costs or current replacement value of any fixtures and fittings including paving, car ports, boundary walls and other structures of a permanent nature.

Any repairs or rebuilding must begin and finish within a reasonable period or else the claim will be settled by payment at our discretion.

4. ADDITIONAL COVER APPLICABLE TO HOMEOWNERS INSURANCE.

Glass and sanitary ware.

We will cover you against accidental damage to your fixed glass, mirror and sanitary ware that form part of your insured property. You will be responsible for the first amount payable as shown in the schedule.

Rent.

If the residence becomes uninhabitable as the result of an insured event, we will pay you any additional rent that is payable or receivable by you after an insured event. The amount payable will be based on how long it takes to repair or rebuild the structure and the current monthly rent or rental of the unfurnished residence subject to invoice. The maximum amount payable in respect of this extension may not exceed 25% of the sum insured as stated in the schedule.

Public supply or mains connections.

We will provide cover in the event of damage to water, sewerage, gas, electricity, or telephone connections between the residence listed on the schedule and the public supply for which you are responsible.

Public authority's requirements.

We will pay the costs necessarily incurred for repairing or rebuilding in accordance with the requirements of public authorities following destruction or damage to the insured property by an insured event.

Fire extinguishing charges.

We will cover the amount charged by the fire brigade for extinguishing fires at your home.

Demolition costs, debris removal and professional fees.

Following the loss of or damage to the insured structures by an insured event, we will cover the costs for demolition, debris removal and professional fees with our prior written consent.

Security Guards.

We will cover you for the costs reasonably incurred in hiring a security guard following an insured event for an amount not exceeding R 10 000.

Damage to gardens.

We will cover you for the replacement of trees, shrubs, lawns, plants, water features, fishponds, landscape habitats and other similar structures of a permanent nature including fixed sprinkler installations following an insured event other than theft or attempted theft for an amount not exceeding R 10 000.

Power surge (if stated to be included in the schedule).

We will cover you for the repair or replacement of fixtures or fittings damaged by a power surge or fluctuations of electrical power supplied by the legally empowered provider including legally installed alternative power supply systems. Cover will be limited to the amount stated in the schedule. This cover is only available if you have complied with the requirements of the local municipal bylaws and the electricity supply authority at the time of the loss.

You will be responsible for the first **amount payable as stated in the schedule for every claim.** If the items are protected against power surge and/ or lightning strike, the applicable excess will be waived.

We are not liable for:

1. Wear and tear and gradual deterioration.
2. Damage caused by vermin or pests.

Removal of fallen trees.

We will pay towards the cost for the removal of fallen trees following an insured event. Cover will be for an amount not exceeding R 5 000.

Loss of water by leakage.

If you are responsible for the cost of water leaking from pipes in your home or its grounds, we will cover you provided that:

- The water reading is more than 50% higher than the average of the past for readings.
- You must take immediate steps to repair the affected pipes.
- This does not cover:
    - The cost of repairing or replacing pipes or otherwise stopping leaks.
    - Water lost from leaking taps, geysers, toilet systems, and swimming pools.
    - Water used to top up the water level of a swimming pool.
    - Water lost while the property is unoccupied or unattended for more than 30 days.
    - The maximum amount payable will not exceed R 10 000.

Essential alterations.

If you become permanently dependent on a wheelchair for mobility as the direct result of an accident at home due to an insured peril in terms of the policy, we will pay towards the purchase of a wheelchair and altering your car and home to facilitate the use of the wheelchair.

The maximum amount payable will not exceed R 50 000. If similar cover is afforded under another section of the policy, indemnity will only be granted under the section most applicable to the claim.

Liability to the public as Homeowner.

Section 3 of the Renasasure – Personal Legal Liability – is a **compulsory** section of the policy **if the building and/ or its contents is insured**. Cover can be provided by this section as far as it applies to the liability of property owners, tenants' liability, and Personal Legal Liability.

Accidental damage (Excluding Power surge).

We will at our option by payment, repair or replacement indemnify you for accidental damage to the dwelling (as described).

We are not liable for:

- More than R 50 000 in total for any one claim or,
- Loss, destruction, or damage caused by or resulting from wear and tear, mechanical and/ or electrical breakdown, depreciation, rust, mildew, moth, vermin, insects or any previously described event (under par 2: insured events) or any gradually operating clause, processes of dyeing, cleaning and renovation, the action of light or atmospheric conditions, confiscation, or detention by any process of law, or lack of responsibility, or,
- Consequential loss of any nature.
- The first amount payable as stated in the schedule.

There will be no cover is the dwelling is unoccupied at the time of the loss.

Mortgagee clause.

The financial interest of the bondholder will be considered before the proceeds of any claim can be paid. The amount that we will pay to the bondholder is limited to the sum insured as stated in the schedule. The cover will not be invalidated by any act or omission of yours if such act or omission occurs without the mortgagee's knowledge but remains subject to our General Terms, Conditions and Exceptions as stated in the schedule.

Damage caused by wild baboons / monkeys.

We will compensate you for loss or damage to the building (including outbuildings) and loss or damage to the contents of the stated buildings, caused by wild baboons or wild monkeys, provided that the relevant sections (Buildings and Contents) are specifically insured in terms of the policy. This cover may not exist independent from the underlying cover.

Loss or damage in respect of Thatch roofs, gazebos and structures of similar, non-standard construction will be excluded from this cover. Cover will be on an All-Risk basis and subject to a compulsory excess of 5 % of the claim minimum R 1000

The maximum limit per single occurrence will be R 20 000.

The maximum limit per single item claimed will be R 5 000.

Buildings being built or altered.

We will cover alterations, additions and improvements to the insured dwelling specified on the schedule for an amount not exceeding 25% of the sum insured. However, you must advise us within 31 days of the start of the building activities or alterations, and we may require you to pay an additional premium.

Should there be any loss, damage or liability caused by the structural alterations, we will not compensate you for:

- Structural damage
- Glass & sanitary ware (i.e. toilets, baths, sinks)
- Alternative accommodation (rent)
- Homeowners' liability

We will also not compensate you for loss or damage because of your residence not complying with the National Building Regulations or any other laws or regulations that apply to building standards or maintenance.

5. TERMS AND CONDITIONS SPECIFIC TO HOMEOWNERS INSURANCE:

- All structures must comply with the relevant building regulations.
- Any damage caused by or in connection with fireplaces, braai areas, gas installations, generators, and other heating systems where the installation thereof dos not comply with the national building regulations or manufacturer specifications will be excluded from cover.
- The wall and roof construction of your home is detailed on your schedule. All insured structures must be built according to National Building Regulations and must comply with all SANS regulations and all Municipal Bylaws. Any loss of or damage to the dwelling where the relevant local authority did not approve or would not have approved the construction will be excluded from cover.
- Theft / Burglary cover (where included) will be subject to visible, forcible means of entry or exit into or from the premises.
- If you have tenants occupying the building, this policy will not be invalidated by any actions or omissions of your tenants if you notify us of any such action as soon as it comes to your knowledge subject to the General Terms, Conditions and Exceptions as stated in the policy wording.

6. EXCLUSIONS SPECIFIC TO HOMEOWNERS INSURANCE:

This policy does not cover the following:

- Loss or damage because of a lack of maintenance, or by faulty workmanship or construction.
- Chips and scratches to ceramic, glass, or sanitary ware.
- Damage caused by vermin, insects or any other animal, plant, or fungal cause.
- Any loss or damage to underground pipes, tennis courts, swimming pools or driveways caused by roots or weeds.
- Loss or damage caused by the rising water table.
- We must always be advised if the property is rented out or sub-let and it must be noted on the schedule.
- Damage caused by wear and tear, gradual deterioration or over a period.

7. THATCH PROTECTION WARRANTY.

If the dwelling has a thatched roof or a thatch Lapa/structure is within 5m² of the insured dwelling or the thatched Lapa/structure size exceeds 10% of the m² of the roof size of the insured dwelling, the entire dwelling is a thatch risk, and the following warranties will apply:

7.1. A minimum of 1 (one) SABS approved lightning conductor.
7.2. 1 (one) handheld 4.5kg SANS or DCP fire extinguisher installed and always accessible
7.3. Thatch must be treated with fire retardant chemicals at least every 5 years.
7.4. Thatch must be inspected, combed, and/or maintained by a professional company at least every 3 years.
7.5. All chimneys must be fitted with spark arrestors.
7.6. Surge protectors must be installed on all DB Boards and electrical outlets.

Should the above requirements not be met at the inception date of this policy, fire cover will be suspended.

SECTION 2: HOUSEHOLD CONTENTS

WHAT IS INSURED:

Household contents insurance applies to household goods, furniture, and personal effects that belong to you, and are kept in your home. Household contents can include money and other cash instruments up to a value of R3 000.

Cover for your Home Office.

We will you for goods and equipment used in a small administrative home office within the dwelling but excluding items used in manufacturing). This extension will be limited to a maximum amount noted in the schedule but not exceeding 10% of the sum insured in respect of the Household Contents.

1. WHAT YOU ARE INSURED AGAINST.

You are covered against loss or damage resulting from the following events:

- Fire, lightning, and explosion.
- Storm, flood, wind, hail, snow, or water damage to property that is designed to be used and kept in the open but within walled and enclosed premises.
- Earthquakes, including earthquakes as the result of mining operations.
- Bursting, leaking, and overflowing of water tanks, apparatus, or pipes.
- Leakage and overflowing of oil from fixed oil heaters.
- Malicious damage, but we do not cover malicious damage while the insured structure is left vacant, unoccupied, unattended or is illegally occupied for more than 30 consecutive days. There will be no cover if your home is unoccupied for more than 60 days in a year, unless you have notified us and your schedule specifically states that you have cover.
- Harmful impact by any sudden, unforeseen external force.
- Theft or attempted theft from inside a building on the insured premises except from any outbuilding that is not directly connected to the main residence, where cover will be limited to R 3 000 if there are no visible, forcible signs of entry or exit.
- Theft or attempted theft of laundry, garden and swimming pool equipment, and outdoor furniture, up to a maximum of R10 000 for any one claim.
- Theft from your private residence, or any other occupied private residence.
- Theft from a building in which you are employed.
- Theft and insured perils from a furniture storage depot or a bank safe deposit or any other premises for the purposes of repairs, renovation, restoration, cleaning, or dyeing. Theft cover is subject to forcible violent entry or exit into the building.
- Theft and insured perils from any medical facility, lodging house, hotel, club, holiday facility, school, place of study, nursing home or care facility and theft is subject to forcible violent entry or exit into the building.
- Household goods while professional movers are moving them when you permanently change your address will be covered for damage that is caused by fire, collision, or the motor vehicle carrying the goods overturning and/or theft from the vehicle accompanied by violence or threat of violence.
- Theft of tenant's fixtures and fittings such as solar panels and associated peripherals.

2. WHAT WE WILL PAY.

In the case of a valid claim under this section of the policy, we will compensate you by any one or more of the following methods:

- *Pay for repairs at a repairer of our choice.*
- *Replace the insured property through a supplier of our choice; or*
- *Pay cash equal to the current cost of replacement.*

The choice of the method of compensation is ours and any compensation we provide will be limited to the insured amount shown on the schedule less the excess payable. If we pay you in cash, the amount will payable will be based on the current replacement cost.

If the cost of claim is more than the insured amount shown on your schedule, you will bear a rateable portion of the loss. The claim will be settled as stated below and you will be considered your own insurer for the balance of the claim.

$$\frac{\text{CURRENT INSURED AMOUNT}}{\text{CORRECT INSURED AMOUNT}} \times \text{COST OF CLAIM} = \text{SETTLEMENT}$$

To ensure that you are properly insured, the sum insured should be calculated on the new replacement value of all the contents of your house, such contents being defined as everything that you would take with you during a permanent change of address, including, but not limited to, furniture, clothing, books, audio visual equipment, linen etcetera.

3. ADDITIONAL COVER APPLICABLE TO HOUSEHOLD CONTENTS INSURANCE.

The following covers are included or optional by selection unless you have opted for limited cover:

Accidental Damage (If stated to be included in schedule).

We will cover you for accidental damage to Household goods in your home including Audiovisual equipment and glass if in or on or forming part of your household goods up to the limit as stated in the schedule.

