Domestic Insurable Risks

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Domestic Insurable Risks

We recommend that you carefully consider the risks, perils or events below especially the ones which you are **not insured against** and what impact these would have on you should you choose to continue without insurance on them and carry the risk, peril or event yourself.

House owners/Buildings

The following property can be insured under this section: (specific situation required)

On the buildings and domestic outbuildings of the private dwelling house/s – including landlord's fixtures and fittings●Water, sewerage, gas, electricity and telephone connections●Paths and driveways constructed of brick, concrete, pavers, asphalt or stone (not gravel)●Walls, gates and fences (excluding hedges)●Swimming pools (other than pools that are built above ground level and vinyl lined pools) including fixed filtration plant●Pool safety nets and covers, water pumping machinery – usually limited to R3 000.00 each and every claim (not automatic pool cleaners)●Tennis courts, sauna and spa baths.

This section offers insurance against the perils of: ●Fire, lightning and explosion●Storm, wind, water, hail, snow, flood (excluding damage to gates, fences & retaining walls)●Earthquake (excluding destruction or damage arising directly or indirectly from mining operations)●Malicious damage as defined●Theft or attempted theft provided that if the building is vacant there is forcible and violent entry or exit●Bursting, leaking or overflowing of water apparatus (e.g. Geyser – click here for geyser replacement rates) or pipes or fixed oil-fired heating apparatus●Impact damage to buildings excluding loss or damage caused by animals belonging to or under the control of the insured●Breakage or collapse of fixed radio or television aerials, satellite dishes or masts (normally limited to R2 500.00 each)●Fire Brigade charges (Normally limited to R1 000.00)●Demolition and professional fees●Employment of a security guard following loss or damage caused by an insured event normally up to R2 000.00 any one claim●The cost of removal of fallen trees following an insured event normally up to R2 000.00 in any 12-month period of insurance●Loss of water by leakage (subject to the policy limitations)●Loss of rent whilst the

building remains untenantable as a result of damage cause by an insured peril – normally limited to between 20% to 25% of buildings or contents sum insured●Accidental breakage of glass and sanitary ware except when premises are vacant and excluding chipping, scratching●Accidental damage to public supply connection (e.g. water, electricity etc)●Accidental damage to swimming pool and borehole motors.

Property owner’s liability – legal liability arising from ownership, occupation or use of premises

Householders/Contents

The following property can be insured under this section: (specific situation required)

On household goods and personal effects (including money and negotiable instruments up to R1 000.00 in main residence), which belong to you or are your responsibility.

This section offers insurance against the perils of: ●Fire, lightning & explosion●Storm, flood, wind, rain, water, hail or snow (excluding loss or damage to property in the open unless the property is designed to exist or operate in the open)●Earthquake (excluding destruction or damage arising directly or indirectly from mining operations)●Malicious damage as defined (excluding damage caused by theft or attempted theft)●Bursting, leaking or overflowing of water apparatus or pipes or fixed oil-fired heating apparatus, excluding damage caused to the apparatus or pipes●Impact damage●Theft or attempted theft **with** forcible and violent entry into or exit from the private residence, any other occupied private residence, any building in which you are temporarily residing (e.g. hotel, hospital), any domestic outbuildings and garages (normally limited to R5 000.00 for domestic outbuildings and garages – limit may be increased on application and completion of a detailed inventory), any building in which you are employed, any registered furniture storage depot approved by the Company (normally limited to 15% of sum insured) or a bank safe deposit and/or any other building●Theft **without** forcible and violent entry into or exit from the private residence of laundry, garden and swimming pool furniture/implements and pool safety nets and covers from the grounds of the dwelling (normally limited to R2 000.00 any one claim) or while being moved by professional removers during a permanent change in risk address or while in transit to or from a furniture storage depot or a bank safe deposit●Theft or attempted theft (including loss or damage by fire, collision and overturning) while in transit in your custody to or from any place of purchase, repair or renovation following an accident to the conveying motor vehicle or theft following forcible and violent entry into the vehicle (normally up to an amount of R2 000.00 any one event). Employers liability to domestic servants●Locks and keys being lost or damaged(normally limited to R2000.00)●Loss or damage to servants property

