

A-SURE CONSULTANTS PERSONAL LINES POLICY



Buildings & Contents



Hail & Storm Damage



Effortless Claims



Personal Liability



All risk



Car Insurance



Personal Accident

A-SURE CONSULTANTS PERSONAL LINES POLICY

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GENERAL

GENERAL – APPLIES TO ALL SECTIONS

Basis of cover

If you comply with the terms and conditions of this policy and pay the premium to us on or before the due date then we will settle your claim for your property that is insured by this policy if it is lost, stolen or damaged by an event covered by this policy. It is up to us to decide if we will replace, repair or pay you in cash to settle your claim.

The meaning of words used

Unless we give a different meaning to a word in any section of your policy wording that applies to that section only, the following meaning will apply to all sections of your policy wording:

“Damage” refers to the accidental loss of or physical damage to tangible property or the theft of your tangible property.

“Injury” refers to death or bodily injury caused by violent external physical means.

“Liability” refers to when you become legally liable to pay compensation for injury to a third party, or damage to a third party’s property. A third party is some-one other than the people noted under the definition of **“You”** in this policy wording and that is not employed by you.

“You” refers to the person in whose name the policy is issued, your spouse or life partner and members of your family that normally live with you or any family trust that your personal property is registered in. If you die, then you will mean your estate.

“We” refers to **A-Sure Consultants Personal Lines** underwritten by Mutual & Federal Risk Financing Limited Reg Nr. 1966/010741/06

Your **“building”** refers to the buildings of your private home and all outbuildings on the premises at the address in your schedule and used by you as part of your private home.

“Household contents” refers to your household goods and personal belongings or tenant’s fixtures of your building, or similar goods that you are responsible for, in your building at the address in your schedule.

“Premises” refer to the buildings and the garden area surrounding the buildings at the address in your schedule.

What is not covered by this policy?

We will not pay for

1. any loss, damage, injury, liability or claim against you because of a contract that you have entered into with anyone or because you have sold your property and not made sure by checking with your bank that valid and legal payment has been made to you before you give the property to the other person.
2. Consequential loss or damage, unless we specifically agree to pay for that loss somewhere else in this policy.
3. Damage to property that has been legally taken away from you or confiscated.
4. Damage to your property caused by wear and tear, gradual deterioration, depreciation, electrical or mechanical breakdown, rust, corrosion, mildew, rot, rising damp, moth, vermin, insects, dyeing, cleaning or renovating of items.
5. Damage to your own or anyone else’s property or injury to you or anyone else that is not sudden and unforeseen.

SASRIA exclusion

We will not pay for

1. (A) damage to property or for any liability or injury related to or caused by:
 - i) civil commotion, labour disturbances, riot, strike, lockout or public disorder or any act or any activity which is aimed at bringing about any of the above;
 - ii) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
 - iii) (a) Mutiny, military rising, military or usurped power, martial law or state of siege, or any other event or because which causes the proclamation or maintenance of martial law or state of siege;
(b) Insurrection, rebellion or revolution;
 - iv) any act (whether on behalf of any organization, body or person or group of persons) aimed at overthrowing or influencing any State or Government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
 - v) any act which is aimed at bringing about loss or damage in order to further any political aim, objective or cause, or to bring about any social or
 - vi) economic change, or in protest 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;
 - vii) any attempt to perform any act referred to in clause (iv) or (v) above;
 - viii) the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clause (A) (i), (ii), (iii), (iv), (v) or (vi) above.

If we say that due to clause (A) (i), (ii), (iii), (iv), (v), (vi) or (vii) of this exception, loss or damage is not covered by this policy, then you will have to prove that we are wrong before we will pay your claim.

(B) Damage or liability caused directly or indirectly by or through or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No. 85 of 1976) or any similar Act operative in any of the territories to which this policy applies.

Terrorism exclusion

Regardless of any extensions to this policy, we will not pay for damage, injury or liability or any expense directly or indirectly caused by, arising out of or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any sequence to the loss, damage or expense. For the purpose of this exclusion an act of terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government or any other person or body of persons, committed for political, religious, personal or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public or any section of the public.

If we say that because of this exclusion, loss or damage is not covered by this policy then you must prove us wrong for us to pay your claim.

Infectious epidemic/pandemic exclusion

We will not pay compensation for or indemnify you for any liability, illness, injury, disability or death or any cost or expense arising directly or indirectly out of, or contributed to by, or resulting from any infectious epidemic or pandemic classified by the appropriate national or international body or agency which leads to the imposition of quarantine or the restriction of movement of people or animals or any travel advisory or warning being issued by a national or international body or agency or any or fear or threat of such classification or advisory whether actual or perceived.

If we say that due to this exclusion, the loss or damage is not covered by this policy then you must prove us wrong or we will not pay your claim.

Total asbestos exclusion

Regardless of any provision of this policy including any exclusion, exception or extension or other provision which would otherwise override a general exception this policy does not cover any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by, arising out of, resulting from, in consequence of, in any way involving, or to any extent contributed to by, the hazardous nature of asbestos in whatever form or quantity.

Nuclear exclusion

- (A) We will not pay for
 - i) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
 - ii) any legal liability of whatsoever nature directly or indirectly caused by or contributed to or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.
- (B) We will not pay for any loss, destruction, damage or legal liability directly or indirectly caused by, or contributed to by, or arising from nuclear weapons material.

Nuclear causes exclusion

This insurance does not cover legal liability, loss, damage, cost or expense (including consequential loss) caused directly or indirectly by any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss: Nuclear material, nuclear fission or fusion, nuclear radiation, nuclear waste from the use of nuclear fuels, nuclear explosives or any nuclear weapon.

Definitions:

- “Nuclear material” As defined in nuclear materials Act 1975.
- “Nuclear fission” means a nuclear reaction in which a heavy nucleus splits spontaneously or on impact with another particle with the release of energy.
- “Nuclear fusion” means a nuclear reaction in which atomic nuclei of low atomic number fuse to form a heavier nucleus with the release of energy.
- “Nuclear radiation” means the absorption of electromagnetic radiation by a nucleus having a magnetic moment when in an external magnetic field.
- “Nuclear waste” As defined in Nuclear Materials Act 1975.
- “Nuclear fuels” means a substance that will sustain a fission chain reaction so that it can be used as a source of nuclear energy.
- “Nuclear explosives” means an explosion involving the release of energy by nuclear fission or fusion or both.
- “Nuclear weapon” means a nuclear device designed, used or usable for inflicting bodily harm or property damage.

Computer losses exclusion

General exception applying to all sections of this policy insuring damage to property or the consequences of damage to property or any liability.

Regardless of any other extensions to this policy, we will not pay for:

- a) loss or destruction of or damage to any property (including a computer) or any loss or expense;
- b) any legal liability;
- c) any consequential loss; directly or indirectly caused by or contributed to or consisting of or
- d) arising from the incapacity or failure of any computer, correctly or at all
 - i) to treat any date as the correct date or true calendar date, or correctly or appropriately to recognise, manipulate, interpret, process, store, receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date, or

- ii) to capture, save, retain or to process any information or code as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture, save, retain or correctly to process such data in regard to or in connection with any such data, or
- iii) to capture, save, retain or to process any information or code due to program errors, incorrect entry or the inadvertent cancellation or corruption of data and/or programs, or
- iv) to capture, save, retain or to process any data as a result of the action of any computer virus, or other corrupting, harmful or otherwise unauthorised code or instruction including any trojan horse, time or logic bomb or worm or any other destructive or disruptive code, media or program or interference.

A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device in computer or non-computer equipment or any computer software, tools, operating system or any computer hardware or peripherals and the information or data electronically or otherwise stored in or on any of the above, whether your property or not.

Special extension to Computer losses exclusion

- A. Loss or destruction of or damage to the insured property by fire, explosion, lightning, earthquake, rain or storm is not excluded.
- B. This Special extension will not insure any loss destruction, damage or consequential loss if it would not have been insured in the absence of this Computer Losses General exception and this Special extension.
- C. This Special extension shall not apply to the Personal liability section.

Your responsibilities and rights

1. Correct information

You need to always give us true, complete and correct information. We decide if we will give you cover or not and what premium to charge based on the information that you give us so if that information is incorrect or not true and it would have affected any of our decisions, then we will not pay your claim and may avoid your policy totally.

2. Changes after we have given you cover

If any of the information that you gave us changes in any way that would make a claim more likely to happen or would have affected any of our decisions, then you must tell us immediately or we will not pay your claim.

3. Paying your premium

a) If you pay by monthly debit order

You must pay your premium before we can give you cover for the month. If we do not receive it by the due date, we will re-debit on the next due date together with your premium for the next month, and if the outstanding premium is not received within 15 days this policy will be automatically cancelled at midnight on the last day of the month that we did receive payment for. If we do not receive your first premium in the first month of your insurance with us on the due date, then your policy will be void from inception. If this is the first premium due in terms of the policy, the policy will cancel with immediate effect. If you have a claim after your debit has been returned to us as unpaid and before we re-debit then you will have to pay us the outstanding premium before we can process your claim. Due date will be either the 1st, 7th or 15th working day of each month, whichever was selected by you or as later nominated by you and agreed by us as being the due date.

If you pay an annual premium

If you pay your premium annually then you must pay us before the start of your policy. If your policy is renewing, you must pay us within 30 days of the due date on renewal for us to give you cover. If you do not pay us before the due date or within the 30 days after the due date if your policy is renewing, then your policy will be cancelled from the due date. If you have a claim in the 30 days after renewal but before you have paid us, then you will have to pay us the outstanding premium before we can process your claim. Due date will be the 1st day of every 12th month after the inception of your policy.

We are not obligated to accept premium given to us except in compliance with the terms above, but we may choose to accept premium under other conditions. If we do accept your premium outside of the terms above then you will have to tell us about any event that could lead to a claim or any outstanding claims in writing before you give us the premium due or we will not pay your claim.

4. Preventing loss or damage

You must take all reasonable steps and precautions to prevent accidents, losses or damage including, but not limited to, complying with and adhering to all laws, regulations, rules and by-laws that are material to the risk whether the law, regulation, rule or by-law was in force at the date that your policy was issued or enacted at a later date. If you do not comply with this condition and your non-compliance is material to the claim, we will not pay your claim.

5. Under-insurance clause

You need to ensure that your property is insured for the total cost of replacing it as new. If you insure your property for an amount less than the total replacement cost, then we will only pay your claim proportionately. For example, if the total replacement cost is R4 000 000 and you insure your property for R2 000 000, we will only pay 50% of your claim since you will only have paid us 50% of the premium that we would have charged for R4 000 000 cover.

6. Claims

- a) If there is an event that could lead to a claim then you must, at your own expense
 - i) Tell us as soon as reasonably possible, but within 30 days, or sooner, of the loss, and give us details of any other insurance against which you could claim.
 - ii) if the claim involves theft or any other criminal act, malicious damage or a motor accident, report the occurrence to the police within 24 hours, or sooner, and do all that you can to help to find the guilty person and recover any stolen property or we will not pay your claim.
 - iii) Fill in a claim form and send it to us as soon as reasonably possible. You must complete in full and sign the claim form yourself and all the information that you give us on the claim form must be true and accurate or we will not pay your claim.
 - iv) Give us any proof, information or declarations that we need to help us to pay your claim and immediately send to us any notice of claim or any communication, writ, summons or other legal process issued or commenced against you in connection with the event resulting in the claim.
- b) We will not pay a claim more than 24 months after the event that leads to the claim unless the claim is the subject of pending legal action or is a claim in respect of your legal liability to another person.
- c) We will not pay your claim if you do not provide us with any reasonable proof that we may ask for of the value and ownership of any property claimed for.
- d) If we do not pay your claim, you have 90 days from the date that we reject or void your claim to appeal to us in writing and then another 6 months to take legal action against us. If you do not take legal action against us within this time period, you will lose your right to do so.
- e) If any of the property that we paid a claim for is found, then you must help us in any way possible to identify the property and recover it. We will pay any reasonable costs that you have as a result of helping us. If you refuse to help us when we ask you to then you will have to repay us any money that we paid out for the claim and we will not pay any more for that claim.
- f) You may not make any statement, admission, offer, promise or payment or give any indemnity to any person without our agreement in writing that you do so.

7. Fraud

If any claim is fraudulent or if you or anyone else on your behalf uses any fraudulent means or devices to benefit under this policy or if the loss is because of a deliberate act on your part or if you helped anyone to cause the loss then we will not pay your claim or any part of it.