The following will be excluded in terms of Accidental Damage:

- Wear and tear and gradual depreciation.
- Power surge.
- Rust and corrosion.
- Vermin, insects or any other animal and plant or fungal cause.
- Damage caused by your own pets including, but not limited to, incidences such as constant chewing of furniture, scratching of furniture, constant urinating on carpets and any damage caused over a period by the inherent nature of the animal.
- Any gradually operating cause.
- By over-winding mechanical apparatus watches and clocks.
- Through dyeing, cleaning, or renovating.
- The action of light or atmospheric conditions.
- Confiscation or detention by any process of law, or lack of reasonable maintenance.
- Furniture or domestic appliances by scratching, denting, or chipping.
- Musical instruments by scratching, bruising, breakage of strings or reeds and splitting of skins.
- Firearms, video, or audio tapes.
- Damage caused by theft or attempted theft.
- Consequential loss of any nature.
- Mechanical and Electrical breakdown unless specific cover has been included in your policy.
- Damage to parts of the insured property that have short life spans including, but not limited to:
    - Batteries, bulbs, speakers, tapes, ribbons, pilot lights, globes, clocks, hoses, fuses, belts, knobs, air and water filters, screen protectors, accessory cables, removable storage devices, obsolete parts, remote controls, the plate inside the microwave.
- The first amount payable as stated in the schedule.

We will cover you up to the amount stated in the schedule for Accidental damage less the first amount.

We will settle the claim at our option, by payment, repair, or replacement.

Domestic Staff's Property.

If household goods and personal effects belonging to your domestic staff are lost or damaged while in your home, we will cover the domestic staffs' property that was lost or damaged. Any property claimed must have been lost or damaged while in your home or on the insured premises as stated in the schedule. Theft must be accompanied by visible, forcible means of entry or exit into the building. This cover does not include the loss of money, cash or other any other negotiable instruments and the cover is limited to R 10 000.

Rent.

If you are unable to live in your home because of an insured event, we will cover you for the reasonable costs of finding alternative accommodation for you and your family and domestic staff normally resident with you. This is limited to the time required to repair or rebuild the damaged property as stated on your schedule.

If you are renting and you are unable to live in your home because of an insured event, we will cover your rent for the time required to repair or rebuild the damaged property. The maximum amount payable in respect of this extension may not exceed 25% of the sum insured as stated in the schedule in respect of Household Contents.

Removal to a safe place.

If you are unable to live in your home because of an insured event, then we will cover the reasonable costs of moving your household contents and personal effects to a storage depot or similar place of safety. This is limited to the time required to repair or rebuild the damaged property. The maximum amount payable in respect of this extension may not exceed R 5 000.

Fire extinguishing charges..

We will cover the amount charged by the fire brigade for extinguishing fires at your home.

Security guards

If it is necessary to employ a security guard following an insured event, we will cover you for the reasonable cost of employing a security guard. The maximum amount payable in respect of this extension may not exceed R 10 000.

Guest property.

If household goods and personal effects belonging to a guest temporarily staying with you are lost or damaged while in your home, we will cover the loss or damage which must have occurred whilst in your home. This cover does not include the loss of money, cash, or other negotiable instruments. The maximum amount payable in respect of this extension may not exceed R 10 000.

Refrigerator and deep freeze contents.

If the food in your fridge or deep freeze spoils because the unit is damaged, breaks down, or stops working because of power failure, we will cover you for the cost of the spoilt food. The maximum amount payable in respect of this extension may not exceed R 10 000.

Keys and locks.

We will cover you for repairs, or replacement, or loss or damage to keys, locks, remote controls, and access cards caused by an insured peril. The maximum amount payable in respect of this extension may not exceed R 5 000.

Documents.

If your personal and travel documents are damaged or lost by an insured event, we will cover you for the loss or damage. We only cover the value of the materials and labour in replacing the documents and not the value of the content. The maximum amount payable in respect of this extension will not exceed R 10 000.

Emergency expenses.

We will cover you for up to R5000 for medical expenses if:

- Your domestic staff is injured while working for you.
- A guest or visitor is hurt because of a defect in the insured structures.
- Trauma counselling required after a violent incident.

Veterinary expenses.

We will cover you for up to R5000 for veterinary expenses if:

- Your pet injures another person or animal.
- Your pet is hurt in a road traffic accident or by sudden, violent external impact.

Accidental death.

We will pay for the accidental injury and consequential death of you or any member of your family that lives with you if such injury and death is because of an insured peril that directly leads to death within 6 months of the date of injury. The maximum amount payable in respect of this extension will not exceed R 15 000.

Subsidence and landslip (Limited cover only).

This insurance will cover the loss of, or damage to household goods and personal effects caused by subsidence or landslip around the insured structures of the home, if the damage is not the result of:

- Excavations other than mining excavations.
- Alterations, additions, or repairs to the dwelling.
- The compaction of infill.
- Defective design, materials, or workmanship.
- Normal settlement, shrinkage, or expansion of the land around the insured structures.

Damage to gardens.

We will cover you for the replacement of trees, shrubs, lawns, plants, water features, fishponds, landscape habitats and other similar structures of a permanent nature including fixed sprinkler installations following an insured event other than theft or attempted theft for an amount not exceeding R 10 000.

Damage to household goods while moving.

We will cover you for loss or damage to your own household goods while they are being moved during a permanent change of address, or to and from a place of purchase or repair whilst using your own transport. We will only cover damage that is caused by fire, collision, or the motor vehicle carrying the goods overturning and/or theft from the vehicle accompanied by violence or threat of violence. The maximum amount payable in respect of this extension will be R 50 000.

Loss of water by leakage.

If you are responsible for the cost of water leaking from pipes in your home or its grounds, we will cover you provided that:

- The water reading is more than 50% higher than the average of the past for readings.
- You must take immediate steps to repair the affected pipes.
- This does not cover:
    - The cost of repairing or replacing pipes or otherwise stopping leaks.
    - Water lost from leaking taps, geysers, toilet systems, and swimming pools.
    - Water used to top up the water level of a swimming pool.
    - Water lost while the property is unoccupied or unattended for more than 30 days.

The maximum amount payable will not exceed R 10 000.

Power surge (if stated to be included in the schedule).

We will cover you for damage to all electrical and electronic equipment caused by an electrical power surge or fluctuations of the electrical power supplied by the legally empowered provider on the distribution line of any public authority. This will include damage caused by any other legally installed power supply system. This cover is only available if you have complied with the requirements of the local municipality bylaws and the electricity supply authority at the time of the loss. Claims will be limited to the amount stated in the schedule. Claims will be limited to the amount stated in the schedule.

We are not liable for:

- The first amount payable as stated in the schedule. If items are protected against power surge / lightning strike, the first amount payable may be waived.
- Wear and tear and gradual deterioration.
- Damage caused by vermin or pests.
- Any amount more than the sum insured as stated in the schedule.
- For the reproduction or repair of data of any kind.

Mechanical and Electrical Breakdown (if stated to be included in the schedule).

We will compensate you up to the amount noted in the schedule of indemnity limits for sudden and unforeseen breakdown of your insured property while it is at the private residence.

We will not be liable for:

- depreciation.
- gradual causes such as wear and tear, rust, mildew, corrosion, decay, gradual deterioration, the use of unsuitable or defective materials or parts.
- loss or damage caused by lack of maintenance.
- loss or damage caused by household pests (such as rodents, ants, and moths).
- loss or damage caused by cleaning, repairing, or restoring by any manner or method.
- loss or damage to any tools, gardening implements or garden furniture.
- loss or damage to any automatic pool cleaning equipment.
- loss or damage to any to any portable computer equipment or cellular devices.
- loss or damage to any data or telecommunication equipment or apparatus.
- items which are covered by a manufacturer's guarantee, purchase agreement or service contract.
- Power surge.
- Damage to parts of the insured property that have short life spans including, but not limited to:
    - Batteries, bulbs, speakers, tapes, ribbons, pilot lights, globes, clocks, hoses, fuses, belts, knobs, air and water filters, screen protectors, accessory cables, removable storage devices, obsolete parts, remote controls

Damage caused by wild baboons / monkeys.

We will compensate you for loss or damage to the contents (including outbuildings) of the stated buildings, caused by wild baboons or wild monkeys, provided that the relevant sections (Buildings and Contents) are specifically insured in terms of the policy. This cover may not exist independent from the underlying cover.

Loss or damage in respect of Thatch roofs, gazebos and structures of similar, non-standard construction will be excluded from this cover. Cover will be on an All-Risk basis and subject to a compulsory excess of 5 % of the claim minimum R 1000.

The maximum limit per single occurrence will be R 20 000.

The maximum limit per single item claimed will be R 5 000.

4. TERMS AND CONDITIONS SPECIFIC TO HOUSEHOLD CONTENTS INSURANCE.

You must have effective security measures to enjoy cover for burglary and theft.

The minimum-security requirements in respect of Household Contents will be as follows:

- Burglar bars in front of all opening windows, including louvre windows.
- Security gates on all external doors, including sliding doors and doors from outbuilding that allows direct access to the main residence.
- Points 1 and 2 above will apply to the entire property including multi-level residences.
- This requirement may only be waived if specifically agreed to by us and the schedule has been endorsed accordingly.

Burglar Alarms [If stated in the schedule to be applicable].

If your cover is based on an alarm being present as indicated on your schedule, you will only be covered for theft if:

- The alarm system is installed and maintained under contract and the terms of the maintenance contract must always be met.
- The alarm system is in working order and there must be a radio link from the system to a fully staffed control room with 24-hour immediate armed response.
- If your Residence is left vacant, unoccupied, or unattended, the alarm is armed for the entire residence.

- The presence of a domestic employee on the property, without authorisation to activate or deactivate the alarm, will not render the premises as being occupied or attended.

Failure to adhere to this condition may result in your claims being rejected. If a burglar alarm is a requirement in terms of the policy, we are entitled to request a full log relevant to the activating and deactivating of the alarm.

Burglaries involving the use of keys.

We will not pay for any burglary involving the use of keys, duplicate keys, or remote control of the system unless these have been obtained from you or anyone holding them with your authority, by violence or threat of violence.

5. EXCLUSIONS SPECIFIC TO HOUSEHOLD CONTENTS INSURANCE.

We do not cover:

- Loss or damage after the dwelling has been vacant, unoccupied, unattended or is illegally occupied for more than 30 (thirty) consecutive days.
- Loss or damage caused, sustained, or incurred outside the territorial limits. Riot and Strike cover as noted in the General Terms and Conditions of the policy will be limited to the territorial limits as stated herein.
- Theft from the dwelling while lent, let, or sub-let unless there is forcible and violent entry or exit.
- The loss of or any injury to animals other than veterinary expenses following a road traffic accident.
- Any amount more than one-third of the household goods sum insured for the total value of precious metals and stones, jewellery, watches, furs, rugs, and carpets.
- Loss of or damage to property more specifically insured elsewhere in this policy.

Liability to the public as Tenant.

Section 3 of the Renasasure – Personal Legal Liability – is a **compulsory** section of the policy **if the building and/ or its contents is insured**. Cover can be provided by this section as far as it applies to the liability of property owners, tenants' liability, and Personal Legal Liability.

If you are a tenant, but not the owner of a property, this section of the policy will cover you for:

- Accidental damage to the building or its fixtures and fittings caused by an insured event.
- Accidental damage to fixed glass or sanitary ware.
- Accidental Damage to water, gas, sewerage, electricity, or telephone connections.

LIMITED COVER (If stated in the schedule to be applicable).

The following covers are deleted from this section if Limited Cover is selected:

- Guest's property.
- Refrigerator and Freezer contents.
- Keys and Locks.
- Documents.
- Emergency / Veterinary Expenses.
- Accidental Death.
- Subsidence and Landslip.
- Loss of water by leakage.
- Transit.
- Garden Damage.
- Burglary and/ or Theft.

SECTION 3: PERSONAL LIABILITY

1. WHO IS COVERED?

Personal liability covers you, the policyholder listed on the schedule.

2. WHAT YOU ARE INSURED AGAINST:

This policy covers you if you become legally liable to pay compensation for the accidental death of, or physical injury or illness to another person or if you become legally liable to pay compensation for damage to another person's property.

If you are a tenant, but not the owner of a property, this policy will cover you for:

- Accidental damage to the building or its fixtures and fittings caused by an insured event.
- Accidental damage to fixed glass or sanitary ware.
- Accidental Damage to water, gas, sewerage, electricity, or telephone connections.

Resulting from one or more of the following events:

- Fire, explosion, and lightning.
- Storm, flood, wind, hail, or snow.
- Earthquakes, including earthquakes as the result of mining operations.
- Bursting of water tanks, apparatus, or pipes. This includes the damage to the burst tanks or pipes.
- Leakage of oil from fixed oil heaters.
- Theft or attempted theft, but if the insured structure is vacant, unoccupied, unattended or is illegally occupied for more than 30 days, there must be visible signs of forced entry.
- Malicious damage, but we do not cover malicious damage while the insured structure is left vacant, unoccupied, unattended or is illegally occupied for more than 30 days.
- Any substantial impact against the insured structure.