residing on your premises provided that theft is restricted to forcible and violent entry or exit from the building (normally limited to R2 000.00)●Loss of rent whilst the building remains untenantable as a result of damage cause by an insured peril – limited to 25% of contents sum insured●Guests property (excluding money) is normally covered up to R2 000.00 any one claim – subject to forcible and violent entry into or exit from your dwelling●Domestic staff's property (excluding money) is normally covered up to R2 000.00 any one claim – subject to forcible and violent entry into or exit from your dwelling●Deterioration of food in any refrigeration/deep freeze unit in dwelling as a result of breakdown (normally limited to R2 000.00)●Accidental damage or failure of power by public authorities (excluding deliberate act by authority) is normally covered up to R2 000.00 any one claim●Costs reasonably and necessarily incurred for keys and locks as a direct consequence of any keys for the dwelling or vehicle owned by you being lost or damaged – normally up to R2 000.00 any one claim●Loss or damage to personal documents by an insured event up – normally up to R2 000.00 any one claim (not liable for sentimental value)●Fatal injury caused to you or your spouse caused by accidental means whilst in the dwelling or on the grounds normally limited to an amount of R10 000.00●Medical expenses for guests, domestic staff, visitors or any other person caused by any domestic animal owned by you or defect in the building – normally limited to R2 000.00 per person●Vet fees for domestic animal as a result of road accident – normally limited to R500.00 per animal●Collapse, breaking or falling of fixed radio and television aerials, fixed satellite dishes, their fittings and masts caused by insured perils (except theft) normally up to R2 500.00●Employment of security guard following loss or damage by insured peril normally up to R2 000.00 any one claim●Fire brigade charges up to R1 000.00●Loss of water by leakage subject to policy terms conditions and limitations●Clearance cost (removal of debris) following loss or damage from an insured peril is normally covered up to R2 000.00●Accidental breakage of mirrors and glass.

Please take note of the following special provisions under this section of the policy:

- Accidental damage to video recorders, decoders, television sets, DVD players and PVR's and wider accidental damage cover to general contents is generally not covered and must be applied for separately at an additional premium.
- Jewellery cover is limited to one third of contents sum insured unless specified and reflected on the schedule. A valuation certificate not older than two years is required by the insurer from a credible jeweller prior to any loss.
- Some insurers include Tenants liability – legal liability arising from the premises being tenanted – otherwise a separate personal liability section should be taken

Personal All Risks

The following property can be insured under this section: All property specified in the schedule such as: ●Jewellery (NB Specified jewellery in excess of R1 250.00 must have a valuation certificate not older than 2 years)●Wrist watches●Contents of handbag●Cell phones●Car radios & other vehicle accessories (mags, rims, cell phone car kits)●Pedal cycles●Lap-tops & palm tops●I pods & MP3 players●Video game consoles●Golf sets & other sports equipment●Contents of caravan●Camera equipment●Leather jackets Fire arms●Portable CD/Video players & CD/DVD 's●Coins, medals & stamps●Spectacles & contact lenses ●Hearing aids●Camping equipment etc.

This section offers insurance against the perils of: Accidental loss or damage (basically all risks cover) to clothing, personal effects normally worn or designed to be carried on or by the person normally limited to R1 250.00 for any one **unspecified** item or up to the sum insured for any other personal property **specified** in the policy schedule.

Personal Liability

The following liabilities can be insured under this section (specific situation required)**:●** General, tenants & property owners' liability for selected limits (any one accident and unlimited any one year of insurance) Wrongful arrest as a member of a neighbourhood watch – R25 000 any one claim and R25 000 any one period. **This section offers insurance against:** Legal liability to third parties arising out of accidental bodily injury or illness or accidental physical damage to tangible property.

Personal accident

The following persons can be insured under this section:

Insured or spouse

This section offers insurance against the perils of: Insured perils: Death or bodily injury to you or your spouse caused by an external violent accident for specified limits.

Optional covers and/or extensions if so required:●Funeral benefit normally for R2 000.00●Repatriation – normally up to R5 000.00●Trauma/professional counselling – normally up to 10% of death sum insured or

R10 000.00 whichever is the lesser.