8. Non-compliance

If you do not comply with any of the terms, conditions or warranties of this policy or if you misrepresent any material information, we will not pay your claim. The conditions and sections of this policy apply individually to each of the risks insured so that any non-compliance will result in only the risk that was breached being voided.

9. Only you have rights

Only you have rights under this policy. If any other person has a claim against your policy, then you must claim on their behalf. Once we have paid you or replaced or repaired the damaged property, the claim will be regarded as settled.

10. Insurable Interest

At the time of an event that results in a claim you must be able to prove ownership, or possession in terms of a credit or a hire purchase agreement, of the property that you are claiming for, or a financial loss as a result of the event, for us to pay your claim.

11. First amount payable

If a first amount payable applies to your claim, then we will pay you less this amount. The first amount payable will either be an amount deducted from your claim (excess) or an amount below which you cannot claim from your policy (franchise). You can find the first amounts payable in your schedule.

12. Liability under more than one section

You can only claim once under one section or sub-section for liability, damage or injury even if that loss could be claimed under more than one section or sub-section of your policy. If an extension to cover is given under more than one section of your policy, you may choose which section you are going to claim under but you may not claim under more than one section for that event except for the "Extension to other premises" extension clause under the Household contents section and the Unspecified all risks sub-section where you may claim under both but only up to a maximum of R250 000 per event in total.

Our responsibilities and rights

1. Other insurance

If you are able to claim for the same loss that you are claiming for under this policy from any other insurance policy, we will only pay our portion of the claim and the rest must be claimed from the other insurer/s.

2. Cancellation

You can cancel this policy or any section of it by giving us notice in writing. If we cancel this policy or any section of it, we must give you 30 days' notice of cancellation in writing and we must refund you any premium paid in advance for the rest of the insured time.

3. Our rights if you claim

- a. After an event that could or has led to a claim against this policy, we and anyone that we appoint can, without implying or agreeing that we will pay the claim or prejudicing our right to rely on any conditions of this policy,
 - i) Go into, take or keep any damaged property and deal with it in a reasonable way. This condition allows us to do so. You are not allowed to abandon your property to us even if we have taken it as is recorded here.
 - ii) Take over and conduct in your name the defence or settlement of any claim and prosecute in your name for our benefit. We will be able to negotiate settlement in any way we wish.
- b. You must help us and allow us to do anything necessary or reasonably needed by us to enforce any rights which would be or have been subrogated to us because we are indemnifying you.
- c. If there is a claim against you by another person, we can choose to pay the limit of indemnity (sum insured) to you and we will then not have to pay any further claim from that event.
- d. We can, at our discretion, repair, replace, reinstate or pay you cash for the property lost or damaged. We will never pay you or anyone who replaces or repairs your property more than the sum insured or limit of indemnity for any one event.

4. Claims preparation costs

We extend the cover of each section of this policy to pay reasonable costs that you have incurred in preparing your claim and getting together the information and documents that we ask for. We will only pay you up to R10 000 for any one incident.

5. Up-front payment

If there are delays in finalizing your claim we may, at our discretion, pay you an interim amount which we will then subtract from the final amount of the claim paid to or for you. If we make an up-front payment it does not automatically imply that we have accepted liability for your claim.

Provisions that apply to your policy

1. Meaning of words

Your schedule, any endorsements and this policy wording must be read together and any word or expression that has a specific meaning will have that same meaning wherever it is used.

2. Allowing us to give out private information

You agree to allow us to provide information that we have concerning you including any credit information & details of any claims you have had to other people or companies that have a valid reason to be given that information. You give up any right to privacy concerning the information & agree that we may verify the information against any other sources or databases.

3. Territorial limits

Except for the All Risks, Personal Liability & Personal Accident sections, we will only pay your claim if the event that causes the claim happens in the Republic of South Africa, Lesotho, Swaziland, Botswana, Namibia, Zimbabwe, Zambia, Angola, Malawi or Mozambique unless we agree in writing to cover your property in another territory.

4. Repatriation

We will not pay the cost to bring your property damaged outside of the Republic of South Africa back to the Republic of South Africa. No liability shall be admitted, or payments made in terms of the cover provided.

5. Jurisdiction

This policy is subject to the laws and statutes that apply in the Republic of South Africa and we will only abide by judgments first delivered by or obtained from a court of competent jurisdiction in the Republic of South Africa.

6. Reinstating sum insured

We will not reduce the sum insured by the amount that we pay to settle a claim.

HOUSEHOLD CONTENTS

BASIS OF COVER

We will pay you the new replacement value of your household contents in the building at the address in your schedule and garden furniture and other outdoor items on your premises that are damaged by an insured event covered by this section of your policy. The replacement value will be calculated without any allowance or deduction for depreciation, but we will not pay more than the sum insured per event. It is up to us to decide if we will replace, repair or pay you in cash to settle your claim.

What is covered by the household contents section?

We will pay for damage to your household contents resulting from the following:

1. Fire, lightning, explosion, storm, wind, rain, hail, snow, water or earthquake.
2. Bursting, leaking or overflowing of water or heating installations or pipes or geysers.
3. Sudden impact to your building.
4. Theft or attempted theft.
5. Any person other than you deliberately and maliciously wanting to cause damage to your household contents. We will not pay for any loss because of workmen stopping or pausing in their work.

What is not covered by the household contents section?

We will not pay for

1. Money or currency of more than R5 000 if it is stolen. We will not pay your claim for theft of money unless there is forcible or violent entry into your building.
2. Any stamp collection unless one or more complete pages are lost or damaged and we will only pay the value shown in any current recognized stamp catalogue for any stamp.
3. Current coins even if they are part of a coin collection and we will only pay the value shown in any current recognized coin catalogue for any coin.
4. Motor vehicles, trailers, caravans, watercraft, aircraft or their accessories or animals, birds or fish.
5. Household contents more specifically insured by another section of this policy or by another policy.
6. Theft of jewellery or watches of more than R25 000 per event unless they are stolen from a locked safe firmly bolted to the wall or floor of your building when you are not in your building. Jewellery is further limited to 20% of the sum insured of the household contents section of your policy.
7. Theft of any item of jewellery or a watch that is valued at more than R20 000 unless we have a valuation certificate giving a detailed description of, and confirming the value of, the item. The valuation certificate must have been obtained from a registered manufacturing jeweller before the date on which the jewellery or watch was stolen.

8. More than 30% of the sum insured of the household contents section of your policy for paintings, sculptures and other collectables.
9. Uncut precious or semi-precious stones, Mandela Coins or Kruger Rands that are not part of a piece of jewellery.
10. Firearms or guns not stored in a gun-safe or that are not licenced to you.
11. Any goods owned by a business unless you have chosen to insure them as an optional benefit to this section.
12. Any theft claims if your building is let or sub-let and there is no forcible or violent entry into your building. If you have 3 or fewer paying guests, then we will not regard it as sub-letting.
13. More than 15% of the sum insured of the household contents section of your policy if your household contents are stolen from an outbuilding on your premises. We will not pay your claim unless there is forcible or violent entry into the outbuilding.
14. More than the value of the part of a pair or set that has been damaged even if we cannot match the pair or set.
15. Damage to your household contents as a result of any process involving the use of water except in putting out a fire.
16. Any damage to your household contents if they are in a building that is not constructed of brick, stone or concrete with slate, tile, concrete, asbestos or metal roof unless it is noted in your schedule that the building is of non-standard construction.
17. Any damage to household contents if your premises are unoccupied for longer than 60 consecutive days unless we have agreed otherwise in writing.
18. More than the sum insured in the household content's section of the schedule in total for a claim or claims as a result of any one event.

Your responsibilities

1. Sum insured

You must make sure that all your household contents are insured for the New Replacement Value. If you do not, then the Under-insurance clause will apply. To help you the sum insured of your household contents (but not the sum insured on any additional cover) will be automatically increased on the anniversary or renewal date of the policy by a percentage that we believe to be in line with the trend in CPIX inflation. The new sum insured will be shown on your schedule and any additional premium will be charged for the new insurance period. You are however still responsible for making sure that the sum insured is correct.

2. Burglar alarm warranty (if stated in your schedule to apply)

We will not pay a claim for theft or attempted theft of your household contents unless your building is protected by a burglar alarm that is

- a) Kept fully operational at all times.
- b) Linked to a 24-hour control centre with an armed response unit.
- c) Armed whenever your premises are unattended.

3. Burglar bars and security gates warranty (if stated in your schedule to apply)

We will not pay a claim for theft or attempted theft of your household contents if your premises are unattended and entry is gained to your building through an opening window that is not protected by burglar bars or an exterior door that is not protected by a locked security gate.

4. Secure complex warranty (if stated in your schedule to apply)

We will not pay a claim for theft or attempted theft of your household contents unless your premises are situated in a secure complex. A secure complex is a complex where the perimeter fencing is electrified and a minimum of 1,8 meters in height. The gate of the complex must be manned by security guards at all times who monitor entry to and exit from the complex.

Your additional benefits

1. After a loss that results in a claim

We will pay the reasonable costs of

- a. Putting out a fire by the fire-brigade.
- b. Temporary repairs or the employment of security guards to keep your household contents safe up to R10 000.
- c. Emergency accommodation while your building cannot be lived in until other accommodation can be arranged up to R10 000.
- d. Storage up to R25 000 at a place of storage that we have approved in writing to keep your household contents safe.

2. Rent and other accommodation

If you cannot continue to live in your building following a claim that we agree to pay, we will pay the cost, with our permission, of renting a building for you, your domestic workers who normally have accommodation in your building and your pets, but only as long as it is necessary for your building to be rebuilt whichever happens first and only up to 25% of the household contents sum insured.

3. Extension to other premises

We will pay for damage to your household contents of up to 15% of the household contents sum insured or R100 000, whichever is the lesser, while temporarily in any building not at the address in your schedule as though the damage had occurred in your building. We will only pay for damage as a result of theft or attempted theft if there is visible, forcible or violent entry to the building. We will not pay more than the sum insured for this extension or the sum insured for your unspecified all risks sub-section, whichever is the higher, in total per event if you claim under both sections of your policy. This extension is subject to all other terms and conditions of your policy.

4. Your contents in transit

We will pay for damage to your household contents caused by

- a. fire, lightning, explosion, collision or overturning of the carrying motor vehicle
- b. theft or attempted theft, but if the motor vehicle is unattended at the time of the theft, then we will not pay your claim unless there is visible forcible or violent entry into the motor vehicle or unless the theft is immediately after an accident while your household contents are being taken to or from a place of repair or renovation, or if your household contents are being moved by professional removers because you are moving home.

5. Accidental damage cover

We will pay up to 10% of the household contents sum insured per event for accidental damage to your household contents but we will not pay more than 2.5% of the sum insured for each individual item damaged. We will not pay for loss, destruction or damage caused by or resulting from electrical or mechanical breakdown, rust, mildew, moth, vermin or insects, scratching, denting or chipping or any gradually operating cause, any process of dyeing, cleaning or renovating, or the action of light or atmospheric conditions. We will not pay for loss or damage to musical instruments by the breaking of reeds, skins or strings or to firearms, video or audio tapes, cassettes or compact discs, cell phones, glass unless it is part of a piece of furniture, glassware or other brittle articles unless caused by attempted theft.

Optional extension: (if selected)

If the option is selected at the premium shown in schedule, we will include damages caused by mechanical, electrical or electronic breakdown of your contents.

6. Credit or debit cards

We will pay up to R5 000 if your credit or debit card is stolen and used. We will only pay your claim if you immediately report the card as stolen to the police and the issuing company as soon as you discover that it is missing.

7. Fridge or deep freeze contents

We will pay for the deterioration of foodstuffs in your fridge or deep freeze in your building up to R10 000 as a result of breakdown, accidental damage or failure of power supply but not the deliberate withholding of power by any authority because you have not paid your electricity account.

8. Power-surge

We will pay for damage caused directly by power-surge that is not as a result of a lightning strike up to a maximum of R20 000 of your household contents sum insured per event.

9. Loss of documents

We will pay for damage to your personal documents up to R25 000 per event. We will only pay for the value of materials and the cost of labour in reproducing the documents or getting duplicates and not for the value to you of the contents of the documents or any consequential loss or damages.

10. Locks and keys

We will pay for the cost of replacing stolen or lost cardkeys, remote controls, keys and locks or repairing the locks for your building.

11. Domestic helper's and guest's property

We will pay you for damage to property other than jewellery, watches, cell phones, electronic equipment, money or any other form of currency in your building belonging to your domestic helper or to guests up to a limit of R20 000 as long as the property cannot be claimed under any other insurance policy. We will not pay for theft of the property unless there is forcible or violent entry into your building. All other terms and conditions of this policy, including the average clause, apply.