3. WHAT WE WILL PAY FOR IN THE CASE LOSS OR DAMAGE.

We will pay up to R3 000 000 for any one accident or series of accidents arising from one event. This includes costs and expenses that may be claimed from you or that you incur with our written consent.

4. ADDITIONAL COVER APPLICABLE TO PERSONAL LIABILITY.

Cash cards and credit cards.

We will cover you for liability or loss resulting from the fraudulent use of your cards by any person who is not a member of your family or household. We will not cover you unless you have reported the loss of the card to the issuing organisation as soon as possible or you have complied with the conditions of the card.

The maximum that we will pay will be R5000 for cash or credit cards and R1000 for prepaid cards in any 12-month period.

Hole in One of Full House.

If you score a hole in one while playing as an amateur in a game of golf at a recognised golf club or if you achieve a full house in a game of bowls during an amateur tournament at a recognised bowling club, we will pay you R3000. You must provide written confirmation by the secretary of the club to claim under this benefit.

Security Companies.

We will cover you for any liability arising from a written contract with a company providing security services for residential property listed on the schedule.

Wrongful arrest and defamation.

If you become liable for damages as the result of a wrongful arrest, wrongful searching, or defamation of any person we will indemnify you for up to R10 000 for any single event.

Trauma / Counselling

We will cover you for any psychological and emotional trauma because of a traumatic, violent, forcible action against you or any of you family. Sum insured is limited to 10% of the sum insured in the section.

5. EXCLUSIONS SPECIFIC TO PERSONAL LIABILITY.

We will not cover you for any amount payable to:

- You or any member of your family that is normally resident with you.
- Any employees, other than domestic staff, which are working at the time of the accident.
- Your directors, members, trustees or beneficiaries or members of their families normally resident with them if you are a Company, Close Corporation or Trust.

We will not cover you for any amount payable because of loss or damage to property belonging to:

- You or any member of your family that is normally resident with you.
- Any employees, other than domestic staff, which are working at the time of the accident.
- Your directors, members, trustees or beneficiaries or members of their families normally resident with them if you are a Company, Close Corporation or Trust.

We will not cover you for any amount payable directly or indirectly because of:

- Your employment, business, or profession.
- the ownership of land or buildings other than the residential property listed on the schedule.
- the occupation of land or buildings, other than your residence.
- the use of any motor vehicle, caravan, trailer (other than unattached trailers), air or watercraft owned or kept by you, the members of your immediate family or your domestic staff.

We will not cover you for any liability that you may agree to unless that liability would have existed even without your agreement.

SECTION 4: PERSONAL ACCIDENT

1. WHO IS COVERED?

Personal accident covers:

- You, the policyholder listed on the schedule.
- Your lawful or common law spouse of life partner.
- Your natural or adopted children who usually live with you and depend on you financially.

2. WHAT YOU ARE INSURED AGAINST:

Each person covered is covered in the case of death or physical injury as the result of an accident or accidental circumstance.

If the circumstances satisfy us that a person's disappearance has led to them sustaining injury and that they have subsequently died, then this policy will cover that event as a death. If the person is found to be alive, any money paid must be refunded to us.

If you, or another person covered under this policy is the victim of a violent act of theft, hold-up, hijacking, rape, or other unlawful assault and need psychological treatment, this policy will pay up to 10% of the insured amount.

3. WHAT WE WILL PAY FOR IN THE CASE LOSS OR DAMAGE.

We will pay for the following if you sustain physical injuries:

- As a direct result of an accident.
- Injury caused by starvation, thirst, or exposure caused by an accident.
- Disappear under circumstances that satisfy us that you have suffered injuries that has resulted in your death, provided that such compensation will be refunded should you be found alive.
- If you are the victim of a violent theft, armed robbery, hijacking, rape, or any other unlawful assault that necessitates psychological treatment, up to 10% of the limit of indemnity as stated in the schedule.
- If accidental injuries result in your death within 12 (twelve) months of such accident occurring, we will pay the sum insured stated in the schedule.
- The compensation table below will be applicable if you are permanently disabled within 12 (twelve) months of such accident occurring.
- Total compensation will not exceed the limit of indemnity as stated in the schedule.

COMPENSATION TABLE			
DESCRIPTION OF INJURY		PERCENTAGE OF INSURED AMOUNT	
Loss above the wrist or ankle of one or more limbs or the irrecoverable loss of sight in both eyes		100%	
LOSS OF	PERCENTAGE OF INSURED AMOUNT	LOSS OF	PERCENTAGE OF INSURED AMOUNT
Speech	75%	All toes on one foot	32%
Four fingers on one hand	75%	Entire big toe	4%
Entire thumb	25%	Any other toe	3%
Entire index finger	15%	Hearing – both ears	80%
Any other entire finger	6%	Hearing – one ear	20%

4. ADDITIONAL COVER APPLICABLE TO PERSONAL ACCIDENT.

Returning remains home.

In addition to the insured amount, we will pay the necessary reasonable and necessary expenses up to R 5 000 to return your remains to your usual country of residence.

Bereavement Expenses.

In addition to the insured amount, in the case of death we will further pay R 5 000 to the immediate family for bereavement expenses. If there is no immediate family, we will not be obliged to pay this benefit.

Loss of Mobility.

If we pay a claim as the result of you, or one of the persons covered under this policy becoming disabled, and being permanently confined to a wheelchair, we will pay an additional amount of up to R10 000 per person towards the purchase of a wheelchair or to make the modifications to the home to accommodate the wheelchair. If similar cover is afforded under any other section of the policy, the claim will be accommodated under only one section of the policy and under the section which affords you the best cover.

5. TERMS AND CONDITIONS SPECIFIC TO THIS SECTION.

Age Limit.

The benefits under this section only apply to people aged 16 years old to 75 years of age.

Life Support Machinery.

The 12 (twelve) consecutive months as stated above will not include any periods of not less than 3 (three) days where death is delayed solely using life support equipment or apparatus.

Riot Exclusion

Physical injury or death as the result of riots, acts of terrorism, political protests, or the actions of authorities in dealing with these is covered under this section.

6. EXCLUSIONS SPECIFIC TO PERSONAL ACCIDENT.

We will not pay this benefit if the death or injury occurs while the person is participating in any of the following:

Sports:

- Mountaineering necessitating the use of ropes.
- big game hunting.
- sport as a paid professional, polo on horseback, steeple chasing, parachuting, winter sports involving snow or ice, ice-hockey, parachuting, skydiving or hang gliding.
- speed or duration tests or racing (other than on foot, on a bicycle or in a yacht).

Motorcycling:

- sustained while motor cycling, motor quad cycling or motor tricycling.

Air Travel:

- sustained while travelling in an aircraft.
- not licensed for the carriage of passengers.
- piloted by a person not licensed for the purpose for which it was being used.
- as a member or acting member of the crew or for trade or technical operation connected with the aircraft.

We will not cover you for death or injury caused by:

- Your participation in any riot, civil commotion, labour disturbance, strike or lockout or public disorder or any act or activity which is calculated or directed to bring these about.
- Your wilful misconduct, intentional self-injury, or suicide.
- Any serious physical or mental defect or infirmity from which you were suffering before the accident.
- You are under the influence of intoxicating liquor or drugs unless prescribed by a medical practitioner other than yourself and taken in accordance with medical advice.
- The performance or attempt to perform:
  - any act whether on behalf of any organisation, body or group of persons calculated or directed to overthrow or influence any State or government, or any provincial, local, or tribal authority with force, or by means of fear, terrorism, or violence.
  - any act which is calculated or directed to bring about destruction or damage or bodily injury to further any political aim, objective, or cause, or to bring about any social or economic change or in protestation against any State or government or any provincial, local, or tribal authority or for the purpose of inspiring fear in the public or any section thereof.

SECTION 5: ALL RISKS

1. WHAT IS INSURED.

We will cover you for the general items of clothing, personal effects normally worn by you and personal sports equipment.

We will further cover you against loss and damage to items that are specifically listed in your schedule under the All-Risks section.

2. WHAT WE WILL PAY.

In the case of a valid claim under this section of the policy, we will compensate you by any one or more of the following methods:

- Pay for repairs at a repairer of our choice.
- Replace the insured property through a supplier of our choice.
- Pay cash equal to the current cost of replacement.

The choice of the method of compensation is ours and any compensation we provide will be limited to the insured amount shown on the schedule less the excess payable.

We will not pay more than 25% of the insured amount in respect of Unspecified All Risks for any single item.

3. CONTENTS OF A CARAVAN.

If the contents of a caravan are included in the specified article schedule, the following will apply to such contents:

Definition.

Property insured means household goods, but excludes computers, clothing, personal effects, and sports equipment, which belong to you or are your responsibility, while in the caravan or attached side tent.

Indemnity to You.

If the property insured is accidentally lost or damaged, we will pay for or may choose to repair or replace it. The amount payable is equal to the current replacement cost.

If at the time of loss or damage the cost of replacing the property insured as new is greater than the insured amount, you will be your own insurer for the difference and bear a rateable proportion of the loss or damage.

Exclusions.

We are not liable for:

- Theft of property insured while the caravan or attached side tent is unoccupied or vacant, unless accompanied by forcible and violent entry.
- The permanent fittings of the caravan; and
- Loss or damage caused by fraud or dishonesty by any person to whom the caravan is on loan or hire.

4. TERMS AND CONDITIONS SPECIFIC TO ALL RISKS INSURANCE.

Any collections to be insured must be specified on the schedule.

If a stamp collection is described in the specified article schedule, we will only cover one or more complete pages of the collection that are lost or damaged and our cover for any one stamp will not be more than two-thirds of the value stated in any current recognised catalogue up to R3 000 any one stamp.

If a coin collection is specified in the schedule, we will not be liable for current coins and our cover for any one coin will not me more than two-thirds of the value stated in any current recognised catalogue up to R3 000 any one coin.

5. EXCLUSIONS SPECIFIC TO UNSPECIFIED ALL RISKS INSURANCE.

We will not cover:

In terms of Unspecified All Risks, the following are excluded:

- Contact lenses.
- Cellular telephones, laptop computers or any other electronic equipment must be specified.

In terms of Unspecified and Specified All Risks, the following are excluded:

- Any valuable collections must be specified on the schedule.
- Money and documents – not insurable under All Risks.
- Any property more specifically insured elsewhere in this policy.
- We are not liable for the first 25% of insured property (other than fitted car radios if specified in the schedule) from an unattended motor vehicle unless:
    1. Property was concealed in a locked vehicle.
    2. There is violent and forcible entry into the vehicle or building where the vehicle is stored.
- Wear and tear, gradual deterioration, or corrosion.
- Any electrical or mechanical breakdown that is not accompanied by insured damage.
- The value which any article may have as part of a set.
- The contents of any recorded media.
- The loss or damage caused by:
    - Vermin, insects or any other animal, plant, or fungal cause.
    - During any process of cleaning, dyeing, or renovating.
    - By confiscation or detention by any process of law.
    - Consequential loss of any kind.
    - The cost of re-testing eyes for replacement spectacles.

SECTION 6: MOTOR VEHICLES

This section provides cover for accidental damage to your vehicle or if it stolen or hijacked. Cover is also provided for damages that is caused to third parties' vehicles. Any additional aftermarket accessories added to the vehicle must be specified additionally.

1. WHAT IS INSURED.

We will insure the car listed in the schedule and owned, hired, or leased by you according to the scope of cover indicated on the schedule.

We will also cover any vehicle that is on loan to you, only if your own insured vehicle is being overhauled, serviced, or repaired by a member of the motor trade provided that the maximum we will pay will not exceed the sum insured of the vehicle that is being repaired, serviced or overhauled.

If Comprehensive Cover is indicated on the schedule, then this insurance will cover:

- Loss or damage to the car, and
- Liability to third parties.

If Fire, Theft and Third-Party Cover is indicated on the schedule, this insurance will cover:

- Loss or damage to the car as the result of fire, lightning, theft, or attempted theft.
- Liability to third parties.

The following extensions will be deleted from cover**:**

- Medical expenses.
- Window Glass (except because of attempted theft), Headlights and Taillight glass and/ or units.
- Loss of keys.
- Credit shortfall.
- Emergency accommodation.
- Wreckage removal costs.
- Essential alterations.
- Extensions 4x4 vehicles.

If Third party Cover is indicated on the schedule, this insurance will cover:

- Liability to third parties only.
- All other covers of this section– Motor vehicle insurance - will be deleted from cover.