12. Trauma treatment

We will pay R10 000 per event towards the costs of trauma treatment by a psychologist, should you need treatment after a fire, theft or hijacking or attempted theft or hijacking.

13. Injury causing death

We will pay R100 000 if you are injured and die as a result of the injury within 12 months of the day on which you are injured if the injury occurs in your buildings or on your premises. We will not pay more than the legal limit payable on the death of a minor if under the age of 18.

14. Vets fees

We will pay up to R5 000 for vet's fees that you have paid because of injury to your pet caused by a road accident.

15. Re-landscaping gardens

We will pay for the cost of re-landscaping your garden up to R10 000 after a claim under this section of the policy as long as you can prove that the damage to the garden was as a direct result of the same event as the claim we have agreed to pay.

16. Removal of fallen trees

We will pay for costs that we agree to in writing for the removal of fallen trees after an event that is covered by this section of your policy. We will pay up to R5 000 in any 12-month period.

17. Metered water

We will pay for metered water charges that you are legally liable to pay for as a direct result of breaks or bursts in the water system between the meter and your building up to R10 000 per event or the amount by which the quarterly reading is more than the average of the previous four quarters, whichever is the lesser amount.

18. Golfers' hole in one

We will pay you R7 500 if you score a hole-in-one playing in an amateur game of golf in terms of the rules at any recognised golf club. The secretary of the club will have to confirm your hole-in-one in writing.

19. Bowlers' full house

We will pay you R5 000 if you are part of a rink (team of four) which, playing as amateurs, scores a full house (that is all eight bowls to count) in a game of bowls in any competition played in terms of the rules of the South African Bowling Association, at any recognised bowling club. The secretary of the club will have to confirm your full house in writing.

Optional benefits that you may choose to take

1. Home business (if stated in your schedule to apply)

We may extend your policy to allow you to run a business from your premises as long as:

- a. The business is not one that manufactures anything or stores or uses hazardous goods as defined by legislation from time to time.
- b. No more than 20% of the floor space is used for business.
- c. No person other than you is employed to work in the business unless it is an office or a consulting room.
- d. Cover can only be considered after receipt of a Geotech report.

We will pay for loss of or damage to stock in trade and office equipment (including computer equipment, programs and the reinstatement of data on the computer equipment) by an event covered by this section of the policy up to R120 000. We will not pay more than the household contents sum insured in total per event. We will accept your financial interest in

2. Subsidence and landslip – full cover (if stated in your schedule to apply)

We will pay for damage to the household contents of your building at the address in your schedule caused by subsidence or landslip.

We will not pay for:

- a. damage caused or contributed to by
 - i) Faulty design or construction, or the removal or weakening of support.
 - ii) Any structural alterations, additions or repairs being carried out.
 - iii) Excavation on or under land other than excavations in the course of mining operations.
 - iv) Your building not having been built in compliance with the National Building Regulations that applied at the time that your building was built or altered.
- b. Consequential loss of any kind whatsoever except loss of rent if this is specifically insured under this section.

If we require you to, you must prove that the loss or damage being claimed for was caused by subsidence or landslip and cover can only be considered after receipt of a Geotech report.

Limited cover that you may choose to take

1. Theft exclusion (if stated in your schedule to apply)

We will not pay for any claims resulting from theft or attempted theft of your household contents.

2. Fire and perils cover only (if stated in your schedule to apply)

We will only pay for loss of or damage to your household contents caused by

- a. Fire, lightning, explosion, earthquake.
- b. Storm, wind, rain, hail, snow or water but not damage to items in the open or as a result of any process involving the use of water except in putting out a fire.

Your additional benefits, 5, 6, 7, 8, 9, 10, 12, 13, 14, 15, 18, 19 and 20 and Optional benefits 1 and 2 are deleted.

3. Theft only with forcible and violent entry (if stated in your schedule to apply). We will not pay for any claims for theft or attempted theft of your household contents unless there is visible, forcible or violent entry into your building.

BUILDINGS

THE MEANING OF WORDS USED IN THE BUILDINGS SECTION OF YOUR POLICY

Building refers to the buildings of your private home and all outbuildings on your premises. Also included are fixtures, fittings, walls (excluding dam walls), gates, gate motors, intercom and security systems, fences (not hedges), swimming pools (but not the water or portable swimming pools), swimming pool filters or safety nets or covers, pumps, sauna baths, spa baths, hot tubs, tennis courts (but not clay, gravel or grass surfaced tennis courts), ornamental ponds and fountains, borehole motors, underground pipes and cables, public supply connections, satellite dishes, aerials, antennae, air-conditioning units, irrigation systems, solar heating systems, brick, tar and concrete driveways paths and patios on your premises.

Unless it is noted as non-standard construction in your schedule, your building must be constructed of brick, stone or concrete with slate, tile, concrete, asbestos or metal roof or we will not pay your claim.

This meaning of the word building overrides the meaning of the word building under the general section of your policy wording.

What is covered by the buildings section?

We will pay for damage to your building caused by

1. Fire, lightning, explosion, storm, wind, rain, hail, snow, water or earthquake.
2. Bursting, leaking or overflowing of water or heating installations or pipes or geysers including damage to the heating installations, pipes or geysers.
3. Accidental impact.
4. Theft or attempted theft of fixtures and fittings in or on your building.
5. Any person other than you deliberately and maliciously wanting to cause damage to your building. We will not pay for any loss because of workmen stopping or pausing in their work.

What is not covered by the building section?

We will not pay for any damage

1. If your premises are unoccupied for longer than 60 consecutive days unless we have agreed otherwise in writing.
2. Caused by accidental impact if the impact is caused by builders or is as a result of building or renovations to your existing buildings happening on your premises.
3. Caused by inherent defect, defective workmanship or design, the use of defective materials or if your building is not built in compliance with the National Building Regulations that applied at the time that your building was built or altered.
4. To retaining walls caused by storm, wind, rain, hail, snow, water or earthquake, if they are not built in compliance with the specifications of an engineer.
5. That is more than the value of the part of a pair or set (including but not limited to carpeting and tiles) that has been damaged even if we cannot match the pair or set.
6. Due to theft if your building is let or sub-let and there is no forcible or violent entry into your building. If you have 3 or fewer paying guests, then we will not regard it as sub-letting.
7. Caused by any roots or weeds or by trees being cut down unless they are being cut down by a company that specialises in tree felling.

Your responsibilities

1. Sum insured

You must make sure that your building is insured for the current cost of re-building it. If you do not, then the Under-insurance clause will apply. You also need to make sure that you include all professional fees and other re-building costs in the sum insured. To assist you, the sum insured of your building (but not the sum insured on any additional cover) will be automatically increased on the anniversary or renewal date of the policy by a percentage that we believe to be in line with the trend in building inflation. The new sum insured will be shown in your schedule and the premium will be charged for the new insurance period.

You are however still responsible for making sure that the sum insured is correct.

2. If your building value increases

If your building value increases because of alterations, additions or improvements we will pay up to a maximum of 25% of the sum insured as long as you advise us of the alterations as soon as possible and pay any additional premium due. We will not pay more than the sum insured of your building in total for any damage.

3. Rebuilding after a loss

You must, within 6 months of the date of damage, rebuild your building on the same site as close as possible to what it was like when new. The rebuilding must be started and finished in a reasonable period of time and we will only pay expenses that you have actually incurred in there-building process. Alternatively, you may build on another site, in any style you wish, as long as we do not have to pay any more than we would otherwise have paid. In no instance will we pay more than the sum insured of your building.

4. If you're building is mortgaged

If there is a mortgage-holder noted in your policy schedule, then the rights of that mortgage-holder will not be prejudiced by any act or omission on your part if they are not aware of the act or omission. They must advise us as soon as they become aware of it and any additional premium due from the date that our risk was increased must be paid.

5. If your building is let

Your rights will not be prejudiced by any act or omission on the part of your tenant if you are not aware of the act or omission. You must advise us as soon as you become aware of such act or omission and any additional premium due from the date that our risk was increased must be paid.

Your additional benefits

1. after a loss that results in a claim

We will pay the reasonable costs of

- a) Putting out a fire by the fire-brigade.
- b) Temporary repairs or the employment of security guards up to R10 000.
- c) Emergency accommodation up to R10 000 if your building cannot be lived in until other accommodation can be arranged.

2. Professional and other rebuilding costs

We will pay the cost of

- a) the demolition of your building, removal of debris from your premises and putting up hoardings needed for building operations.
- b) architects', quantity surveyors' and consulting engineers' fees

- c) Public authorities' scrutiny fees and requirements as long as the cost of these is not more than 25% of the sum insured on your building and as long as we have accepted the quotes in writing before any work is done. At no time will we pay more than the sum insured of your building in total for any one event.

3. Special alterations

We will pay up to R50 000 for the reasonable cost of essential alterations or adaptations to your building needed because you have become permanently, physically disabled by a sudden and unforeseen accident during the period of insurance.

4. Rent and other accommodation

If you or your tenants cannot continue to live in your building following a claim that we agree to pay, we will pay the cost, with our permission, of renting a building for you, your domestic workers who normally have accommodation in your building and your pets, for up to 12 months or as long as it is necessary for your building to be rebuilt whichever happens first and only up to 25% of the sum insured of your building.

5. Cover during property transfer

If you buy a new building and take occupation before it is transferred into your name, you will be able to claim for cover provided under this section of the policy for loss of or damage to the building for the time from signature of a deed of sale until transfer into your name by the deeds office as long as the new building is not insured on any other insurance policy and you have advised us of the additional property and we have agreed to give you the cover. If you are not living in the building at the time of the damage happening, then we will not pay your claim.

6. Public supply or mains connections

We will pay for accidental damage to water, sewerage, gas, electricity and telephone connections that you are legally responsible for between your building and the public supply or mains connections.

7. Power-surge

We will pay for damage caused to the fixtures and fittings in your building and to electric gate motors and electric gates directly by power-surge that is not as a result of a lightning strike up to R250 000 your building per event and in any one 12-month period.

8. Metered water

We will pay for metered water charges that you are legally liable to pay for as a direct result of breaks or bursts in the water system between the meter and your building up to R10 000 per event or the amount by which the quarterly reading is more than the average of the previous four quarters, whichever is the lesser amount.

9. Accidental damage cover

We will pay up to 10% of the sum insured of your building per event for accidental damage. We will not pay more than 2.5% of the sum insured of your building per item damaged. We will not pay for loss, destruction or damage caused by or resulting from scratching, denting or chipping or any gradually operating cause.

10. Re-landscaping gardens

We will pay for the cost of re-landscaping your garden up to R10 000 after a claim under this section of the policy as long as you can prove that the damage to the garden was as a direct result of the same event as the claim we have agreed to pay.

11. Removal of fallen trees

We will pay for costs that we agree to in writing for the removal of fallen trees after an event insured by this section of your policy. We will pay up to R15 000 in any 12-month period.

12. Hedges

We will pay up to R10 000 per event to replace you hedge if it is damaged by any motor vehicle.

13. Subsidence and landslip – limited cover

We will pay for damage to your building at the address in the schedule caused by subsidence or landslip and Cover can only be considered after receipt of a Geotech report.

We will not pay for

- a) Damage to drains, water courses, swimming pools, tennis courts, boundary walls, garden walls, retaining walls, gates, posts or fences.
- b) damage caused or contributed to by
 - i) Faulty design or construction, or the removal or weakening of support.
 - ii) Any structural alterations, additions or repairs being carried out.
 - iii) Excavation on or under land other than excavations in the course of mining operations.
 - iv) Your building not having been built in compliance with the National Building Regulations that applied at the time that your building was built or altered.
- c) Consequential loss of any kind whatsoever except loss of rent if this is specifically insured under this section. If we require you to, you must prove that the loss or damage being claimed for was caused by subsidence or landslip.

ALL RISKS

BASIS OF COVER

If you have a claim under this section, we will pay the current replacement cost of the item lost or damaged or we will repair or replace the item. We will not pay an amount more than the sum insured on any specified item or more than 25% of the sum insured under unspecified all risks per item.

What is covered by the all risks section?

We will pay for accidental loss of or damage to personal belongings that are designed to be worn by you or carried by you and used outside of your premises. These can be insured as:

1. Unspecified all risks that is clothing and personal belongings, including GPS equipment, sports equipment and baby equipment such as prams and children's car seats.

OR;

2. Specified all risks being items belonging to you, named and valued separately in your schedule.

What is not covered by the all risks section?

We will not pay for

1. damage to or loss or disappearance of
 - i) Money or cheques or other negotiable instruments.
 - ii) Motor vehicle sound systems unless specified.
 - iii) Uncut precious or semi-precious stones, Mandela Coins or Kruger Rands unless they are part of an article of jewellery.
 - iv) Any item that is part of any collection unless the part or collection is specified.
 - v) Any stamp collection unless specified and unless one or more complete pages are lost or damaged and we will only pay the value shown in any current recognised stamp catalogue for any stamp.
 - vi) Current coins even if they are part of a coin collection and we will only pay of the value shown in any current recognised coin catalogue for any coin. We will not pay for any coins that are not specified.
 - vii) Anything used for your business or commercial purposes unless you specify it as such.
 - viii) Firearms or guns unless stored in a gun-safe when not in use and unless you have a valid license to keep the firearm or gun. We will not pay for damage to firearms or guns caused by rust, corrosion, mechanical defects or internal explosion.
 - ix) Cell phones unless they are specified.
2. The cost of reproducing sound, data and images on tapes, records, film or magnetic media.
3. Mechanical, electrical or electronic breakdown of any property.
4. Damage that happens on the premises at the address in your schedule unless the property is specified.
5. Damage to sports equipment (including bicycles) while in use unless specified.

6. Damage to or loss or disappearance of motor vehicles, trailers, caravans, and watercraft, paddle ski's, jet skis, hang-gliders, aircraft or their accessories.
7. Loss or disappearance of any property from any motor vehicle, caravan, trailer or watercraft when left unattended unless the loss or disappearance follows visible forcible or violent entry or unless the theft is immediately after an accident. We will not pay your claim unless the items stolen were in the fully enclosed portion of the motor vehicle, caravan, trailer or watercraft and not able to be seen from the outside. This exclusion does not apply to belongings specified.
8. Theft of jewellery or watches of more than R50 000 per event unless they are stolen from a locked safe firmly bolted to the wall or floor of your building or any other building in which you are temporarily staying or being worn by you or unless the belonging is specified.
9. Theft of any item of jewellery or a watch that is valued at more than R25 000 unless we have a valuation certificate giving a detailed description of, and confirming the value of, the item. The valuation certificate must have been obtained from a registered manufacturing jeweller before the date on which the jewellery or watch was stolen.
10. More than the value of the parts lost or damaged where an item lost or damaged is part of a pair or set.
11. more than the sum insured on the Unspecified all risks sub-section or the sum insured under the "Extension to other premises" extension to cover under the household contents section of your policy, whichever is the higher, per event even if you are able to claim under both this section and the extension to your household contents section for one event.
12. Loss or damage that you are able to claim for elsewhere in this policy or under another insurance policy.
13. Theft of washing from any wash-line of more than R15 000 per event.

Your responsibilities

1. Safety deposit box

If it is stated in your schedule that an item is kept in a bank safety deposit box, we will pay your claim only if the item is lost or damaged or stolen from the safety deposit box. If you are going to take the item out of the bank safety deposit box, even temporarily, then you must advise us in advance so that we can amend your cover.

2. Burglar alarm warranty (if stated in your schedule to apply and applying to theft from your premises only)

We will not pay a claim for theft or attempted theft unless your building is protected by a burglar alarm that is

- a) Kept fully operational at all times.
- b) Linked to a 24-hour control centre with an armed response unit.
- c) Armed whenever your premises are unattended.

3. Burglar bars and security gates (if stated in your schedule to apply and applying to theft from your premises only)

We will not pay a claim for theft or attempted theft if your premises are not occupied and entry is gained to your building through an opening window which is not protected by burglar bars or an exterior door which is not protected by a locked security gate.

4. Secure complex warranty (if stated in your schedule to apply and applying to theft from your premises only)

We will not pay a claim for theft or attempted theft unless your premises are situated in a secure complex. A secure complex is a complex where the perimeter fencing is electrified and a minimum of 1, 8 meters in height. The gate of the complex must be manned by security guards at all times who monitor entry to and exit from the complex.

Optional benefits that you may choose to take

1. Programs not compatible with replacement computer (if stated in your schedule to apply and you have specified your computer equipment)

We will pay up to R10 000 for

- a) replacement or upgrading programs that you can prove ownership of to achieve compatibility with your repaired computer or your new computer given to you by us
- b) restoring previously captured data which has become inaccessible because of the replacement or upgrading of legal programmes provided that
 - a) The costs of the above are necessary to maintain the normal working condition of the computer.
 - b) We have agreed that we will pay your claim for the loss or damage to the computer.

2. Reinstatement of data or programs (if stated in your schedule to apply and you have specified your computer equipment)

We will pay up to R10 000 for all costs and expenses to recompile the data and reinstate any programs on the computer lost as a result of an accident provided that the costs and expenses are not caused by program errors, viruses, incorrect entry or because the data has been cancelled, deleted or corrupted by mistake.

3. Mobile communication devices (including mechanical, electrical or electronic breakdown) We will compensate you for loss of or damage to mobile communication devices as shown in the Schedule and its accessories.
4. Audio-visual equipment (including mechanical, electrical or electronic breakdown) We will compensate you for loss of or damage to audio-visual equipment as shown in the Schedule. Television aerials and satellite dishes are included.
5. Computing equipment and accessories (including mechanical, electrical or electronic breakdown) We will compensate you for loss of or damage to computing equipment and accessories, including standard software generally available in retail stores, as shown in the Schedule.

MOTOR

THE MEANING OF WORDS USED IN THE MOTOR SECTION OF YOUR POLICY

A “**motor vehicle**” refers to a motor car, light delivery motor vehicle, 4X4 motor vehicle, microbus or similar motor vehicle with a gross mass of 3500 kg or less and with seating for at the most 12 people including the driver, or a motorbike, scooter, golf cart or quad bike, or a trailer or caravan (including permanent fixtures and fittings) that is designed to be towed by a towing motor vehicle. You must own or lease the motor vehicle under a financing or hire-purchase agreement. Also included is a motor vehicle that you use temporarily while your motor vehicle is in for repair or service as long as the value of the replacement motor vehicle is not more than the sum insured in your schedule for the motor vehicle in for repair or service or more than R2 500 000 whichever is the lesser.

“**Retail value**” refers to the retail value in the Auto Dealers Guides prepared by Trans Union Auto Information Services for the month in which the loss or damage occurred. Agreed values the sum insured in your schedule but only if it is stated in your schedule that agreed value applies. Unless it is so stated, your motor vehicle is insured for retail value only.

What is covered by the motor section?

1. Damage to your motor vehicle

If your motor vehicle listed on your schedule or any part of it is lost or damaged, we will pay for its repair or replacement, or pay you the amount of the loss or damage, less the first amount payable. If your motor vehicle was bought on a hire-purchase or similar agreement, then payment of the amount due to you in terms of this policy will be made to the owner in terms of the agreement and once we have paid the owner and any balance due to you there can be no further claim against us. We will also pay the reasonable cost of delivery of your motor vehicle to you at your permanent address in the Republic of South Africa, after repair. We will not pay more than the retail value of your motor vehicle, or the agreed value if applicable, or the sum insured of that motor vehicle, less the first amount payable, whichever is the lesser amount.

2. Liability to other people

We will pay

- a) up to the following amounts per event:
 - i) Liability as a result of fire or explosion R1 000 000
 - ii) Passenger liability (all vehicles other than motorcycles, scooters, quad bikes, golf carts or in the unenclosed portion of a light delivery vehicle) R1 000 000
 - iii) Any other insured event R 1 000 000
 - iv) The aggregate of (i), (ii), (iii), and (iv) per event is limited to R1 000 000 or the amount that you become legally liable to pay directly as a result of the use of your motor vehicle in respect of injury or damage whichever is the lesser amount.
- b) For costs and expenses that we have agreed in writing to pay.
- c) For any reasonable costs agreed by us in writing for representation at any inquest or post-mortem or for defence against any criminal proceedings in a court of law.
- d) For a claim against you while you are driving a motor vehicle that is not owned or leased by you but not for damage to the motor vehicle that you are driving.
- e) your legal liability incurred up to the limits in 2 (a) above or the amount that you become legally liable to pay while your motor vehicle is being used to tow any other motor vehicle or trailer whichever is the lesser amount. We will pay for your legal liability relating to the towed motor vehicle or trailer, but we will not pay for damage to the towed motor vehicle or trailer or to property in or on the towed motor vehicle or trailer.

How you may use your motor vehicle

1. Description of use

You may use your motor vehicle for private, professional or business purposes but you may not use your motor vehicle for hiring or carrying of passengers for hire or reward or carrying of fare-paying passengers, driving instruction for reward, racing, speed or other contests, rallies, trials, carriage of goods for business purposes, carriage of hazardous goods except in compliance with the SABS standard specifications incorporated in chapter VIII of the National Road Traffic Act 93/1996 covering Dangerous Goods or carriage of toxic waste, use on a racetrack whether an organised event or not, use on airport property anywhere other than in the car park or drop-off zone, use in the underground workings of any mine, or any purpose in connection with the motor trade except when in for repairs or servicing.

2. Motor vehicle sharing

If you accept reward for giving lifts to passengers as part of a motor vehicle sharing agreement for social purposes or to or from work, we will not consider it to be excluded under the description of use exclusions as long as

- a) The passengers are not being carried in the course of a passenger carrying business.
- b) The total reward that you receive does not involve any element of profit.

What is not covered by the motor section?

We will not pay for:

1. injury to any person being carried in or on
 - a) A trailer or caravan.
 - b) The unenclosed section of a light delivery motor vehicle (bakkie).
 - c) The pillion of a motorbike, scooter or quad bike or in a golf cart.
2. damage to property
 - a) Belonging to you, held in trust by you or in the custody or control.
 - b) Carried in or on a trailer or caravan.
3. Any compensation provided by any motor vehicle insurance legislation.
4. Any claim as a result of a contract that you have entered into unless you would have been liable even if you had not entered into the contract.
5. Liability as a result of environmental impairment, seepage or pollution unless the seepage or pollution is sudden and unforeseen.
6. Injury to any person being a member of your household or your employee or who was at the time of the occurrence giving rise to a claim a member of your household or your employee.
7. Depreciation in value whether it is as a result of repairs after a claim or not, wear and tear, mechanical, electronic or electrical breakdowns, failures or breakages.
8. Damage to tyres or rims caused by braking or road punctures, or cuts or bursts.
9. Damage to springs or shock absorbers because of poor roads or other surfaces.
10. Any damages to your motor vehicle or liability to any person while your motor vehicle is being driven or used:
 - a) Other than in accordance with the description of use.
 - b) By you or any person with your consent and knowledge who is not licensed to drive your motor vehicle in terms of legislation applying to the territory in which your motor vehicle is being used. If a license is subject to renewal the driver must have held and not be disqualified from holding or obtaining such a license. This exclusion will not apply if your motor vehicle is being driven by you or any person with your consent while learning to drive and who is obeying the law relating to learner drivers.
 - c) By you or any person with your consent and knowledge while under the influence of intoxicating liquor or drugs or while the concentration of alcohol in your or their blood is more than the statutory limit regardless of how it is measured.
 - d) To carry any load or passengers more than the capacity that your motor vehicle is constructed or licensed to carry.

11. any damages to your motor vehicle or liability to any person
 - a) Caused by your motor vehicle not being well maintained or in a condition that does not comply with the provisions and regulations of The Road Traffic Act of the Republic of South Africa or any similar legislation which applies to the area in which you are driving your motor vehicle.
 - b) if your motor vehicle is reported stolen and then recovered and you refuse to lay a theft charge with the police or withdraw the theft charge.
 - c) If your motor vehicle is left at any premises to be sold.

Your responsibilities

1. Drivers licenses and driving offences
You must advise us in writing immediately you are aware
 - a) That your driver's license, or anyone that you allow to drive your motor vehicle driver's license, is endorsed suspended or cancelled.
 - b) That you, or anyone that you allow to drive your motor vehicle is being charged with or has been convicted of negligent, reckless or improper driving.
2. Parts not easily available

If any part or accessory needed to repair your motor vehicle is not available in the Republic of South Africa as a standard manufactured article, the most that we will pay is the value of the part at the time of loss or damage and you will then be responsible for any additional cost. In no case will we pay more than the manufacturer's listed price.

Your additional benefits

1. Repairs and measures after loss

If your motor vehicle is damaged by an event that will result in a claim, you may authorise repairs to the motor vehicle of up to R5 000. You must send an invoice to us as soon as possible.

2. Emergency accommodation

We will pay the costs of emergency accommodation for one night up to R10 000 for you and your passengers if you are stranded away from your premises after an accident involving a motor vehicle listed in your policy.