2. WHAT WE WILL PAY BECAUSE OF LOSS OR DAMAGE TO THE INSURED CAR.

If the insured car or any part of it is lost or damaged, we will compensate you by any one or more of the following methods of our choice:

- Pay for repairs at a repairer of our choice.
- Pay for replacement of the car.
- Pay cash to the amount of the loss or damage.
- Pay cash to the maximum amount as explained below in exchange for the salvage of the vehicle.

If the purchase of the car was financed and there is still money owed on the car, then we will first pay the finance house for the money still owed on the car. The receipt by the finance house is a complete discharge to us for the repayment, except in such cases where the total amount payable exceeds the amount of the finance house agreement. In such circumstances we will pay the available balance to you.

If the car is less than twelve months old from the date of the first registration and is:

- stolen or hijacked and not recovered or returned to us.
- damaged and the assessed cost of repairs is more than 70% of the current new retail price including value added tax (VAT)

The maximum that we will pay will be the current purchase price of a new car of the same or a similar model or the insured amount shown on the schedule, whichever is lower, less the excess payable.

If the car is twelve months or older from the date it was first registered then the maximum that we will pay will be the reasonable retail value of the car at the time of loss or damage, as determined in a recognised current motor trade valuation publication, or the insured amount shown on the schedule, whichever is lower, less the excess payable.

3. ADDITIONAL COVER APPLICABLE TO CAR INSURANCE.

Protection and repair.

If your car is lost or damaged, we will pay the reasonable costs of storage, protection and towing or removal of the car to the nearest repairer or safe place up to an amount of R 2 750 + VAT. If Renasa Assist is used this limit falls away.

You can authorise repairs to the car for up to R 5 000 without asking us, but you must provide a detailed quote as soon as possible after the repairs have been conducted.

Delivery after repair.

After repairs, we will pay the reasonable cost of delivering your car to your South African address.

Emergency expenses.

If any passenger in the insured car is injured as the direct result of an accident, we will pay up to R5 000 per injured passenger for medical expenses connected to the injury.

Window Glass.

We will pay for damage to the window glass of the car without affecting the claim-free group applicable to the vehicle, but you will pay the glass excess amount shown in the schedule for every claim.

Loss of keys.

We will cover you for up to R 5 000 on any one claim for the replacement of your insured cars locks and keys, including any remote alarm controller and the reprogramming of the alarm system, if necessary, if:

- You lose your keys or alarm controller.
- The locks are damaged by theft or attempted theft.
- You have reason to believe that an unauthorised person may have a duplicate key or alarm controller.

Payment will be made without changing the claim-free group applicable to the vehicle and no excess will apply.

Credit Shortfall.

If there is a total loss of the car and the amount payable by us is less than the amount you still owe under a finance agreement, we will pay an additional amount to cover the shortfall less:

- Any arrears you may have in instalments or rentals and the interest payable on such arrears.
- All refunds of premium for cancelling any insurance cover relating to the motor car.
- The increased instalments or rentals that would have been paid had there been no residual capital value at the end of the finance period, calculated to the month in which the claim is settled.
- the excess payable.

Always provided that:

- The total amount we pay including the amount paid for the car will not be more than the insured amount indicated on the schedule minus the excess payable.
- This does not apply to any financial agreement where the amount of any instalment is different by more than 10% from any other instalment.

- This does not apply if the shortfall in the amount owed is because of a re-advance or refinancing of any agreement.

Emergency Accommodation.

if you are more than 250km away from home and cannot complete your journey because of loss or damage to your car that results in a claim under this policy, we will cover up to R 5 000 for the cost of one night's accommodation.

Wreckage removal costs.

In addition to the insured amount, we will pay up to R10 000 for the reasonable costs and expenses in removing the debris or wreckage of the insured car. This does not include the costs of towing and storage.

Fire extinguishing charges.

In addition to the insured amount, we will pay up to R5 000 for the cost of extinguishing fires if your car were on fire or was in danger of catching fire, and you would have been liable for the fire brigade costs.

Essential alterations.

If you become permanently dependent on a wheelchair for mobility as the direct result of a motor accident, we will pay towards the purchase of a wheelchair and altering your car and home to facilitate the use of the wheelchair. The maximum we will pay for the costs of essential alteration under this policy will be R 50 000 for any one event. Indemnity in respect of this extension will only be applicable to one section of the policy if similar cover is afforded under a different section of the policy.

Specific condition.

If you or any other regular driver that drives any insured vehicle with your consent, has had their driver's licence endorsed or if they have been charged with reckless and negligent driving, you must advise us as soon as they become aware of such fact.

Repatriation Costs.

If the vehicle sustains insured loss or damage beyond the borders of the Republic of South Africa and inside the territorial limits covered by this policy we will pay the costs necessarily incurred for the recovery and/or retrieval of the vehicle for return to you at the address stated in the schedule or to the premises of a repairer in the Republic of South Africa up to a maximum indemnity of R 20 000 in respect of each and every claim less the first amount payable, if any amount is shown in the schedule.

Additional cover for car with 4X4 wheel drive.

If the insured car has 4x4-wheel drive or 2x4 with differential lock, the following additional cover is available:

- **Vehicle Accessories and Specialised Items.**

  We will pay up to a maximum of R10 000 for repair, replacement, or reinstatement of lost or damaged accessories and specialised fitments forming part of the vehicle, including fitted audio equipment.

- **Mechanical or Electrical Breakdown of the Vehicles Winch Equipment.**

  We will cover you for up to R 7 500 if the winch equipment fitted to your car fails or breaks. This does not cover wear and tear, breakdown, failure or breakage because of defective design or parts, or if the winching equipment is used beyond the stipulated load levels recommended by the manufacturer. Consumable parts, couplings, and cables are not covered.

- **Ex RSA Imposed Duties in the Event of Total Loss of the Vehicle Insured occurring beyond and outside the Borders of RSA.**

  In the event of total loss of or destruction of the vehicle occurring beyond and outside the borders of the Republic of South Africa, but within the territorial limits described in the Motor Section, and as a result of events not excluded by this section/policy, then, following formal investigation and completion of inquiries to our complete satisfaction regarding the nature and circumstances of the loss, validity of the claim and verification of duties imposed by the ex RSA governing state in which the loss occurred, we will at our discretion pay the duties imposed by such ex RSA governing state. This payment however will not exceed the sum insured reflected for the vehicle on

the schedule. Our liability in respect of this extension together with the claim for material loss of or damage to the vehicle will not exceed R750 000 or the sum insured as stated in the schedule (whichever is the greater) in total.

You will be required to pay an additional (to the standard First Amount) First Amount equal to 10% of the duty charged by such ex-RSA governing state and agreed to in terms of the cover provided in this extension.

- **Repatriation Costs.**

If the vehicle sustains insured loss or damage beyond the borders of the Republic of South Africa and inside the territorial limits covered by this policy we will pay the costs necessarily incurred for the recovery and/or retrieval of the vehicle for return to you at the address stated in the schedule or to the premises of a repairer in the Republic of South Africa up to a maximum indemnity of R 20 000 in respect of each and every claim less the first amount payable, if any shown in the schedule.

4. TERMS AND CONDITIONS APPLICABLE TO CAR INSURANCE.

Excess payable.

In the event of loss or damage to the car, you will be responsible for the excess payable as shown on your schedule. This excess will be calculated separately for each vehicle.

Description of use.

The car is only covered while it is being used according to the class of use as shown on the schedule.

Class 1 Domestic Use- the car is only covered while being used for private, domestic and pleasure purposes but not travel to and from work, business, and professional purposes.

Class 2 Private Use- the car is only covered while being used for private, domestic and pleasure purposes including travel to and from work, but not for business and professional purposes.

Class 3 Business Use- the car is only covered while being used for private, domestic, pleasure, business, and professional purposes, including travel to and from work, business, and professional purposes.

The car will not be covered while being used for hiring, carriage of passengers for hire or carriage of fare-paying passengers, commercial travelling, transportation of goods, driving instruction for reward, racing, speed or other contests, rallies, trials or use for any purpose in connection with the motor trade. The term “motor trade” will not invalidate any cover provided to you while the car is in the custody or control of any member of the motor trade and used for its maintenance or repair.

Carpooling / Lift Clubs.

You will still be covered if you accept payment for giving lifts to passengers as part of a car sharing agreement for social purposes or commuting provided that:

- You are not carrying the passengers as part of a passenger carrying business.
- You do not profit from the payments.

Traffic Offences.

You must immediately inform us in writing if you become aware that:

- Any driving licence issued to you, or an authorised driver is endorsed, suspended, or cancelled.
- Any driver of the car has been charged or convicted of reckless or negligent driving or suspected to be driving under the influence of drugs or intoxicating liquor by any recognised officials such as policy or traffic officials or medical personnel.

Roadworthy.

You must take all reasonable steps to protect and maintain the insured vehicle in accordance with the roadworthy requirements of any legislation applying within the territorial limits. We will have the right of access to examine the vehicle or any part of it at any time.

Goods Carrying Vehicle Exclusion.

We will not be liable for loss, damage, injury, or liability caused, sustained, or incurred while any goods carrying vehicle (e.g., LDV, bakkie, 4X4 with load body, double cab) is being used to carry goods for any business or professional purposes. This exclusion also applies to the SASRIA cover (riot, civil unrest) otherwise in force on your vehicles.

Rebuilt or reinstated vehicles registered as code 3.

In the event of theft or total loss of the insured vehicle, claims settlement will not be based on retail value. We will not pay more than the reasonable **market value** as determined by the motor trade, or the amount shown on a valuation certificate (by a valuator authorised by us or recognised by us) that you supply to us prior to the theft / total loss of the vehicle, whichever amount is the greater, but will not exceed the insured amount shown in the schedule less the excess payable. The valuation certificate must not be older than one year at the time of loss.

Vehicle Tracking.

Cover in respect of the following vehicles will remain subject to the installation of a tracking device, irrespective of the value of the vehicle:

A tracking device remains a preference for Theft/ Hijacking cover on the following vehicles:

- Toyota Fortuner
- Toyota Hilux
- Toyota Corolla
- Toyota Tazz
- Toyota Yaris
- Toyota Run X
- VW Polo
- VW Golf
- Nissan NP200
- Ford Ranger

The following underwriting criteria will be applicable on all the above-mentioned vehicles:

1. An additional compulsory excess of 20% of the claim will be applicable in the event of theft and/ or hijacking where no tracking device has been fitted.
2. Should a tracking device be installed the additional 20% compulsory excess will be waived.

Spare Parts.

If your car is damaged and any part, accessory or fitment that needs to be repaired or replaced is unavailable in the Republic of South Africa, we will not pay more than an amount equal to the price of a standard ready manufactured part, accessory, or fitment as at the date of loss or damage, but not more than the manufacturer's latest list price.

5. EXCLUSIONS SPECIFIC TO CAR INSURANCE.

We will not cover you:

- The car is being used in a way different from the class of use described on the schedule.
- You or any person drives the car without a driver's licence that is valid in the territory in which the car is being used.
  - If a licence is up for renewal the driver must have held and not be disqualified from holding or obtaining a renewed licence. An expired driver's licence will not by itself affect the cover. The maximum period accepted for an expired driver's license will be no more than 6 (six) months after the expiry date.
  - This exclusion will not apply if the person driving is in possession of a valid learner's licence and follows the relevant regulations for learner drivers which includes being always accompanied by a licensed driver.
- If the car was being driven by any person under the influence of intoxicating liquor or drugs.
- While the concentration of blood alcohol exceeds the legal limit.
- Whilst there are witnesses and/ or metro police and/ or medical personnel that can testify that the driver was deemed to be intoxicated at the scene of an accident.
- If the car was in a condition which does not comply the road traffic laws and regulations of the Republic of South Africa or any similar legislation which applies to the territory in which the car is being used.
- If the car is a goods vehicle and was being used to carry goods for business or professional purposes.

- For any depreciation in value whether arising from repairs following a defined event or otherwise or any consequential loss or damage except as specifically provided.

We will not pay:

More than 5% of the insured amount listed on the schedule, less the excess payable, for any type of radio and other audio-visual equipment other than radio and sound equipment installed by the manufacturer of the vehicle when new. If radio or sound equipment is specified in the schedule, the value shown against the radio or equipment will be the maximum that we will pay in the event of a claim.