3. Removing your motor vehicle after an accident

We will pay the reasonable cost of recovering and protecting your motor vehicle and removing the debris and wreckage of your motor vehicle to the nearest repairer after an accident. We will not pay more than R5 000 per event for this purpose.

4. Replacement of your new motor vehicle

If within 12 months of you acquiring your motor vehicle new it is:

- a) stolen or hijacked and not recovered and returned to you, or
- b) damaged and the assessed cost of repairs is more than 70% of the current new retail price including tax then we will either replace your motor vehicle with a new one, or pay you the current purchase price of a new motor vehicle of the same or a similar model less the first amount payable. We will not pay more than the sum insured in your schedule for that motor vehicle.

5. Other drivers

We will pay a third party claim against you as a result of an accident while your motor vehicle is being used by any person with your permission as long as that person has never been refused insurance and observes the terms and conditions of this policy as far as they can apply.

6. No-claim discount

If no claims are made during the annual period of insurance, you may earn a discount on your premium. If we pay one or more claims during the period of insurance your premium will be adjusted accordingly. If you insure more than one motor vehicle on this policy the no-claim discount will be applied as though each motor vehicle were on a separate policy.

7. Medical expenses

If anyone in your motor vehicle is injured in a motor accident involving your motor vehicle, but limited to an amount of R2 000 per occupant but not exceeding R10 000 for any one occurrence- limited to 5 people in the car, should you need treatment after an accident, theft or hijacking or attempted theft or hijacking.

8. Trauma treatment

We will pay R10 000 for trauma treatment by a psychologist if you need treatment after an accident, theft or hijack or attempted theft or hijack.

9. Window glass (only for comprehensive cover)

We will pay for the replacement or repair of a damaged windscreen or other window glass (including a sunroof) of your motor vehicle without your no-claim bonus being adjusted. If the glass is repaired and not replaced, then you will not have to pay any first amount payable otherwise you will have to pay the first amount payable in your schedule.

10. Locks and keys

We will pay you up to R10 000 in for the cost of replacing cardkeys, remote controls, keys and locks or repairing locks for your motor vehicle if they are lost, damaged or stolen.

11. Tools, spare parts and travel accessories

We will pay up to R5 000 for loss of or damage to tools, spare parts and travel accessories such as children's car seats, seat covers and rubber mats if they are damaged in an accident or stolen with your motor vehicle.

12. Factory fitted audio visual equipment

We will pay for motor vehicle audio visual equipment that came standard in your motor vehicle when purchased as new and for any motor vehicle audio visual equipment put into your motor vehicle as long as you have advised us and added it to the sum insured. We will only pay for damage caused by theft if there is forcible or violent entry into your motor vehicle. You will pay the first amount payable in your schedule.

13. Diminution in value of your motor vehicle Regardless of exclusion 7 on page 38 of your policy wording, if your motor vehicle that is less than 3 years old is stolen and recovered within 30 days without damage and as a direct result of the theft is s-marked, we will pay an additional amount of up to 10% of the retail value of your motor vehicle to cover the diminution in value because of your vehicle being s-marked on the SAPS Stolen Vehicle Circulation System. We will not pay more than the sum insured in your schedule for that motor vehicle.

14. Riot and Strike outside the Republic of South Africa and Namibia.

We will pay for loss or damage caused by or as a result of

- a) civil commotion, labour disturbances, riot, strike or lockout
- b) the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrences referred to in (a) above but we will not pay for
 - i) Damage occurring in the Republic of South Africa or Namibia.
 - ii) Consequential or indirect loss or damage of any kind or description whatsoever.
 - iii) Damage caused by total or partial stopping of work, or the retarding, interruption or stopping of any process or operation.
 - iv) Damage caused by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
 - v) damage caused by or related to any occurrence referred to in

General Exception 1(A) (ii), (iii), (iv), (v) or (vi) of this policy, or the act of any lawfully established authority in controlling preventing suppressing or in any other way dealing with any such occurrence.

If we say that damage is not covered by this extension, you will have to prove us wrong for your claim to be paid.

Optional benefits that you may choose to take

- 1. Credit shortfall (if stated in your schedule to apply)

If your motor vehicle is a total loss or is stolen and the amount paid under the motor section of your policy is less than the amount owing on your hire-purchase or similar agreement, we will pay an additional amount to cover the shortfall less:

- a) Any arrears instalments or rentals including interest that you have to pay on the arrears.
- b) All refunds of premium for cancellation of any insurance cover for your motor vehicle.
- c) 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.
- d) The first amount payable.

We will not pay

- 1. More than 20% of the retail value of your vehicle.
 - a) if the hire-purchase or similar agreement is an agreement where the amount of any single instalment other than the final residual amount after the initial payment differs by more than 10% from any other instalment.
 - b) if the shortfall is because of a re-advance under an instalment sale or refinancing in terms of a lease.
- 2. Car hire: This benefit must be chosen and is underwritten separately as per the separate wording by another Insurer.

PERSONAL LIABILITY

THE MEANING OF WORDS USED IN THE PERSONAL LIABILITY SECTION OF YOUR POLICY.

“**Damage**” refers to accidental loss of or physical damage to tangible property but not to property belonging to you, held in trust by you, or in your custody or control.

“**Occurrence**” refers to an occurrence or series of occurrences arising out of one event and happening anywhere in the world except the United States of America or Canada.

This meaning of the word damage overrides the meaning of the word damage under the general section of your policy wording.

Limit of indemnity

1. We will not pay more than the limit of indemnity per occurrence stated in the schedule.
2. The limit of indemnity will include reasonable costs and expenses incurred by and recoverable by any claimant from you and/or that you incur with our written consent.
3. In an occurrence that will result in a claim happening, we may choose to pay you the limit of indemnity less any costs that we have already paid or any lesser amount for which the claim or claims can be settled. There will then be no further claim against us for that occurrence.

What is covered by the personal liability section?

We will indemnify you against:

1. damages that you become legally liable to pay as compensation for injury or damage
2. emergency medical expenses that you have paid on behalf of a potential claimant as a result of injury up to R5 000 per occurrence
3. liability that you assume under a contract entered into with any security company, pool cleaning service or garden service and arising out of any wilful or negligent acts or omissions of their employees while undertaking any duties in terms of the contract at your premises resulting in injury or damage to a third party or a third party's possessions for which you are legally liable that happens during the period of insurance.

What is not covered by the personal liability section?

We will not indemnify you against:

1. liability assumed by you by agreement and which would not have attached in the absence of the agreement other than in respect of security and armed reaction companies, pool cleaning services and garden services, which is assumed in terms of

a written contract to provide security, armed response, pool cleaning or gardening services in respect of the property at the address in the schedule as noted in point 3 of “What is covered by the personal liability section?” above.

2. Liability in respect of injury of any person who is a member of your household or was a member of your household at the time of the occurrence giving rise to the claim.
3. liability in respect of injury of any person employed by you or who was employed by you at the time of the occurrence giving rise to the claim if the liability is in respect of injury arising out of and in the course of their employment by you other than for liability to domestic employees as covered by this section.
4. liability in respect of injury of any person who is a director, member, trustee or beneficiary or member of their families normally resident with them or any person who was a director, member, trustee or beneficiary or member of their families normally resident with them at the time of the occurrence giving rise to the claim, if you are a company, close corporation or trust.
5. liability in respect of injury or damage caused by or in connection with or arising from
 - a) The ownership or occupation of any land or buildings other than at your premises at the address in the schedule.
 - b) the use or ownership by you or a member of your household or an employee of aircraft, motor vehicles, watercraft, motorcycles, quad bikes, three-wheeled motor vehicles, jet skis, wet bikes, water bikes, caravans, or trailers.
 - c) Any profession or business of yours or a member of your household's unless you have taken the Business liability optional benefit to this section.
6. Any punitive damages, fines, penalties, exemplary damages, vindictive damages, debt or breach of promise.
7. Damage to property if the liability can be claimed under another policy.
8. Liability as a result of environmental impairment or seepage or pollution unless the seepage or pollution is sudden and unforeseen.
9. Liability as a result of any dishonest, fraudulent or malicious act of physical assault or seduction by you.
10. Liability arising out of any condition directly or indirectly caused by or associated with Human Immune Virus (HIV).
11. Liability arising out of or in connection with any advice or treatment given by you or under your instruction.
12. any injury, damage or liability directly or indirectly caused by, related to, or in consequence of terrorism, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power

Your additional benefits

1. Homeowner's liability

We will indemnify you up to the limit of indemnity in your schedule for all sums that you become legally liable to pay as owner of the premises as a result of injury or damage happening on the premises but not for liability arising out of or incidental to any occupation or business.

2. Tenant's liability

We will indemnify you up to the amount in your schedule for sums that you become legally liable to pay as a tenant, as long as you are not also the owner of the premises, caused by accidental damage to the buildings caused by an event that is insured under the Buildings section of this policy or for accidental damage to fixed glass or sanitary ware. We will also pay for accidental damage to water, gas, sewerage, and electricity or

telephone connections to the building. We will not pay for damage caused by subsidence or landslip or any liability arising out of or incidental to any occupation or business.

3. Wrongful arrest

We will indemnify you up to R100 000 per year for compensation or damages (including the cost and expenses of legal action) if you are accused of wrongfully arresting or frisking any person but not if that person is

- a. Your employee or a person who is contracted to do work for you.
- b. A member of your household.
- c. a director, member, trustee or beneficiary or their families normally resident with them if you are a company, a closed corporation or a trust.

Optional benefits that you may choose to take

Business liability (if stated in your schedule to apply)

As long as you have taken the "Home business" extension on page 22 of the household contents section of your policy wording, we will indemnify you up to R1 000 000 against injury or damage that occurs in connection with the business at the address noted in the schedule during the period of insurance and that results in a claim first being made against you during the period of insurance.

We will also indemnify you against legal liability to third parties arising out of your actions or the actions of anyone employed by you or working under your direction happening at a client's premises provided that such liability is directly as a result of a business activity.

We will not indemnify you against:

- a. Loss or damage caused by or in connection with any goods or products, including containers, labels and instructions, sold, supplied, repaired or otherwise worked on by you or anyone employed by you or under your direction.
- b. Loss or damage arising out of any activities directly related to any school, playschool, crèche or child-minding activity for which you receive payment or reward.
- c. Loss or damage arising out of a business that has premises anywhere other than the building in which you permanently live.

We will accept your financial interest in the business as insurable interest.

PERSONAL ACCIDENT

THE MEANING OF WORDS USED IN THE PERSONAL ACCIDENT SECTION OF YOUR POLICY

“You” refers to any person named in the personal accident section of your schedule.

“Injury” refers to any bodily injury caused by accidental violent external and visible means, occurring anywhere in the world, and which directly and independently of all other causes results in your death or disability within a year. If your life is prolonged only by the use of life support machinery, equipment or apparatus, the days that you were on life support machinery will be deducted. Injury includes death or bodily injury as a result of exposure, starvation and thirst.

This meaning of the words you and injury overrides the meaning of the words you and injury under the general section of your policy wording.

What is covered by the personal accident section?

We will pay

1. The percentage of compensation in the Table of Benefits to you or your estate if you sustain an injury.
2. The death benefit if you disappear and after a year there is enough evidence to presume that you have died as a result of injury. If it is later found that you have not died as a result of injury then, we must be refunded any amount that we have paid.

What is not covered by the personal accident section?

We will not pay the benefit for injury:

1. When it happens when you are older than 75 years of age or younger than of 15 years of age.
2. if you are a professional sports person, member of the armed forces, police force or correctional services, or a member of the crew on a ship or offshore drilling rig or a professional diver.
3. caused by you being insane, under the influence of alcohol or drugs (unless prescribed by and taken in accordance with the directions of or administered by a medical doctor other than yourself), committing any act intended to injure or kill yourself, deliberately putting yourself in a position where you will be exposed to danger, any sexually transmitted diseases or any injury caused by childbirth.
4. arising while you are
 - a) a crew member or technician on an aircraft or travelling in an aircraft not licensed to carry passengers.
 - b) Engaged in underground mining or tunnelling or manufacturing ammunition or the refining of petroleum.
 - c) engaging in
 - i. Racing, rallying or speed or endurance testing (other than on foot or in a yacht).
 - ii. Steeple chasing, polo or big game hunting.
 - iii. Skiing.
 - iv. Mountaineering needing the use of ropes.
 - v. Wrestling, boxing or taking part in martial arts.
 - vi. scuba diving, hang gliding, parachuting, bungee jumping,
 - vii. Bridge jumping or sky diving.

5. If it is caused solely by a pre-existing physical disability or infirmity.
6. While you are taking part in a riot or civil commotion or are committing any crime or illegal act.
7. Of more than the limit that is allowed to be paid for minors by current legislation at the time of your death or the sum insured whichever is the lesser if you are younger than 18 years of age.

Your responsibilities

1. Medical examinations and treatment

You must have any medical examination that we request at our cost to help us assess your claim. You must also have any treatment required after the examination. If you die, we have the right to request a post mortem to be done. Table of benefits

Description of injury % of compensation:

a) Death 100

b) Permanent disability

(i) If you lose one or both hands and feet 100

(ii) If you lose sight in one or both eyes 100

(iii) If you are totally unable to move 100

(iv) If you are injured and not able to work in your profession ever again 100

(v) If you lose four fingers 70

(vi) If you lose a thumb whole of a thumb 25 part of a thumb 10

(vii) If you lose your index finger whole finger 10 two thirds of finger 8 one third of finger 4

(viii) If you lose your middle finger whole finger 6

two thirds of finger 4

one third of finger 2

(ix) If you lose your ring finger whole finger 5 two thirds of finger 4

one third of finger 2

(x) If you lose your little finger whole finger 4

two thirds of finger 3

one third of finger 2

(xi) If you lose the bones in your hand first or second (additional) 3 third, fourth or fifth (additional) 2

(xii) If you lose your toes all toes 30 holes of a big toe 5 part of a big toe 2 other toes per toe 1

(xiii) If you lose your hearing both ears 80 one ear 20

c) Temporary total disability 100% for a maximum of 104 weeks

If you lose the use of a part of your body, then we will pay you as though you have lost that part of your body.

Where the disability is not specified, we will pay you a percentage of disability that we believe is consistent with the benefits in the Table of Benefits.

Your additional benefits

1. Return of your body

If you die from an injury more than 100 km's from your permanent home, we will pay up to R10 000 for the return of your body to the mortuary closest to your permanent home.

2. Road traffic accident

If you sustain an injury in a road traffic accident that could have been caused by or as a result of a heart attack, your claim will be treated as an injury.

3. Automatic termination of cover

This section of your policy will be automatically cancelled when we pay a benefit for death or permanent disability.

DISCLOSURE NOTICE

This notice does not form part of the insurance contract (policy) or any other document. It does however contain valuable information.

Introduction

The FAIS (Financial Advisory and Intermediary Services) Act (Act 37 of 2002) has been introduced to protect consumer rights and makes provision for

- Registration of brokers referred to as Financial Service Providers (FSP) who have to comply with certain requirements such as academic qualifications and experience. The FSP must also comply with fit and proper requirements referring to honesty, competency and solvency.
- the disclosure to you as the client material information regarding
 - Details of the product supplier (Insurer).
 - Details of the FSP.
 - Details of the financial service.
- Your rights to lodge a complaint and seek resolution thereof through the FAIS Ombud offices. The Insurer Disclosure

Name: A-Sure Consultants (Pty) Ltd a subsidiary of Mutual & Federal Risk Financing Limited

Physical address: 75 Helen Joseph Street, Johannesburg, 2001, South Africa, Po Box: 1120, Johannesburg, 2000

Telephone: 011-3749111

Fax: 011 3744919

FAIS licence information.

Services: Advice and Intermediary

Categories: Personal and Commercial

FSP Number: 43638: Direct your complaint to the above address or by email to complaints@omnisure.co.za

Professional Indemnity: Our Professional Indemnity policy is underwritten by Leppard & Associates (Pty) Ltd

SASRIA disclosure

Name: SASRIA Limited

Physical Address: 36 Fricker Road, Illovo, Sandton, 2196

Postal Address: PO Box 653367, Benmore, 2010

Telephone: 011 214 0800 086 172 7742

Fax: 011 447 8630

Compliance Officer: Mrs Nomsa Mazibuko

Email Address: complaints@sasria.co.za

WE ARE AUTHORISED IN TERMS OF A BINDER AGREEMENT
TO ISSUE SASRIA COUPONS ON BEHALF OF SASRIA LIMITED.

Your policy

Type of Policy: Personal Lines

Premium: Premium is the amount you pay us for the cover under the policy. The premium payable and frequency is reflected on your policy schedule or by endorsement.

The premium is payable before inception, or renewal of the policy, subject to a 15-day period of grace.

Non-payment of the premium will result in contractual lapsing of the policy.

Ensure that your FSP has explained the consequences of non-payment of premium to you.

Fees: Any fees payable by you to the FSP are separately disclosed on your policy schedule.

Commission: Any commission payable to the FSP by us is separately disclosed on your policy schedule.

Complaints resolution procedure

Summary

The objective of the complaint's procedure is to set out the steps that enable you to approach the FAIS Ombud for determination on a complaint, where the complaint constitutes a monetary claim up to R 800 000, without incurring legal expenses.

What is a complaint?

A complaint can only arise if

- Mutual & Federal Risk Financing Limited (Us) or its representative contravened or failed to comply with a provision of the Act and as a result you have or are likely to suffer financial prejudice.
- We or our representative wilfully or negligently rendered a financial service which caused or is likely to cause financial prejudice.
- We treated you unfairly.

How do you lodge a complaint?

Inform Mutual & Federal Risk Financing Limited in writing that you have a complaint and if possible complete their client complaint form.

What happens after this?

- We have 3 weeks to acknowledge receipt of the complaint if we cannot resolve the complaint in that period.
- We must resolve the complaint within 6 weeks.

What other rights do you have?

If after 6 weeks we have not resolved the complaint, or the complaint has not been resolved to your satisfaction you may approach the FAIS Ombud within 6 months of the resolution by Mutual & Federal Risk Financing Limited. You must complete a complaints registration form that you can download from the FAIS Ombud website.

FAIS Ombudsman details

Physical address: Celtis House, Eastwood Office Park,

Lynnwood Road, Pretoria.

Postal address: PO Box 74571, Lynnwood Ridge, 0040

Telephone: 012 470 9080

Fax: 012 470 9098

Customer Contact Division

Telephone: 012 470 9080

Fax: 012 348 3447

0860FAISOM (0860324766)

Email address: info@faisombud.co.za

Website: www.faisombud.co.za

A FULL COPY OF THE COMPLAINT RESOLUTION POLICY AND PROCEDURES IS AVAILABLE FROM OUR OFFICES

Compliance officer details

Name: Thinus Janse Van Rensburg

Postal Address: 1st Floor, Willow Bridge Centre, 39 Carl Cronje Drive, Tyger Valley Centre

Telephone: 010 109 1399 / 084 764 3378

Email address: thinus@asureconsulting.co.za

Your intermediary: Also referred to as your broker or financial service provider (FSP). The name of your broker is reflected on your schedule.

Legal status: Your broker is authorised by us in terms of an agency agreement to render advisory and intermediary services with regard to our financial products in the categories they are licensed for.

Your broker is not a representative of Bidvest Insurance Limited and Bidvest Insurance Limited accepts no responsibility for their actions.

Your broker has to disclose to you whether they hold professional indemnity insurance or not.

Claims procedure

On the happening of any event, which may result in a claim under the policy, please notify your FSP as soon as possible.

If you are still dissatisfied with the way your claim has been handled, please contact The Short-Term Insurance Ombudsman to review your case.

Short Term Insurance Ombudsman details

Postal address: PO Box 32334, Braamfontein, 2017 Telephone: 011 726 8900 Fax: 011 726 5501

EXCESS WAIVER

1. The product is intended to:

Provide you the customer, with a unique offering that will cover your excesses under your Comprehensive Insurance policy when your vehicle is written off, stolen or hijacked, damaged in a motor vehicle accident. In addition, the policy covers your Motor Glass Replacement Excess and other items when claimed that have an excess and is described within your Comprehensive policy as per the insurance schedule detailing the excess limits during the period of the insurance.

2. Definitions

This section provides you with information pertaining to the definitions involved in your Policy:

“Insurer”: refers to Mutual & Federal Risk Financing Limited Reg. No. 1966/010741/06 FSP 43638

“Administrator”: refers to A-Sure Consultants (Pty) Ltd (Registration No. 2011/0135279/07.

“You/your”: refers to the details provided by the retailer whose name and address with the tablet or device serial number appears on the information supplied when the warranty is registered.

“Your Vehicle” means the vehicle described in the Policy Schedule, which may be any light motor vehicle, mini bus (maximum 16 seater), motorcycle, caravan, light delivery vehicles or panel van (all with a gross vehicle mass not exceeding 3 500kg), trailer (with a carrying capacity not exceeding 750kg), but excluding any taxi, any vehicle used to transport fare paying passengers, rebuilt vehicle, emergency vehicle, security and/or armed response vehicle, towing vehicle or any vehicle used for racing or rallying.

“Underlying Policy” refers to an enforceable fully comprehensive insurance policy with the Underlying Insurer, which covers Your Vehicle against all possible motor vehicle risks (including theft and hi-jacking) occurring at least in the whole of the Republic of South Africa. Cover and payment of claims under this policy is conditional upon the insurer's prior receipt of your premiums for the period of insurance and is subject always to the provisions, exceptions and conditions stated herein.

“Underlying Insurer” refers to Insurance company who provides cover under the Underlying Policy.

“Underlying Excess” refers to excess payable to the underlying insurer in the event of a valid claim.

“Insured” refers to the owner of the vehicle at the time of purchase of your Policy, or in the instance where the Policy has been transferred in terms of your Policy, the new owner of the vehicle.

“Premium” refers to the amount payable by you as stated in the Policy Schedule or any endorsement issued in terms of this policy.

“Date of Loss” refers to the date upon which the damage to or loss of Your Vehicle occurs, which date must fall within the Period of Insurance.

“**Underlying Policy Schedule**” refers to the schedule of insurance, issued in terms of Your Underlying Policy, and containing Your details, the details of Your Vehicle, Period of Insurance and Premium payable.

“**Maximum Claim Value**” refers to the Claim value up to R40 000.00

“**Maximum Glass Claim Value**” refers to the Claim value of R1 350.00

“**Total Loss**” refers to the total loss as per an assessor’s report in writing with supporting documentation.

3. General Terms and Conditions

- 3.1. These terms and conditions shall also incorporate, as express terms and conditions, all the contents of your Policy document, which you will be deemed to have read.
- 3.2. It is expressly agreed and declared that the Administrator, acting on behalf of the Insurer, will be released from all liability and obligations under your Policy if the terms and conditions of your Policy are not fully complied with.
- 3.3. This Policy will only provide cover when a valid claim is made against the underlying policy. The underlying insurer must accept your claim and apply an excess to the claim in order for this policy to provide any benefit.
- 3.4. The Motor Vehicle Claim against your underlying policy must relate to a motor vehicle, motorcycle, boat, caravan or motorhome, motorcycle, caravan, light delivery vehicles or panel van which is written off or stolen or involved in an accident where repairs are needed during the period of the insurance.
- 3.5. “The Other Claim Excesses” for content and personal belongings against your underlying policy that is detailed in your policy schedule
- 3.6. This Policy will reimburse the actual value of the underlying excess up to a maximum of R40 000.00 per claim registered, whichever is the lesser.
- 3.7. The Glass benefit payable under this policy towards the underlying excess on glass claims will be the actual value of the underlying excess or a maximum of R1 350.00, whichever is the lesser. This benefit is limited to one claim per calendar year, a three-month waiting period applies for Glass claims, if no glass inspection was done at policy inception.

4. Cover provided by this policy

- 4.1. We will provide cover as described in this policy wording, provided we have received the premium due and You and complied with the terms and conditions of the policy.
- 4.2. We will not indemnify You under more than one Section of this policy for loss or damage if the loss or damage is covered by more than one section

5. Period of this policy

- 5.1. The period of this policy is initially the period from the start date of this policy, as shown on the Schedule, to the last day of the calendar month in which the start date occurs. After that, the period of this policy will be one calendar month.