The following is not covered:

- Damage due to wear and tear, gradual deterioration, or corrosion.
- Mechanical or electrical breakdown failure or breakage.
- Damage caused by impact with potholes or pavements are seen as accident damage and does not require additional damage to other parts of the vehicle and will be covered subject to the first amount payable as stated in the schedule.
- Damage to tyres by application of brakes or by road punctures cuts and/or bursts caused by obstacles and/or inequalities of the road surfaces unless another part of the same vehicle sustains damage at the same time which damage is attributable to the same incident and the agreed damage is equal to or exceeds R2500 or the excess/first amount payable whichever is the greater.
- Damage to springs and shock absorbers by application of brakes or caused by obstacles and/or inequalities of the road surfaces or impact with obstacles and/or inequalities of the road.

If there are undamaged parts in a pair or set of parts, the following conditions will be applicable:

- Such pair or set will only be covered if it will influence the warranty of the vehicle, and this is confirmed by the manufacturer in writing or in terms of the warranty agreement.
- Tread already used on tyres and wear and tear on shocks or springs will affect the settlement of the claim.
- Renasa retains the right to all salvage.

We will not be liable for any claim or liability arising out of a contract.

Territorial Limits.

We will not be liable for loss, damage, injury, or liability caused, sustained, or incurred outside the territorial as described in the Definitions except for loss or damage to the vehicle while in transit on water between ports in the territorial limits. If the car is a 4x4-wheel drive or a 2X4 with a differential lock, then we will cover loss or damage to the car while being transported by sea between ports in these territories and including loading and unloading incidental to such transit.

THIRD PARTY LIABILITY UNDER CAR INSURANCE.

1. WHAT IS COVERED.

We will cover you if you are held liable for person's accidental death, bodily injury, loss, or damage to property caused by:

- The insured car as listed on the schedule or,
- While the insured car is towing a trailer, caravan, car, or a goods vehicle not exceeding 3 500kg. We do not cover you if you are towing vehicles for reward.

We will cover any person who is driving the insured car with your permission if that person is held liable for person's accidental death, bodily injury, loss, or damage to property. We will compensate the person driving with your permission only if:

- They do not have a right to compensation under any other insurance.
- They have not been refused motor insurance at any time; and
- They have complied with the terms, conditions, and exclusions of this policy.

It is your responsibility to ensure that any person driving or using your vehicle is aware of the terms, conditions, and exclusions of this policy.

2. WHAT WE WILL PAY.

We will cover you for up to a maximum of R5 000 000 including all costs and expenses for any one accident or series of accidents from a single event.

If the person driving the vehicle is under 25 years old, we will cover them for up to a maximum of R2 500 000 including all costs and expenses for any one accident or series of accidents from a single event.

3. ADDITIONAL COVER APPLICABLE TO THIRD PARTY LIABILITY UNDER CAR INSURANCE.

If you drive or use a car not insured under this policy, we will cover you if you are held liable for another person's death, bodily injury, loss, or damage to property excluding loss or damage to the vehicle itself. We will only provide cover if you do not own the vehicle and you are not buying, leasing, or hiring the vehicle.

4. WHAT IS NOT COVERED.

- We do not cover liability for death of or bodily injury to the following people:
  - You, a person using or driving the vehicle with your permission or members of your family who normally live with you.
  - Your employees, other than your domestic staff, acting in the course of their employment with you at the time of the event.
  - Any person in or on a caravan or trailer while the vehicle is towing it.
  - Any passenger who was outside the cab of the vehicle at the time of the event.
- We do not cover any liability for loss of or damage to property:
  - that you, a person using or driving the vehicle with your permission, or any members of your family own, look after or control.
  - In or on a caravan or trailer while being towed.
  - We do not cover any liability that is related to pollution or contamination of any type following an accident involving the insured vehicle. This includes the cost of cleaning up or replacing any property damaged by pollution or contamination.
- We will not cover any liability under this policy:
  - If you, or any other person with your permission, drives the vehicle without a driver's or learner's licence that is valid in the country where the vehicle is being used and does not comply with the legal requirements applicable in that country.
  - While you drive the vehicle under the influence of alcohol or drugs.
  - While you drive the vehicle when your blood-alcohol level is over the legal limit.
  - If any other person drives the vehicle with your permission, and is under the influence of alcohol or drugs, or their blood-alcohol level is over the legal limit.
  - If the vehicle does not comply with the Road Traffic ordinances of South Africa, or similar legislation that applicable in any other country in which the vehicle is being driven.
- We do not cover any liability arising from a contract.
- We do not cover any liability where you have insurance for liability under any other motor vehicle insurance legislation.
- We do not cover any liability while a goods-carrying vehicle is being used to transport goods for business or professional purposes.
- We will not cover any liability incurred outside the territorial limits as defined.

SECTION 7: MOTORCYCLE

Motorcycle refers to motorcycles and motor scooters with or without a sidecar. It does not include quadbikes or all-terrain vehicles.

1. WHAT IS INSURED.

We will insure the motorcycle listed in the schedule and owned, hired, or leased by you according to the scope of cover indicated on the schedule.

If Comprehensive Cover is indicated on the schedule, then this insurance will cover:

- Loss or damage to the motorcycle, and
- Liability to third parties.

If Third party Cover is indicated on the schedule, this insurance will cover:

- Liability to third parties.

2. WHAT WE WILL PAY FOR LOSS OR DAMAGE TO THE INSURED MOTORCYCLE. (THIS DOES NOT TO APPLY TO THIRD PARTY COVER).

If the insured motorcycle or any part of it is lost or damaged, we will compensate you by any one or more of the following methods:

- Pay for repairs at a repairer of our choice.
- Pay for replacement.
- Pay cash to the amount of the loss or damage.

If the purchase of the motorcycle was financed and there is still money owed on the motorcycle, then any money that we would pay you will first be used towards repaying the money still owed on the motorcycle. The receipt by the owners of the motorcycle in terms of the finance agreement will be a complete discharge to us for the repayment.

The maximum that we will pay will be the reasonable retail value of the motorcycle at the time of loss or damage or the insured amount shown on the schedule, whichever is lower, less the excess payable.

If we pay the maximum amount for your claim, then we will not refund you any premiums for the unexpired period of insurance.

3. ADDITIONAL COVER APPLICABLE TO MOTORCYCLE INSURANCE.

Protection and repair.

If your motorcycle is lost or damaged, we will pay the reasonable costs of storage, protection and towing or removal of the motorcycle to the nearest repairer or safe place up to an amount of R 2 750 + VAT.

You can authorise repairs to the motorcycle for up to R 2 000 without asking us, but you must provide a detailed quote as soon as possible after the repairs have been conducted.

Delivery after repair.

After repairs, we will pay the reasonable cost of delivering your motorcycle to your South African address.

Credit Shortfall.

If there is a total loss of the motorcycle and the amount payable by us is less than the amount you still owe under a finance agreement, we will pay an additional amount to cover the shortfall less:

- Any arrears you may have in instalments or rentals and the interest payable on such arrears.
- All refunds of premium for cancelling any insurance cover relating to the motorcycle.
- The increased instalments or rentals that would have been paid had there been no residual capital value at the end of the finance period, calculated to the month in which the claim is settled.

- The excess payable.
- Always provided that:
    - The total amount we pay including the amount paid for the motorcycle will not be more than the insured amount indicated on the schedule minus the excess payable.
    - This does not apply to any financial agreement where the amount of any instalment is different by more than 10% from any other instalment.
    - This does not apply if the shortfall in the amount owed is because of a re-advance or refinancing of any agreement.

TERMS AND CONDITIONS APPLICABLE TO MOTORCYCLE INSURANCE.

Excess payable.

In the event of loss or damage to the motorcycle, you will be responsible for the excess payable as shown on your schedule. This excess will be calculated separately for each vehicle.

Description of use.

The motorcycle is only covered while it is being used according to the class of use as shown on the schedule.

Class 1 Private Use- the motorcycle is only covered while being used for private, domestic, recreational and pleasure purposes including travel to and from work, but not for business and professional purposes.

Class 2 Business Use - the motorcycle is only covered while being used for private, domestic, pleasure, business, and professional purposes, including travel to and from work, business, and professional purposes.

The motorcycle will not be covered while being used for hiring, carriage of passengers for hire or carriage of fare-paying passengers, commercial travelling, riding instruction for reward, racing, speed or other contests, rallies, trials or use for any purpose in connection with the motor trade. The term “motor trade” will not invalidate any cover provided to you while the motorcycle is in the custody or control of any member of the motor trade and used for its maintenance or repair.

Traffic Offences.

You must immediately inform us in writing if you become aware that:

- Any driving licence issued to you, or an authorised driver is endorsed, suspended, or cancelled.
- Any rider of the motorcycle has been charged or convicted of reckless or negligent driving or suspected to be riding under the influence of drugs or intoxicating liquor by any recognised officials such as policy or traffic officials or medical personnel.

Roadworthy.

You must take all reasonable steps to protect and maintain the insured motorcycle in accordance with the roadworthy requirements of any legislation applying within the territorial limits. We will have the right of access to examine the motorcycle or any part of it at any time.

4. EXCLUSIONS SPECIFIC TO MOTORCYCLE INSURANCE.

We will not cover the insured motorcycle if:

- The motorcycle is being used in a way different from the class of use described on the schedule.
- You or any person rides the motorcycle without a driver’s licence that is valid in the territory in which the motorcycle is being used.
    - If a licence is up for renewal the rider must have held and not be disqualified from holding or obtaining a renewed licence. An expired driver’s licence will not by itself affect the cover. The maximum period accepted for an expired driver’s license will be no more than 6 (six) months after the expiry date.
    - This exclusion will not apply if the person riding is in possession of a valid learner’s licence and follows the relevant regulations for learner riders.
- If the motorcycle was being ridden by any person under the influence of intoxicating liquor or drugs or while the concentration of blood alcohol exceeds the legal limit.
- Whilst there are witnesses and/ or metro police and/ or medical personnel that can testify that the rider appeared to be intoxicated at the scene of an accident.

- If the motorcycle was in a condition which does not comply with the road traffic laws and regulations of the Republic of South Africa or any similar legislation which applies to the territory in which the motorcycle is being used.

We will not pay:

- For any theft of accessories unless the vehicle is stolen at the same time.
- For any type of radio and audio-visual equipment unless specified in terms of the All-Risk section of the policy.
- The following is not covered:
    - Damage due to wear and tear, gradual deterioration, or corrosion.
    - Mechanical or electrical breakdown, failure, or breakage.
    - Damage caused by impact with potholes or pavements are seen as accident damage and does not require additional damage to other parts of the vehicle and will be covered subject to the first amount payable as stated in the schedule.
    - Damage to the engine unless another part of the same vehicle is damaged in an accident at the same time or unless thieves or persons of malicious intent cause such damage.
    - Damage to tyres by application of brakes or by road punctures cuts and/or bursts caused by obstacles and/or inequalities of the road surfaces or impact with obstacles and/or inequalities of the road surfaces unless some other part of the vehicle sustains damage at the same time which damage is attributable to the same incident and the agreed damage is equal to or exceeds R 2 500 or the excess/first amount payable whichever is the greater.
    - Damage to springs and shock absorbers by application of brakes or caused by obstacles and/or inequalities of the road surfaces or impact with obstacles and/or inequalities of the road.
- If there are undamaged parts in a pair or set of parts, we will only pay for the damaged parts.
- We will not be liable for any claim or liability arising out of a contract.
- We will not be liable for loss, damage, injury, or liability caused, sustained, or incurred outside the territorial limits of the Republic of South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Zambia and Zimbabwe except for loss or damage to the motorcycle while in transit by water between ports in the territorial limits.

THIRD PARTY LIABILITY UNDER MOTORCYCLE INSURANCE.

1. WHAT IS COVERED.

For the motorcycles listed on the schedule, we will cover you if you are held liable for person's accidental death, bodily injury, loss, or damage to property caused by the insured motorcycle as listed on the schedule.

We will cover any person who is riding the insured motorcycle with your permission if that person is held liable for person's accidental death, bodily injury, loss, or damage to property We will compensate the person riding with your permission only if:

- They do not have a right to compensation under any other insurance.
- They have not been refused motor insurance at any time; and
- They have complied with the terms, conditions, and exclusions of this policy. It is your responsibility to ensure that any person driving or using your vehicle is aware of the terms, conditions, and exclusions of this policy.

2. WHAT WE WILL PAY.

We will cover you for up to a maximum of R5 000 000 including all costs and expenses for any one accident or series of accidents from a single event.

3. WHAT IS NOT COVERED.

We do not cover liability for death of or bodily injury to the following people:

- Any pillion or side car passenger.
- You, a person using or riding the motorcycle with your permission or members of your family who normally live with you.
- We do not cover any liability for loss of or damage to property that you, a person using or riding the motorcycle with your permission, or any members of your family own, look after or control.