6. Payment of premium

- 6.1. All premiums are payable monthly in advance.
- 6.2. You must pay your premium every month by debit order before the beginning of the month to which cover applies. We will present your debit order to your bank on the date shown in the Schedule. If we do not receive your premium by the date shown in the Schedule;

- 6.2.1. because you have instructed Your Bank not to honour the debit order, all cover under this policy will end on the last day of the month for which We have received your premium;
- 6.2.2. for any reason other than that mentioned in 7.2.1.
- 6.2.2.1. If this is the first premium due in terms of the policy, the policy will cancel with immediate effect.
- 6.2.2.2. From the second month onward, you will be granted a fifteen (15) day grace period in which to pay the premium. If You do not pay the premium on the due date or within the grace period, this policy will end on the last day of the month for which We have received Your premium.
- 7. Material changes**
- 7.1. You are allowed to request a change in your policy wording details at any time. Please note that the changes you request may require us to amend the terms and conditions of the policy.
- 8. Changes**
- 8.1. We may make changes to this policy by giving you 30 days written notice of the changes at your postal address or email address as shown on the Schedule. It is your responsibility to ensure that we are in possession of the correct details
- 9. Cancellation**
- 9.1. You may cancel this policy or any section at any time.
- 9.2. We may cancel this policy, any section, or part of it by giving you 30 days written notice of the cancellation at your postal address or email address as shown on the Schedule. It is your responsibility to ensure that we are in possession of the correct details
- 10. Your rights**
- 10.1. You (in this paragraph meaning the names set out in the Schedule) may not cede or assign your rights or obligations to another person. No other person may make a claim against us
- 11. Claims**
- 11.1. Before we finalise or settle any claim, we may require you to sign an agreement of loss.
- 11.2. There will be no premium refund if the maximum insured amount or limit of compensation is settled for any claim. If we compensate you for a claim for the maximum insured amount or limit of compensation payable for an event or item, we will not refund any premium for the remainder of the period of your insurance for that event or item.
- 12. Claim procedure**
- 12.1. You must tell us as soon as possible, but within 30 days, of any event that may result in a claim, and advise us of any other policy which may cover the same event.
- 12.2. You must give us full details of the event within 30 days after it has occurred, as well as all documents which we may reasonably require.
- 12.3. You must immediately inform us in writing if you become aware of any possible prosecution, legal proceedings or claim against you following an event.

- 12.4. You must report any event where theft or any other criminal act is involved to the South African Police Services within 24 hours of the event occurring.
- 12.5. Information required when reporting a claim
 - 12.5.1. Your Banking Details
 - 12.5.2. Policy number and Comprehensive Policy number;
 - 12.5.3. Financial institution and contract account number
 - 12.5.4. Assessors Report;
 - 12.5.5. Address where incident occurred;
 - 12.5.6. Police case number;
 - 12.5.7. Proof that the Underlying Insurer has accepted your claim

13. Our rights after an event which may lead to a claim

- 13.1. 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.
- 13.2. In the event that the Underlying Insurer is successful in the recovery of the excess, you cede the recovered excess to MFRF

14. Fraudulent or wilful acts

You will lose all rights to claim under this policy if:

- 14.1. a claim or any part thereof is fraudulent or if you or anyone acting on your behalf uses any fraudulent means to obtain any benefit under this policy; or
- 14.2. a claim occurs due to a deliberate, or wilful, or intentional act committed by You or with your involvement or anyone acting on your behalf; or
- 14.3. information or documents in support of a claim, whether created by you or on your behalf, is not true, is not complete or is fraudulent; or

15. Time limits

- 15.1. If we reject your claim or dispute the amount of your claim, which decision was communicated to you in writing, you may within 90 days from the date of our communication make written representation to us.
- 15.2. If we still reject your claim or dispute the amount of your claim despite Your written representation, you may institute legal proceedings against us within six months from the date we communicate to you the rejection of your written representation.
- 15.3. We are not liable after 12 months from the date of the event that gives rise to a claim, unless the claim is:
 - 15.3.1. the subject of pending court action or arbitration; or
 - 15.3.2. for amounts for which you may become legally liable.

16. Other insurance

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

17. Information that affects the risk

We may declare the whole or any part of this policy invalid if you:

- 17.1. have not given us all the details that affect the risk; or

- 17.2. have misrepresented or misdescribed any details that affect the risk.
- 17.3. You must advise us immediately of any change in the risk. Should there have been any material change in the risk, then we may amend the cover and premium from the date of the change.
- 17.4. If you do not inform us of any material change in the risk, we will be entitled to avoid the policy or reject any claim that occurred after the change in the risk.
For this General Term and Condition, the term “you” includes any person acting on your behalf.

18. Jurisdiction

- 18.1. This policy is subject to the jurisdiction of the courts of the Republic of South Africa. South African law will apply.

19. Sharing of insurance information and your authorisation to us

- 19.1. Sharing of information

To combat insurance fraud and to determine and properly evaluate risks, the South African Insurance Association (SAIA) has created a shared database for storing insurance information of policyholders.

We will store your information in the shared database to verify any underwriting information against legally recognised sources or databases.

Fighting insurance fraud will benefit you, because fraud has an enormous effect on the short-term insurance industry. It affects the evaluation and determination of risks by insurers, and it affects you directly as it leads to higher premiums.

We are serious about combating fraud and the fair evaluation of risks, because we want to keep your premium as fair and competitive as possible.

- 19.2. Your right to privacy

Your right to privacy is a fundamental right that is included in The Constitution of the Republic of South Africa, 1996. This right is, however, restricted in certain circumstances. These circumstances include cases where the parties disclosing information and the parties who are privy to it have a legal interest in that information. This means that in terms of South African law, we may disclose and/or receive information if we intend using it to prevent fraud and to underwrite risks fairly.

- 19.3. Your authorisation to us

You acknowledge that the sharing of information for underwriting and claims purposes is in the public interest, as it will enable insurers to underwrite policies and assess risks fairly, and to reduce the incidence of fraudulent claims. This will contribute to keeping premiums as low as possible.

On your behalf and on behalf of any person who you represent, you waive Your rights to privacy for any underwriting and Claims information for any insurance policy or claim made by you or on your behalf.

You consent to such information being stored in the shared database and used as set out above.

You consent to such information being given to any insurer or its agent.

You consent to any underwriting information being verified against and shared with legally recognised sources or databases.

20. A person who deals on your behalf

20.1. You give up your right to receive compensation if a person who deals on your behalf does not comply with the terms and conditions of General Terms and Conditions for the event or claim.

21. Amendments to conform to law

21.1. You and we agree that any terms or conditions of this policy that are against any law will be amended to conform to such law.

22. Other Excesses

23.1. Content and personal belongings against your underlying policy that is detailed in your policy schedule.

23. Specific Exclusions

The company shall not be liable for

23.1. if your underlying comprehensive insurance claim is rejected or repudiated;

23.2. if your underlying insurance policy is cancelled due to unpaid premiums, fraud or incorrect declarations.

23.3. For any loss, in the opinion of OneVap acting on behalf of GENRIC that was evident prior to the purchase date of your Policy;

23.4. If no comprehensive insurance cover or insurance policies to cover the loss exist.

23.5. For any peril excluded or circumstance precluded from any other insurance available from the company at inception hereof or for any excess payable by the insured under such insurance, or for any reduction of amount payable under any claim due to the application of average

23.6. For more than the individual value of any item forming part of a pair, set or collection without regard to any special value such item may have as part of such pair, set or collection

23.7. For detention, confiscation, attachment, destruction or requisition by any lawfully constituted authority or other judicial process

23.8. For loss of or damage to insured property caused by

23.8.1. For any fraudulent scheme, trick, device or false pretence practiced on the insured (or any person having custody of the insured property) or fraud or the dishonesty of any principal or agent of the insured

23.8.2. For overheating, implosion, cracking or other failure.

23.8.3. For breakdown, electrical, electronic and/or mechanical derangement

23.8.4. For altering, servicing, renovating, testing or any other work thereon

23.8.5. For fault or defect in its design, formula, specification, drawing, plan, materials, workmanship or professional advice, normal maintenance, gradual deterioration, depreciation, or chemical action or reaction, frost, change in temperature, expansion or humidity, fermentation or germination, dampness, dryness, wet or dry rot, shrinkage, contamination, pollution, change in colour or finish or its own wear and tear

- 23.8.6. For Denting, chipping, scratching or cracking
- 23.8.7. For termites, moths, insects, vermin, inherent vice, fumes, flaws, latent defect, fluctuations in atmospheric or climatic conditions or the action of light.

24. Premium Increases

- 24.1. The premium payable will increase based on inflationary increases on the anniversary date of the policy.
- 24.2. If a claim is registered within the first six (6) months under this policy, the premium payable will increase by 6.5% on the next collection date.

Other Matters

1. Name, class or type of policy

Full details about the name, class and type of policy involved are reflected on your schedule of insurance and are also contained in the policy wording. Should you require any explanation about the terms, conditions, exclusions, provisions, premiums, excesses (or deductibles) or any other information, please contact your Financial Services Provider for assistance.

2. Extent and nature of premium obligations

Your policy documents reflect the premiums payable, the due date of payment and the frequency of payment (e.g. monthly or annually). All premiums are inclusive of Value Added Tax at the prescribed rate.

Financial Services Providers are authorised to accept premium payment on behalf of Product Suppliers, and should your Financial Services Provider be authorised to do so, then you may make payment to such Financial Services Provider. Where a Financial Services Provider is not authorised to receive payment on behalf of the Product Supplier, your payment should be made in favour of the Product Supplier. Should you not operate through a Financial Service Provider, then your payment should be made directly to your Product Supplier or Underwriting Management Agent (if applicable). In the case of monthly premiums by debit order, payment is usually made to the Product Supplier directly, unless you have authorised such payment via your Financial Services Provider or other third party, who has authority to collect premium on behalf of the Product Supplier.

3. Other matter of importance

- 3.1. You must be informed of any material changes to the information referred to in paragraphs 1, 2 and 3.
- 3.2. If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.
- 3.3. Polygraph or similar tests are not obligatory, and claims may not be rejected solely on the basis of a failure of such a test.
- 3.4. If your premium is paid by debit order, the debit order must be in favour of either the intermediary of the Product Supplier (insurer) and may not be transferred without your approval.
- 3.5. The Product Supplier (insurer) must give you 30' days' notice in writing of its intention to cancel your debit order.
- 3.6. The Product Supplier (insurer) and not the intermediary must give reasons in writing for the rejection of any claim submitted by you.
- 3.7. The Product Supplier (insurer) must give you written notice of its intention to cancel your policy.
- 3.8. You are entitled to a copy of your policy free of charge.

4. Waiver of rights

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waiver any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

5. Conflict of interest

In terms of the FAIS Act 37 of 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined.

A conflict of interest management policy is available to clients upon request or on our website.

6. TCF and Complaints Handling

A-Sure Consultants (Pty) Ltd is now able to demonstrate our commitment to the TCF Framework in that Treating Customers Fairly is a fundamental part of our corporate culture. For this reason, TCF Champions have been appointed to spearhead the TCF Culture.

A-SURE has also established TCF objectives, incorporated the organisation's values of Integrity, Respect, Reliability, Innovation, Sustainability and also developed a Customer Charter, which educates all employees and our service providers on our panel to ensure fair treatment of customers to the end that customers' financial services needs are appropriately met through a sustainable industry at all stages of the relationship with the customer.

The handling of complaints is centralised and incorporates TCF. Any complaints relating to your Policy will be handled by the Administrator, whose complaints department can be contacted on the telephone number for customer care, as provided in your Policy document. Please note that the Administrator's complaints policy and procedure is available on the Administrator's website or from the Administrator by contacting the numbers listed below. The complaints handling is standardised as per statutory requirement and reported accordingly within A-SURE.

VEHICLE HIRE (If selected in the schedule)

The product is intended to:

To provide you, the customer with if your vehicle as noted in your insurance policy schedule is insured on a comprehensive basis and is stolen or damaged, we will, provided that you agree to comply with the terms and conditions of the car hire company and sign documentation required by the service provider, provide a courtesy motor vehicle on an unlimited mileage basis. The vehicle type and size may vary depending on the cover provided as per the policy schedule. This would guarantee a complete peace of mind in as far as transport is concerned.

This policy is subject to various terms, conditions and exclusions which appear elsewhere in this document. Please read them carefully.

1. Definitions

This section provides you with information pertaining to the definitions involved in your Policy:

“Insurer”: refers to Mutual & Federal Risk Financing Limited Reg. No. 1966/010741/06 FSP 43638

“Administrator”: refers to A-Sure Consultants(Pty) Ltd. Registration No. 2011/135279/07.

“You/your”: refers to the person whose name and address appears on the proposal form or welcome letter schedule.

“Insured”: refers to the owner of the vehicle at the time of purchase of your Policy, or in the instance where the Policy has been transferred in terms of your Policy, the new owner of the vehicle.

“Period of Insurance”: refers to the period of Insurance as stated in the Application Form and Registration Schedule, but the policy automatically lapses and all cover is terminated on the happening of any one of the following, whichever occurs first:

“Rental Company”: refers to an Authorised Vehicle Rental Company that conforms to the strict requirements of the Administrator’s quality control panel.

“Date of Loss”: refers to the date upon which the Insured Event occurs, which date must fall within the Period of Insurance.