We will not cover any liability under this policy:

- If you, or any other person with your permission, rides the motorcycle without a licence or learner's licence that is valid in the country where the vehicle is being used.
- While you ride the motorcycle under the influence of alcohol or drugs.
- While you ride the motorcycle when your blood-alcohol level is over the legal limit.
- If any other person rides the motorcyle with your permission, and is under the influence of alcohol or drugs, or their blood-alcohol level is over the legal limit.
- Whilst there are witnesses and/ or metro police and/ or medical personnel that can testify that the rider appeared to be intoxicated at the scene of an accident.
- If the vehicle does not comply with the Road Traffic ordinances of South Africa, or similar legislation that applicable in any other country in which the vehicle is being ridden.
- We do not cover any liability arising from a contract.
- We do not cover any liability where are covered under any other motor vehicle insurance legislation.
- We will not cover any liability incurred outside the territorial limits as defined.

ONLY APPLICABLE IF THE COVER IS STATED AS THIRD PARTY ONLY IN THE SCHEDULE:

If the cover in the schedule is stated as Third Party only, the following sections of cover are deleted:

- Additional cover:
  - Protection and repair costs.
  - Delivery after repair.
  - Credit shortfall.
  - Excess payable.

SECTION 8: CARAVAN AND TRAILER

Trailer refers to a trailer or caravan and its permanent fittings. A trailer cannot have a means of self-propulsion and must be designed to be pulled by a self-propelled vehicle. Cover is limited to being pulled by a self-propelled vehicle insured and listed in terms of the policy and owned by you.

1. WHAT IS INSURED.

We will cover you for loss and damage to the trailer listed in the schedule and owned, hired, or leased by you. We will cover any liability that you might be liable for to third parties that may arise while using the insured trailer.

2. WHAT WE WILL PAY FOR LOSS OR DAMAGE TO THE INSURED TRAILER.

If the insured trailer or any part of it is lost or damaged, we will compensate you by any one or more of the following methods:

- Pay for repairs at a repairer of our choice.
- Pay for replacement.
- Pay cash to the amount of the loss or damage.

If the purchase of the trailer was financed and there is still money owed to the finance house, then any money that we would pay you will first be used towards repaying the money still owed on the trailer. The receipt by the owners of the trailer in terms of the finance agreement will be a complete discharge to us for the repayment.

The maximum that we will pay will be the reasonable retail value of the trailer at the time of loss or damage or the insured amount shown on the schedule, whichever is lower, less the excess payable.

If we pay the maximum amount for your claim, then we will not refund you any premiums for the unexpired period of insurance.

3. ADDITIONAL COVER APPLICABLE TO TRAILER INSURANCE.

Protection and repair.

If your trailer is lost or damaged, we will pay the reasonable costs of storage, protection and towing or removal of the trailer to the nearest repairer or safe place. The maximum amount payable will not exceed R 2 750 +VAT.

You can authorise repairs to the trailer for up to R 2 000 without asking us, but you must provide a detailed quote as soon as possible after the repairs have been conducted.

Delivery after repair.

After repairs, we will pay the reasonable cost of delivering your trailer to your South African address.

4. TERMS AND CONDITIONS APPLICABLE TO TRAILER INSURANCE.

Traffic Offences.

You must immediately inform us in writing if you become aware that:

- Any driving licence issued to you, or an authorised driver is endorsed, suspended, or cancelled.
- Any driver towing the trailer has been charged or convicted of reckless, negligent, or inconsiderate driving.

Roadworthy.

You must take all reasonable steps to protect and maintain the insured trailer in accordance with the roadworthy requirements of any legislation applying within the territorial limits. We will have the right of access to examine the trailer or any part of it at any time.

5. EXCLUSIONS SPECIFIC TO TRAILER INSURANCE.

We will not cover the insured trailer if:

- The trailer is being used for anything other than social, domestic or pleasure purposes.
- You or any person tows the trailer without an appropriate driver's licence that is valid in the territory in which the trailer is being used.
  - If a licence is up for renewal the driver must have held and not be disqualified from holding or obtaining a renewed licence. An expired driver's licence will not by itself affect the cover.
- This exclusion will not apply if the person driving is in possession of a valid learner's licence and follows the relevant regulations for learner drivers.
- If the trailer was being towed by any person under the influence of intoxicating liquor or drugs or while the concentration of blood alcohol exceeds the legal limit.
- If the trailer was in a condition that does not comply the road traffic laws and regulations of the Republic of South Africa or any similar legislation that applies to the territory in which the trailer is being used.
- We will not cover the following:
  - Damage due to wear and tear, gradual deterioration, or corrosion.
  - Mechanical or electrical breakdown, failure, or breakage.
  - Damage caused by impact with potholes or pavements are seen as accident damage and does not require additional damage to other parts of the vehicle and will be covered subject to the first amount payable as stated in the schedule.
  - Damage to tyres by application of brakes or by road punctures cuts and/or bursts caused by obstacles and/or inequalities of the road surfaces or impact with obstacles and/or inequalities of the road surfaces unless some other part of the vehicle sustains damage at the same time which damage is attributable to the same incident and the agreed damage is equal to or exceeds R 2 500 or the excess/first amount payable whichever is the greater.
  - Damage to springs and shock absorbers by application of brakes or caused by obstacles and/or inequalities of the road surfaces or impact with obstacles and/or inequalities of the road.

If there are undamaged parts in a pair or set of parts, we will only pay for the damaged parts.

We will not be liable for any claim or liability arising out of a contract.

We will not be liable for loss, damage, injury, or liability caused, sustained, or incurred outside the territorial limits of the Republic of South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Zambia and Zimbabwe except for loss or damage to the trailer while in transit by water between ports in the territorial limits. If the car towing the caravan is a 4x4 or a 2X4 (with differential lock), then we will cover loss or damage to the car while being transported by sea between ports in these territories and including loading and unloading incidental to such transit.

THIRD PARTY LIABILITY UNDER TRAILER INSURANCE.

1. WHAT IS COVERED.

We will cover you if you are held liable for a person's accidental death, bodily injury, loss, or damage to property caused by or in connection with the insured trailer as listed on the schedule.

2. WHAT WE WILL PAY.

We will cover you for up to a maximum of R5 000 000 including all costs and expenses for any one accident or series of accidents from a single event.

3. WHAT IS NOT COVERED

We do not cover liability for death of or bodily injury to the following people:

- Any person being carried in or on the trailer.
- You, a person using or towing the trailer with your permission or members of your family who normally live with you.

We do not cover any liability for loss of or damage to property:

- that you, a person using or towing the trailer with your permission, or any members of your family own, look after or control.
- being carried in or on the trailer.

We will not cover any liability under this policy:

- If you, or any other person with your permission, tows the trailer without an appropriate driver's licence that is valid in the country where the trailer is being used.
- While you tow the trailer under the influence of alcohol or drugs.
- While you tow the trailer the vehicle when your blood-alcohol level is over the legal limit.
- If any other person tows the trailer with your permission, and is under the influence of alcohol or drugs, or their blood-alcohol level is over the legal limit.
- If the trailer does not comply with the Road Traffic ordinances of South Africa, or similar legislation that applicable in any other country in which the vehicle is being driven.
- We do not cover any liability arising from a contract.
- We do not cover any liability where you are covered under any other motor vehicle insurance legislation.
- We will not cover any liability incurred outside the territorial limits of the Republic of South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Zambia, and Zimbabwe.

SECTION 9: WATERCRAFT

Boat means any the watercraft specified in the schedule comprising of the hull not exceeding a 10-meter superstructure, including all permanent fixtures, fittings, machinery, engines, motors, boats, fishing and protective gear and specified equipment such as would normally be sold as one unit.

1. WHAT IS INSURED.

We will insure the boat listed on the schedule against loss or damage as the direct result of an insured event.

2. WHAT YOU ARE INSURED AGAINST:

You are insured against:

- Accident and perils of the sea or inland waters.
- Fire, lightning, explosion, earthquake, or volcanic eruption.
- Malicious acts.
- Outboard motors dropping off or falling overboard provided it is securely locked onto the vessel by a device in addition to its normal method of attachment.
- Negligence of any person whether in charge of the vessel or not.
- Theft of the entire boat.
- Theft of outboard motor provided it is securely locked onto the vessel or its boat by an anti-theft device.
- Theft of machinery including outboard motor, gear or equipment if stolen with the vessel or following forcible and violent entry into the vessel or place of storage.

We shall not be liable under this section for more than the insured amount stated in the schedule in respect of any one accident or series of accidents arising out of any one event with a maximum of the sum insured as stated in the schedule for any one boat.

3. WHAT WE WILL PAY FOR IN THE CASE OF LOSS OR DAMAGE DUE TO AN INSURED EVENT.

If the insured boat is lost or damaged by an insured event, we will compensate you by any one or more of the following methods:

- Pay for repairs at a repairer of our choice.
- Pay for replacement.
- Pay cash to the amount of the loss or damage less the excess payable.

If the purchase of the boat was financed and there is still money owed on the boat, then any money that we would pay you will first be used towards repaying the finance house. The receipt by the owners of the boat in terms of the finance agreement will be a complete discharge to us for the repayment.

The maximum that we will pay will be the market/ agreed value of the same or similar boat if the boat is less than 4 years old.

If the boat is more than 4 years old, the maximum that we will pay will be the current market value of the boat.

If the cost of the repair or rebuilding of the structure is more than the insured amount shown on your schedule, you will bear a rateable portion of the loss. *The portion of the loss that we will have to pay is calculated as:*

$$\frac{\textit{CURRENT MARKET VALUE}}{\textit{SUM INSURED}} \textit{ x CLAIM AMOUNT = SETTLEMENT}$$

If we pay the maximum amount for your claim, then we will not refund you any premiums for the unexpired period of insurance.

4. ADDITIONAL COVER APPLICABLE TO BOAT INSURANCE.

Sighting Expenses.

We will cover the expense of sighting the underwater section of the hull after grounding if reasonably incurred specially for that purpose and authorised by us in writing even if no damage is found.

Emergency and Salvage charges.

We will cover all charges and expenses (up to the sum insured for the item concerned) reasonably and necessarily incurred in minimising or averting a loss that would be covered by this policy.

Transit Risks.

Any loss or damage caused during transit on land (including loading and unloading) but excluding scratching and denting and liability to third parties. This section also extends to include claims made by third parties for death, injury or damage arising out of such loading or unloading operations.

We will not be liable for any loss or damage while the vessel is:

- being conveyed by a person who has no valid driver's licence unless the person concerned is charged with the theft or illegal use of the vehicle used for conveying the vessel.
- In the custody or under the control of any person who is under the influence of intoxicating liquor or any drug.
- being transported on a non-registered and unspecified trailer.

Emergency Expenses.

We will cover you for medical expenses incurred in treating bodily injury sustained by any person while on board the vessel because of an accident up to a maximum of R 2 000 per person and R 10 000 in total per occurrence.

If your boat is lost or damaged, we will pay the reasonable costs of storage, protection and towing or removal of the boat to the nearest repairer or safe place. The maximum amount payable will not exceed R 5 000.

You can authorise repairs to the boat for up to R3 000 without asking us, but you must provide a detailed quote as soon as possible after the repairs have been conducted.

Credit Shortfall.

If there is a total loss of the boat and the amount payable by us is less than the amount you still owe under a finance agreement, we will pay an additional amount to cover the shortfall less:

- Any arrears you may have in instalments or rentals and the interest payable on such arrears.
- All refunds of premium for cancelling any insurance cover relating to the motorboat.
- The increased instalments or rentals that would have been paid had there been no residual capital value at the end of the finance period, calculated to the month in which the claim is settled.
- The excess payable.

Always provided that:

- The total amount we pay including the amount paid for the boat will not be more than the insured amount indicated on the schedule minus the excess payable.
- This does not apply to any financial agreement where the amount of any instalment is different by more than 10% from any other instalment.
- This does not apply if the shortfall in the amount owed is because of a re-advance or refinancing of any agreement.

Yacht Racing Risks.

The cost of repairing or replacing sails, masts, spars, standing and running rigging lost or damaged by an insured event while the yacht is racing, but we will only pay a maximum of two-thirds of the insured amount specified in the schedule provided that the loss or damage is caused by the vessel being stranded, sunk, burnt, on fire, in collision, or in contact with any external substance (ice included) other than water.

5. TERMS AND CONDITIONS APPLICABLE TO BOAT INSURANCE.

First Amount Payable.

In respect of any occurrence giving rise to a claim in respect of the vessel you will be responsible for the First Amount Payable shown in the schedule.

Territorial limits.