2. General Terms and Conditions

- These terms and conditions shall also incorporate, as express terms and conditions, all the contents of your Policy document, which you will be deemed to have read.
- It is expressly agreed and declared that the Administrator, acting on behalf of the Insurer, will be released from all liability and obligations under your Policy if the terms and conditions of your Policy are not fully complied with.
- The order for the hire of the vehicle is authorised by A-SURE after receiving the claim.

3. Cover provided by this policy

- We will provide cover as described in this policy wording, provided we have received the premium due and You and complied with the terms and conditions of the policy.
- We will not indemnify You under more than one Section of this policy for loss or damage if the loss or damage is covered by more than one section

4. Period of this policy

- The period of this policy is initially the period from the start date of this policy, as shown on the Schedule, to the last day of the calendar month in which the start date occurs. After that, the period of this policy will be one calendar month.

5. Payment of premium

- All premiums are payable monthly in advance.
- You must pay your premium every month by debit order before the beginning of the month to which cover applies. We will present your debit order to your bank on the date shown in the Schedule. If we do not receive your premium by the date shown in the Schedule;
- If you have instructed Your Bank not to honour the debit order, all cover under this policy will end on the last day of the month for which We have received your premium;
- for any reason other than that mentioned above.
- If this is the first premium due in terms of the policy, the policy will cancel with immediate effect.
- From the second month onward, you will be granted a fifteen (15) day grace period in which to pay the premium. If You do not pay the premium on the due date or within the grace period, this policy will end on the last day of the month for which We have received Your premium.
- In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative tax invoice, debit note or credit note as contemplated in sections 20 (7) and 21 (5) of the VAT Act respectively and supersedes any policy documentation or renewal notice issued by insurers for this purpose.
- All amounts stated in this Policy are expressed inclusive of VAT at 14%. For clarity it is noted that in cases where the excess/deductible is expressly recovered by the Insurer from the Insured the excess/deductible in terms of the policy so recovered does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence.

6. Material Changes

You are allowed to request a change in your policy wording details at any time. Please note that the changes you request may require us to amend the terms and conditions of the policy.

7. Changes

- We may make changes to this policy by giving you 30 days written notice of the changes at your postal address or email address as shown on the Schedule. It is your responsibility to ensure that we are in possession of the correct details

8. Cancellation

- 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 30 days written notice of the cancellation at your postal address or email address as shown on the Schedule. It is your responsibility to ensure that we are in possession of the correct details

9. Your rights

- You (in this paragraph meaning the names set out in the Schedule) may not cede or assign your rights or obligations to another person. No other person may make a claim against us

10. Claims

Claim settlement basis

- We may decide to compensate you by any one or more of the following methods:
 - i. repairing;
 - ii. replacing;
 - iii. paying cash; or
 - iv. any combination of these.
- Our compensation is limited to the amount shown in the Schedule, less any excess shown in the Schedule. If we replace or repair, we will not be obliged to do so exactly, but only as circumstances reasonably allow. If we repair or replace any loss or damage, we may use any supplier or repairer of our choice.
- Before we finalise or settle any claim, we may require you to sign an agreement of loss.
- There will be no premium refund if the maximum insured amount or limit of compensation is settled for any claim. If we compensate you for a claim for the maximum insured amount or limit of compensation payable for an event or item, we will not refund any premium for the remainder of the period of your insurance for that event or item.

11. Claim procedure

- You must tell us as soon as possible, but within 30 days, of any event that may result in a claim, and advise us of any other policy which may cover the same event.
- You must give us full details of the event within 30 days after it has occurred, as well as all documents which we may reasonably require.
- You must immediately inform us in writing if you become aware of any possible prosecution, legal proceedings or claim against you following an event.
- You must report any event where theft or any other criminal act is involved to the South African Police Services within 24 hours of the event occurring.
- You may not without our written consent admit liability, offer, promise or pay in respect of any event that may result in a claim
- Information required when reporting a claim
 - v. Owner's name;
 - vi. Details of Repair agent
 - vii. Policy number;

12. Fraudulent or wilful acts

You will lose all rights to claim under this policy if:

- a claim or any part thereof is fraudulent or if you or anyone acting on your behalf uses any fraudulent means to obtain any benefit under this policy; or
- a claim occurs due to a deliberate, or wilful, or intentional act committed by You or with your involvement or anyone acting on your behalf; or
- information or documents in support of a claim, whether created by you or on your behalf, is not true, is not complete or is fraudulent; or
- the quantum of a claim is deliberately exaggerated by you or anyone acting on your behalf.

7. Time limits

- If we reject your claim or dispute the amount of your claim, which decision was communicated to you in writing, you may within 90 days from the date of our communication make written representation to us.
- If we still reject your claim or dispute the amount of your claim despite Your written representation, you may institute legal proceedings against us within six months from the date we communicate to you the rejection of your written representation.
- We are not liable after 12 months from the date of the event that gives rise to a claim, unless the claim is:
 - i) the subject of pending court action or arbitration; or
 - ii) for amounts for which you may become legally liable.

8. Other insurance

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

9. Information that affects the risk

We may declare the whole or any part of this policy invalid if you:

- have not given us all the details that affect the risk; or
- have misrepresented or incorrectly described any details that affect the risk.
- You must advise us immediately of any change in the risk. Should there have been any material change in the risk, then we may amend the cover and premium from the date of the change.
- If you do not inform us of any material change in the risk, we will be entitled to avoid the policy or reject any claim that occurred after the change in the risk.

For this General Term and Condition, the term “**you**” includes any person acting on your behalf.

10. Jurisdiction

- This policy is subject to the jurisdiction of the courts of the Republic of South Africa. South African law will apply.

11. Sharing of insurance information and your authorisation to us

- Sharing of information

To combat insurance fraud and to determine and properly evaluate risks, the South African Insurance Association (SAIA) has created a shared database for storing insurance information of policyholders.

We will store your information in the shared database to verify any underwriting information against legally recognised sources or databases.

Fighting insurance fraud will benefit you, because fraud has an enormous effect on the short-term insurance industry. It affects the evaluation and determination of risks by insurers, and it affects you directly as it leads to higher premiums.

We are serious about combating fraud and the fair evaluation of risks, because we want to keep your premium as fair and competitive as possible.

- Your right to privacy

Your right to privacy is a fundamental right that is included in The Constitution of the Republic of South Africa, 1996. This right is, however, restricted in certain circumstances. These circumstances include cases where the parties disclosing information and the parties who are privy to it have a legal interest in that information. This means that in terms of South African law, we may disclose and/or receive information if we intend using it to prevent fraud and to underwrite risks fairly.

- Your authorisation to us

You acknowledge that the sharing of information for underwriting and claims purposes is in the public interest, as it will enable insurers to underwrite policies and assess risks fairly, and to reduce the incidence of fraudulent claims. This will contribute to keeping premiums as low as possible.

On your behalf and on behalf of any person who you represent, you waive Your rights to privacy for any underwriting and Claims information for any insurance policy or claim made by you or on your behalf.

You consent to such information being stored in the shared database and used as set out above.

You consent to such information being given to any insurer or its agent.

You consent to any underwriting information being verified against and shared with legally recognised sources or databases.

12. A person who deals on your behalf

- You give up your right to receive compensation if a person who deals on your behalf does not comply with the terms and conditions of General Terms and Conditions for the event or claim.

13. Amendments to conform to law

- You and we agree that any terms or conditions of this policy that are against any law will be amended to conform to such law.

14. Eligible Vehicles

- For your vehicle to be covered under your Policy, it is essential that your vehicle complies with the following:
Must have a roadworthy certificate and have comprehensive insurance listing the vehicle details under the policy schedule

15. Customer Obligations

The period of the vehicle hire will commence:

- In respect of theft - the date the vehicle is stolen.
- In respect of accident (driveable) - the date the vehicle is handed over to the repairer
- In respect of accident (not driveable) - the date of accident

The period of hire will terminate:

- In respect of theft the date the claim has been settled or 30 days after the commencement of hire, whichever is the sooner
- In respect of accident - the day the vehicle is returned from the repairer or 30 days after the commencement of hire, whichever is the sooner
- Any costs incurred after the termination of the rental by A-SURE will be invoiced to the insured directly and be for the insured's account.
- If the hired vehicle is damaged or stolen during the period of hire, the insured will be responsible for the first amount payable as stated in the hire contract. Should the claim be repudiated by the car rental company the insured will be liable for all costs.

- The courtesy vehicle must only be driven by the insured or drivers as nominated to the car rental company. The rental vehicle will not be insured for any other drivers except those nominated on the car rental agreement.
- The hired vehicle may only be driven within the Republic of South Africa.
- A valid driver's licence is required to collect the rental vehicle.
- All traffic fines are for customer's own account. Any traffic fines sent to The Car Hire Company after the rental will be delivered with an R225.00 admin fee from the Car Hire Company's supplier.
- The insured will be liable for any fuel deposit, delivery or collection costs or any other costs charged by the car hire company unless agreed to in writing by A-SURE prior to the commencement of the rental. The rental vehicle needs to be checked on acceptance for any defects and must be reported to The Car Hire Company when accepting and returning the vehicle.
- Any periods beyond the contracted day's rental period specified in the Vehicle Rental Policy will be borne by the customer.
- A deposit to cover fuel and incidental costs will be required by the car rental company from the renter.
- The insured will sign all necessary documentation as required by A-SURE and MFRF Insurance.

16. Specific Exclusions

The company shall not be liable

- The company shall not be liable for
- if your underlying comprehensive insurance claim is rejected or repudiated;
- If your underlying insurance policy is cancelled due to unpaid premiums, fraud or incorrect declarations.
- Any loss, in the opinion of A-SURE acting on behalf of MFRF that was evident prior to the purchase date of your Policy;
- if no comprehensive insurance cover or insurance policies to cover the loss exist.
- any peril excluded or circumstance precluded from any other insurance available from the company at inception hereof or for any excess payable by the insured under such insurance, or for any reduction of amount payable under any claim due to the application of average
- more than the individual value of any item forming part of a pair, set or collection without regard to any special value such item may have as part of such pair, set or collection
- detention, confiscation, attachment, destruction or requisition by any lawfully constituted authority or other judicial process
- Loss of or damage to insured property caused by
- any fraudulent scheme, trick, device or false pretence practised on the insured (or any person having custody of the insured property) or fraud or the dishonesty of any principal or agent of the insured
- overheating, implosion, cracking or other failure.
- breakdown, electrical, electronic and/or mechanical derangement
- altering, servicing, renovating, testing or any other work thereon
- fault or defect in its design, formula, specification, drawing, plan, materials, workmanship or professional advice, normal maintenance, gradual deterioration, depreciation, or chemical action or reaction, frost, change in temperature, expansion or humidity, fermentation or germination, dampness, dryness, wet or dry rot, shrinkage, contamination, pollution, change in colour or finish or its own wear and tear
- Denting, chipping, scratching or cracking
- termites, moths, insects, vermin, inherent vice, fumes, flaws, latent defect, fluctuations in atmospheric or climatic conditions or the action of light.

17. Premium Increases

- The premium payable will increase based on inflationary increases on the anniversary date of the policy.

- If a claim is registered within the first six (6) under this policy, the premium payable will increase by 10% on the next collection date after each and every claim.

1. How to institute a claim

In the event of a claim, you must notify your broker as soon as possible, but within the time limitation stated in the policy wording. You will be required to complete the claim form which will be emailed or faxed to you and any information and proof in support of the claim as specified on the claim form.

2. Premium and your monetary obligations

The amount of premium due is contained on the Schedule of Insurance. In all instance's premium must be paid before cover is affected.

- Warning Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make a note as to what is said to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence GENRIC on any claims arising from your contract of insurance.

3. Particulars of the short- term insurance ombudsman

PO Box 32334, Braamfontein, 2017

Tel: + 27 11 726 8900, Fax: + 27 11 726 5501

Email: info@osti.co.za Web: www.osti.co.za

4. Particulars of the registrar of short- term insurance

Financial Services Board, PO Box 35655, Menlo Park, 0102

Tel: 012 428 8000, Fax: 012 347 0221

5. Particulars of the financial advisory and intermediary service (FAIS) ombudsman

PO Box 74571, Lynwood Ridge, 0040

Tel: + 27 12 470 9080, Fax: + 27 12 348 3447

Website: www.faisombud.co.za

6. Name, class or type of policy

Full details about the name, class and type of policy involved are reflected on your schedule of insurance and are also contained in the policy wording. Should you require any explanation about the terms, conditions, exclusions, provisions, premiums, excesses (or deductibles) or any other information, please contact your Financial Services Provider for assistance.

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