We will not be liable for loss, damage, injury, or liability caused sustained or incurred outside the territorial limits of the Republic of South Africa, Botswana, Lesotho, Mozambique, Namibia, Swaziland, Zambia, and Zimbabwe. Subject to a maximum cruising range of 12 nautical miles from the coast of the Republic of South Africa Malawi Zambia Namibia or Mozambique.

Care of Vessel.

You will take all reasonable steps to protect and maintain the vessel in a proper state of repair and seaworthiness.

Left afloat clause.

We will not be liable for loss of or damage to the vessel or for liability to any third party or for any salvage services caused by the vessel being stranded, swamped, sunk, or breaking adrift whilst left moored or anchored unattended off an exposed beach or shore.

Competency.

We will not be liable for loss or damage, injury or liability caused, sustained, or incurred whilst the vessel is being piloted by any person not competent to pilot such vessel unless under the immediate supervision of a person so competent.

Fire extinguishing systems.

All fire extinguishing systems must be professionally installed and maintained in efficient working order. Failure to adhere to this condition may result in your claim being rejected.

6. EXCLUSIONS SPECIFIC TO BOAT INSURANCE.

We will not cover the insured boat against loss and damage if:

- The boat is being used for anything other than private or pleasure purposes.
- The boat is let out on hire or charter.
- The boat is being towed in the water except:
    - When in need of assistance.
    - For customary towage in connection with laying up, fitting out or repairs.
- Towing or salvaging a vessel other than one in distress.
- Towing or salvaging a vessel (whether in distress or not) under a contract arranged prior to commencing towing or salvaging.
- Participating in racing or speed tests or any trials other than yacht racing.
- Left moored or anchored unattended off an exposed beach or shore and it becomes stranded, sunk, swamped or breaks adrift.

Damage or loss is not covered if it is the direct result of:

- The lack of due diligence on your part.
- Wear and tear, gradual deterioration, or corrosion.
- Mechanical or electrical breakdown of machinery, engines, motors, batteries, and their connections (other than the shaft and propeller) unless occasioned by external causes not otherwise excluded.

We will not cover damage to:

- Masts, spars, sails, standing or running rigging while the vessel is racing unless such loss or damage is caused by the vessel being stranded, sunk, burnt, on fire, in collision or in contact with any external substance (ice included) other than water.
- Any part condemned solely because of a fault in design or construction.

- Due to any defect resulting from either negligence or breach of contract in respect of any repair or alteration work.
- personal effects, consumable stores, fishing gear or moorings.
- To the vessel if used as a houseboat or permanent residence, fire or explosion to a vessel fitted with inboard machinery unless the vessel is equipped in the engine room or engine space, tank space and galley, with an automatic fire extinguishing system or one having controls at the steering position. Warranted that any fire extinguishing system must be professionally installed and maintained in efficient working order.
- We will not cover the theft of inflatable craft when deflated unless following forcible and violent entry into the vessel or place of storage or if stolen with the vessel. A vehicle is not considered a place of storage within the terms of this section.

THIRD PARTY LIABILITY UNDER BOAT INSURANCE.

What is covered.

We will cover you, or any person using the boat with your permission, or any water-skier being towed or preparing to be towed by the insured boat against any amounts that they may become legally liable to pay in respect of:

- Death of or bodily injury to any person other than yourself or the permitted user.
- Loss of or damage to property not belonging to you or the permitted user.
- Attempts or actual raising, removal, or destruction of the wreck of the vessel or any neglect or failure to raise, remove or destroy the wreck.
- Expenses incurred by You with our prior written consent in connection with official enquiries and coroner's inquests.
- Legal costs incurred with our prior written consent in defending any action or contesting liability whether such action proceeds in the criminal or civil court or not.

What we will pay.

We will cover you for up to a maximum of R1 000 000 including all costs and expenses for any one accident or series of accidents from a single event.

What is not covered.

We do not cover liability for death of or bodily injury to the following people:

- Fare-paying passengers and loss of or damage to their property.
- Any person employed in any capacity by you in connection with the vessel or similarly employed by any person using the vessel with your permission or similarly employed by any water skier. We do not cover any liability for loss of or damage to property.
- Any person operating or employed by the operator of a shipyard, repair yard, slipway, yacht club, marina, sales agency, or similar organisation if on-board in the course and within scope of their employment.

We will not cover any liability due to:

- Accidents arising from any person engaged in kiting or other airborne sport whilst being towed by the insured vessel or preparing to be towed by the insured vessel or until safely back on board the vessel.
- Accidents arising while the vessel is in transit by mechanically propelled road vehicle, rail, ship, or aircraft.
- Fines or penalties arising under contract.
- Fines or other penalties imposed under any statutory code or common law in respect of any offence committed.

SECTION 10: COMPUTER EQUIPMENT

DEFINITION.

For this section property insured means electronic data processing equipment and other related accessories described in the schedule that belong to you in your personal capacity.

COVER PROVIDED.

1. OUR INDEMNITY TO YOU.

- If the property insured is damaged and can be repaired by an approved repairer, we pay for the cost of repair, less the First Amount Payable, or the insured amount, less the First Amount Payable, whichever is the lesser.
- If the property insured is stolen and not recovered, or lost or damaged beyond economic repair, the basis of indemnification will be the cost of replacing a new item of the same or a similar model or of equal performance and/or capacity, or if such be impossible, its replacement by new property having the nearest equivalent performance and/or capacity to the property lost or damaged, less the First Amount Payable, but limited to the insured amount, less the First Amount Payable, whichever is the lesser, provided that if:
    - you are unwilling or unable to replace the property insured or fail to replace it within 6 (six) consecutive months of the date of loss or damage, the amount payable will be the market value of the property insured immediately before the loss or damage, or
    - if, at the time of loss or damage, the replacement value of the property insured as new exceeds the insured amount, you will be your own insurer for the difference and bear a rateable proportion of the loss or damage.

2. INSURED EVENTS.

Material damage.

Physical loss of or damage to the property insured described in the schedule, arising from any cause not specifically excluded.

Recompilation of data.

Costs and expenses necessarily and reasonably incurred in the recompilation of data and/or programmes recorded on data storage media that is lost because of accidental erasure or theft of the hardware.

3. SPECIAL EXCLUSIONS.

We are not liable for:

In respect of material damage:

- loss or damage provided for in terms of any guarantee, maintenance, and/or lease arrangement.
- loss or damage caused:
    - by vermin, moths, or gradually operating causes.
    - during any process of cleaning or upgrading.
    - by confiscation or detention by any process of law, or
    - by wear and tear, development of poor contacts, scratching of painted or polished surfaces.
- parts having a short life span such as (but not limited to) cathode ray tubes, bulbs, fuses, or disposable buffer circuits. If such parts are damaged because of damage to other parts, we will indemnify you for the residual value of these parts.
- property insured lost from an unattended motor vehicle, unless
    - it was concealed in a locked boot or compartment forming part of a locked vehicle, accompanied by violent and forcible entry to the vehicle, or
    - if there is violent and forcible entry to the vehicle, and you bear the first 20% (minimum R250) of any claim.

- loss of use or other consequential loss, damage, or liability of any nature whatsoever, or
- the First Amount Payable shown in the schedule of any claim. This exclusion does not apply if you are liable for the first 20% (minimum R250) in terms of 3.1.4.2 above.

In respect of recompilation of data:

- accidental erasure caused by programme errors, viruses, incorrect entry or the inadvertent cancellation or corruption of data.
- more than R5 000 for any one event or series of events arising from one event, or
- the First Amount Payable shown in the schedule.

SECTION 11: EXTENDED PERSONAL LEGAL LIABILITY

1. WHO IS COVERED.

You, the policy holder named on the schedule, and members of your family that normally live with you.

2. WHAT IS COVERED.

This insurance covers you if you are liable for any amount as the result of an event anywhere in the world that occurred while you were insured if:

- Your other insurance does not cover the Liability for any reason other than you failing to follow the conditions of insurance.
- You have been paid the full amount in respect of your other insurance policies but the amount you are liable for is more than the insured amount of your other insurance policies.

3. WHAT WE WILL PAY.

We will pay:

- the amounts `for which you are liable.
- legal costs of the other person for which you are liable.
- costs that you incur with our permission to settle or defend the claim against you.

The maximum we will pay including all legal and other costs and expenses is the insured amount stated in the schedule less any excess payable by you.

4. TERMS AND CONDITIONS SPECIFIC TO EXTENDED PERSONAL LIABILITY.

To claim for this benefit, you must have:

- an existing insurance policy with a South African, Namibian, or Botswanan insurer that covers one or more of the following: Personal Liability, Property Owners Liability, Tenants Liability, Motor vehicle Liability or Watercraft Liability.

Or

- an existing insurance policy with any insurer in the world that covers one or more of the following: Property Owners Liability, Motor vehicle Liability, or Watercraft Liability.

5. EXCLUSIONS SPECIFIC TO EXTENDED PERSONAL LIABILITY.

We do not compensate for:

- any award or settlement made in countries that follow the laws of the USA or Canada.
- any order made to enforce an award or settlement made in the USA or Canada.

We do not compensate for Liability related to:

- your employment, business, or profession. This includes if you sell anything or provide services for any form of payment.
- hiring out any property, whether movable or immovable for money or any other benefit, unless the immovable property is used as a private Home and is covered by your other insurance.
- you are buying, selling, or swapping any movable or immovable property, or any liability that results because you failed to fulfil your obligations relating to such a sale or exchange.

We do not compensate for:

- Liability claims that arise because you recklessly ignored the consequences of what you were doing or failing to do.
- Liability claims that results from your own dishonest or fraudulent or malicious act.
- Liability claims that results from a physical assault or seduction you commit.

We do not compensate for Liability that results from loss of or damage to property to the extent that it is covered by any other insurance policy.

We do not compensate for:

- any liability that results from the ownership or use of any aircraft. We compensate you for Liability that results from the use or ownership of model aircrafts, drones and hang gliders.
- any liability that relates to a law that controls the use of vehicles if:
    - by law you must insure against the liability, or
    - the State or any Government body or authority accepts Liability for the claim.
- any Liability for the loss of or damage to a vehicle, watercraft, or aircraft that you own or that you look after or control.
- any Liability that relates to Motor vehicle or watercraft Liability unless:
    - it is covered by your other insurance; or
    - the only reason it is not covered by your other insurance because it falls outside the countries where the other insurance applies.

We do not compensate for Liability arising from a contract you entered unless you would have been liable if there were no contract.

We do not compensate for any Liability related to:

- any debt of any nature whatsoever owed by you.
- you failing to pay maintenance or alimony; or
- any breach of promise or action.

We do not compensate for any Liability related to:

- a medical condition caused by or related to Human Immune Virus (HIV) or any variations of HIV.
- a medical condition caused by or related to Acquired Immune Deficiency Syndrome (AIDS) or any similar condition.

SECTION 12 MOTOR EXCESS BUYDOWN AND MOTOR EXCESS WAIVER

DEFINED EVENTS.

This **Excess Buydown** policy:

- will **reduce** your basic (or standard) motor excess, as well as, in respect of theft and hijacking, the additional motor excess (if any), on a specified vehicle following the occurrence of a loss event to a total amount of **R 1 500** in respect of every such excess applicable.
- performance is conditional and dependent upon the existence of an underlying comprehensive motor policy (thus only available as an option to a comprehensive motor policy) for the specified vehicle and subject to its general conditions, exclusions and definitions unless specifically stated otherwise. Should we repudiate your claim in terms of the associated underlying comprehensive motor policy for the specified vehicle for any reason whatsoever, no cover will be in force with this policy.

This **Excess Waiver** policy:

- will **waive** your basic (or standard) motor excess entirely, as well as, in respect of theft and hijacking, the additional motor excess (if any), on a specified vehicle following the occurrence of a loss event in respect of every such excess applicable.
- performance is conditional and dependent upon the existence of an underlying comprehensive motor policy (thus only available as an addition to an existing comprehensive motor policy) for the specified vehicle and subject to its general conditions, exclusions and definitions unless specifically stated otherwise. we repudiate your claim in terms of the associated underlying comprehensive motor policy for the specified vehicle for any reason whatsoever, no cover will be in force with this policy.

Limit of Indemnity.

The Excess **Buy-down** policy covers:

- the basic (or standard) excess from this bought down level of R1 500 up to the basic (or standard) excess applicable to the insured item, as calculated for each event claimed. The resultant applicable excess for an event will thus be reduced to a compulsory excess of **R 1 500** only.
- in respect of an additional theft or hijack excess (if any), the additional motor excess for such an occurrence up to the full additional theft or hijack excess applicable to the insured item, as calculated for each such event claimed. The resultant applicable excess for such an event will thus be reduced to a compulsory excess of **R 1 500** only.
- The Excess Buy-down cover is dependent upon a valid and authorised claim in terms of the underlying comprehensive motor policy.
- The aggregate limit of the cumulative excess amount bought down per insured vehicle in any 12-month period of insurance may not exceed R30, 000.00 (thirty thousand rand only).
- The Excess Buy-down applies only to the basic first amount payable (the basic or standard excess) and does not cover excesses applicable to extensions.

The Excess **Waiver** policy covers:

- Waives the basic (or standard) excess. The basic applicable excess will be **ZERO**.
- in respect of an additional theft or hijack excess (if any) for such an occurrence, this will be reduced to ZERO.
- The Excess Waiver cover is dependent upon a valid and authorised claim in terms of the underlying comprehensive motor policy.
- The aggregate limit of the cumulative excess amount waived per insured vehicle in any 12-month period of insurance may not exceed R30, 000.00 (thirty thousand rand only).
- The Excess Waiver applies only to the basic first amount payable (the basic or standard excess) and does not cover excesses applicable to extensions.

SPECIAL CONDITIONS.

- The Period of Insurance is the period from the inception date of the policy to the last day of the calendar month in which the inception date occurs and thereafter the period of insurance shall continue monthly.
- On receipt of the monthly premium on the first working day of each calendar month, the policy is automatically renewed by us If the premiums are not received on the due date or within 30 working days after the due date, the policy is considered cancelled on the last day of the month for which premium was last received. Due date of premium payment shall be the 1st day of every calendar month.
- You must exercise all reasonable precautions for the maintenance and safety of the property insured as well as to prevent or minimize loss or damage.
- **Limitations and amendments to the policy contract may be made by us after giving you 31 days' written notice thereof at your last contact address (incl. e-mail address) according to our records.**
- The policy or any section thereof may be cancelled by you immediately at any time or by us giving you 31 days' written notice thereof at the last contact address according to our records.
- Your vehicle must always be comprehensively insured for this cover to be effective. No claims will be settled by us in the event of us (or any other insurer) repudiating your comprehensive motor claim.
- This policy and the schedule both are the contract between us and you.
- If a claim payable under this policy is also payable under any other policy, we will only pay a proportional share of the claim.

Claims.

- In the event of an occurrence that may result in a claim, you must notify us thereof within 30 days, as well as give details of any other policy that covers the same occurrence and supply us with full details in writing together with full details of the relevant comprehensive motor policy insuring the applicable vehicle at the time.
- Any occurrence where theft or any other criminal act or loss is involved must be reported to the police immediately.

Insurer's rights after an occurrence that may lead to a claim.

- We reserves the rights to confirm the amounts deducted and to check that all documentation is complete.
- In the event of a dispute or misrepresentation, our decision will be final.
- You will, at our expense, do and permit to be done all such things as may be necessary or required by us for the purpose of enforcing any rights to which we shall be, or would become, subrogated upon indemnification to you.

Fraudulent or wilful acts.

All rights of indemnity under the policy will be forfeited in the following circumstances:

- If a claim is in any respect fraudulent or if fraudulent means are used by you, or on your behalf, to obtain any benefit under this policy.
- If a claim in any way occurs due to a wilful act committed by you or with your knowledge.
- If information in connection with a claim is not true.

EXCLUSIONS.

Excess Buy-down/ Excess Waiver does not cover:

- Windscreen or glass excesses.
- Any excess payable under any Policy Extension (e.g., Loss of Keys extension).
- Voluntary excesses.
- Non-Motor excesses.
- a claim associated with a rejected claim event on the underlying comprehensive motor policy as determined by us of the comprehensive motor policy.
- Penal or additional excesses of any kind (e.g., driver age excess, license type excess, etcetera).
- Any excess if the loss or damage does not exceed the minimum excess as stated in the schedule.

SECTION 13: INCEPTION VALUE POLICY

If your vehicle is a total loss (i.e., stolen, hi-jacked, or written off), and/ or subject to a valid claim SASRIA claim in terms of the underlying comprehensive policy where SASRIA premium is included in the comprehensive premium, we shall settle your claim as follows:

1. **If the vehicle is financed,** we shall pay your financial institution first:
   1.1. the outstanding balance that you owe as at the date of loss less the payment made in terms of the underlying comprehensive policy.
   1.2. or the balance between the retail value as determined by the underlying comprehensive policy at the time of the loss and the sum insured as at the inception date of this Inception Value Policy
   1.3. Any other monies due in terms of the policy will be paid directly to you less any excesses that may be stated in the schedule as being applicable under this Inception Value Policy.

2. **If the vehicle is not financed,** we shall pay you the inception value: less the retail value as at the date of loss; less any excesses that might be applicable as stated in the schedule under this Inception Value Policy

3. **Definition of terms**
   3.1. Inception Value shall be the retail value as at the inception of the Inception Value Policy with us.
   3.2. Retail value shall be determined as per the publication of the Mead & Mc Grouther Auto Dealers' Digest.
   3.3. Outstanding balance refers to the outstanding balance that you owe a financial institution as at the date of loss; less any:
      3.3.1. overdue instalments and arrear interest as at the date of loss.
      3.3.2. rebates you would have been entitled to had you settled the loan as at the date of loss.
      3.3.3. refunds due to you or the financial institutions.
   3.4. Vehicle shall be restricted to either a code 1 or code 2 as per the applicable Road Traffic Regulations in South Africa. and/ or a motorcycle and/ or HCV (Heavy Commercial Vehicle) provided that a legally recognised retail value as per the publication of the Mead & Mc Grouther Auto Dealers Digest can be attached to the vehicle/ motorcycle/ Heavy vehicle at the time of the loss occurring and the vehicle(s) are legally licensed as per the applicable Road Traffic Regulations in South Africa.

4. **Inception Value Policy does not pay you:**
   4.1. if your underlying comprehensive insurance is repudiated or rejected.
   4.2. if your underlying comprehensive policy is voided or cancelled.
   4.3. for any amounts payable by You in respect of the underlying comprehensive insurance and this insurance policy (including but not limited to outstanding premiums and the excess amounts applicable).

SPECIFIC TERMS AND CONDITIONS

Terms and conditions: applicable to all aspects of your Inception Value Policy:

Please familiarise yourself with the contents of the following components of the Inception Value Policy:

a) policy documents
b) the terms and conditions of our insurance.
c) the schedules.
d) all correspondence sent to you.

Alterations to and cancellation of the Inception Value Policy

Alterations to or cancellation of the Inception Value Policy will be effected in the following manner:

a) by giving you 31 days' written notice (electronically, by fax or by post to your last known postal, physical, or electronic
b) address).
c) any changes or a cancellation made to the policy will be effective from the time and date agreed to.
d) if you cancel Your policy during an insured month, there will be no premium refunds available for the
e) remaining period of the month of cancellation.

Premium Payments

If your insurance policy is cancelled due to the non-payment of premium, then your cover shall be terminated.

Reinstatement of cancelled policy

If your insurance policy is cancelled due to the non-payment of premiums (either your comprehensive cover premium or your Inception Value premium) then notwithstanding that your comprehensive policy may be reinstated, the Inception Value Policy shall not be reinstated but may be reissued from the date that you requested reinstatement and the value shall be the retail value as at the inception of the replacement Inception Value Policy.

RENASASURE IVP WORDING

Excesses payable by you each time You claim.

a) Basic excess You may be required to pay a basic excess each time you lodge a claim – if stated in the schedule to be applicable.
b) Additional excesses You may also be required to pay additional excesses as stipulated in the policy schedule, over and above the basic excess as stipulated in a) above.

Representations and legal process: disputed and repudiated claims

If we dispute the validity of or repudiate your claim – you will have ninety (90) consecutive days to make representations to us in writing and thereafter, 180 consecutive days to serve legal process on us, failing which any action shall prescribe.

Double or multiple insurance covers:

Our contribution - If the item for which you lodge a claim with us is covered by more than one insurance policy - then we will only pay you for our rateable proportion of the risk.

No claims will be paid for deliberate and fraudulent acts:

We will not pay you for:

a) fraudulent claims.
b) loss, damage, or injury arising out of deliberate acts by you, or a member of your household, or anybody who acts on your behalf or with your knowledge or approval.

SECTION 14: CAR HIRE

If your comprehensively insured vehicle is lost or damaged, We, in exchange for receipt of the premium stated in the schedule, we undertake to provide you with the use of a rented vehicle in accordance with the group selected shown on the schedule by a car rental agency nominated by us for the number of days selected and stated in the policy schedule subject to the terms and conditions set out below.

1. INSURED EVENTS.

Where your comprehensively insured vehicle for which car hire insurance has been selected has been involved in an accident or is a total loss, we shall provide you with the use of a rented car for the number of days selected and stated in the policy schedule or until settlement of your insurance claim whichever is earlier, provided that:

- a claim form and license document have been submitted to us.
- the vehicle has been left for repair at a panel beater whom we have authorised to do the repairs.
- if you have the limited car hire policy then you will only have car hire cover if your insured vehicle is a total loss and/ or stolen / hijacked and not recovered.
- the rented vehicle is returned to the nominated car rental agency as soon as you take possession of your vehicle after repairs have been completed or your claim has been settled following a total loss but not later than 24 hours after you are having been notified of the completion of the repair of your vehicle or the settlement of your claim.

2. SPECIFIC CONDITIONS.

- You must sign all documentation required by the car rental agency at the time of the delivery or collection of the rented vehicle.
- You are obligated to provide a fuel deposit, to be paid to the nominated car rental agent by means of credit card or cash, prior to the rented vehicle being dispatched by the nominated car rental agent.
- You will also be required to sign an acknowledgement of having received the rented vehicle with a full tank of fuel. The rented vehicle must be returned to the nominated car rental agent with a full tank of fuel. Should the rented vehicle be returned without a full tank of fuel, you will be responsible for the full cost of refuelling and your deposit will be used to pay for the costs of refuelling the rented vehicle. If the rented vehicle is returned with a full tank of petrol your full deposit will be refunded.
- If you fail to comply with any terms hereof, the rented vehicle shall be limited to a time determined by us.
- This policy is not transferable.
- You shall have no cover in terms of this policy if your claim in respect of your vehicle is not covered by a comprehensive motor insurance policy at the time of the claim.
- If you breach any of the terms and conditions contained herein, you shall be responsible, immediately upon demand, to effect payment of the daily rental charges, refuelling charges, mileage charges and insurance to us for the nominated car rental agency.
- The provision and use of the rented vehicle is subject to the terms and conditions of the nominated car rental agent, as far as same may be applicable and you acknowledge that you have been provided with a copy thereof.
- If we repudiate your motor comprehensive claim after your hiring a vehicle, all car hire costs will be for your own account, and you must reimburse us accordingly for any amounts which we may have paid for hiring the vehicle. The rented vehicle must be returned to the car hire company within 24-hours of you being advised of the repudiation of the claim.
- The rented vehicle may only be driven by a person in possession of a valid unendorsed driver's license agreed with the car rental agent.
- The rented vehicle may not be driven outside of the borders of the Republic of South Africa unless authorised by us in writing beforehand.
- We shall not be liable for any loss or claim arising where there is misrepresentation, non-disclosure or misdescription of any fact or circumstances.
- We shall not be liable for more than our rateable proportion of any loss or claim which is covered under another enforceable insurance policy.

3. FIRST AMOUNT PAYABLE.

You shall be responsible for the first amount payable in respect of each and every occurrence giving rise to a claim for loss or damage to the rented vehicle, which amount will be advised to you by the nominated car rental agency, and which will be levied in accordance with the terms and conditions of the Car Rental Agency's own personal insurance and / or any other agreement you may have independently entered into with the Car Rental Agency. This policy will not respond to any restrictive and/ or other terms and conditions imposed on you by the Car Rental Agent.

4. CLAIMS PROCEDURE.

In the event of a claim because of a defined event occurring during the period of insurance, you must contact your local Renasa office as soon as reasonably possible after the event of a claim.

The nominated Car Rental Agency shall arrange with you for the collection or delivery of the rented vehicle as soon as reasonably possible after the claim has been authorised by us.

You or your mandated broker must provide the nominated Car Rental Agency with the following details:

- Your name and contact details.
- Copy of your identity document and of your valid and unendorsed driver's licence.
- Your policy number.
- Claim number (issued by the underlying motor insurer).
- Name of the insurer holding the underlying motor policy.
- Details of the vehicle involved in the insured event.
- Details of event/s that gave rise to a claim.
- You must report any damage or loss in respect of the rented car to the nominated Car Rental Agency administrators within 24 hours of the incident.