Motor – Own damage

The following property can be insured under this section: Any of the following category of vehicles specified in the policy schedule and which is registered in South Africa:●Sedans● LDV's (for pleasure use only)●4×4 vehicle's● motor cycles● caravans●trailers

This section offers insurance against the perils of:●Loss or damage (Comprehensive cover) to vehicles described in the schedule up to the market or retail value or limit of indemnity whichever is the lower and subject to the **definition of use** described in the policy schedule (definition of use is either private use which includes commuting to work & back, professional use which includes limited business use and full business use which includes commercial travelling).

- **N.B. Protection and removal (e.g. towing charges) is normally limited to R500.00 unless the insurance company's call centre is used** (Breakdown included). Instructions for repairs can be given by you only up to

R2 000.00 with a detailed estimate.

- **Radios/tapes/phones whether factory fitted or otherwise is not covered under this section and such equipment must be insured under the specified all risks section.**
- Windscreen extension – damage to window glass is covered without loss of claim free group earned and a lower excess is payables provided that no other structural damages are sustained.
- Loss of keys – covered up to R2 000.00 under the Householders section if this section was taken, otherwise not covered.
- Other accessories not fitted by the factory – must request optional cover

Optional covers and/or extensions if so required:

Restricted cover such as third party fire & theft or third party only can be taken to lower your premium.

Excess buy down cover can be taken out at an additional premium in order to reduce your basic excess in the event of a claim.

Voluntary increased excesses can be taken to reduce your premium.

Car hire extension – which covers the hiring of alternative vehicle in the event of theft/hijack or accident at an additional premium (car hire is subject to a 3 day waiting period and hire vehicle provided up to a maximum of 30 days. The policyholder is responsible for all related deposits and

fees as well as for the first amount payable in respect of loss of or damage to the hired vehicle).

Credit shortfall extension which covers the amount outstanding on lease/HP (also known top-up cover) where this is higher than market/retail value

Extended territorial limits subject to the repatriation clause (i.e. cover is available in other territories for own damage only, however you need to repatriate the vehicle back to the nearest RSA border at own cost)

Motor – Liability to third parties

The following liabilities can be insured under this section: Motor vehicle liabilities

This section offers insurance against the: Legal liability to third parties for death or bodily injuries to persons or damage to property in the event of an accident caused by or in connection with the insured vehicle or attached trailer, caravan, car or LDV being towed (other than for reward) at the following limits which can be increased upon request at the payment of an additional premium:.

Any one occurrence – R2 500 000.00 (including costs & expenses) or series of occurrences arising out of one event

Passenger liability – R2 500 000.00 (including costs & expenses), but normally limited to R1 000 000.00 if the vehicle is being driven by a person under 25 years of age.

Motor Medical expenses

This section offers insurance – For the occupants of cars and commercial vehicles with carrying capacity up to 1500kg and used for social purposes (in permanently enclosed passenger carrying compartment) – normally limited to R2 000.00 per occupant.

The following optional covers are available at an additional premium:

Political riot cover (SASRIA)

Cover basically applies to acts aimed at overthrowing or influencing the Government with force or by means of fear, terrorism or violence, or acts to further any political aim or bring about social or economic change or for the purpose of inspiring fear in the public, riots and public disorders and the act of a lawfully established authority in controlling, preventing or suppressing any of these

acts.

Cover can be selected on the following sections: Buildings, Householders, All Risks and Motor sections.

Subsidence & landslip cover – Buildings section

Subsidence and landslip cover is normally excluded but can be granted to the residential buildings subject to an engineer’s report and upon payment of an additional premium.

Roadside assistance

24 hour Medical Emergency Evacuation and roadside assistance to driver and passengers of insured vehicle within the R.S.A. – refer to brochure for detailed benefits.

Accidental damage of audio visual equipment

Can be included for an amount up to R10 000.00 at an additional premium

Financial top-up cover (also known as credit shortfall)

Amount of outstanding lease/HP where this is higher than market value can be included at an additional premium. NB This is very important cover to have especially in the first year for a financed vehicle bought brand new.

Car hire

Cost of hiring a Class B manual vehicle in the event of the theft and/or hijack of the insured vehicle and/or whilst the insured vehicle is laid up for repairs at a repairer/panel-shop following an insured loss. The cover provided in terms of this extension is subject to a maximum 30 (thirty) days car hire and in turn subject to a

3 (three) day waiting period before cover commences. An additional premium is payable.

Reduced excesses

This is an option to reduce the excesses on all sections of cover selected subject to the payment of an additional premium.

Increased excesses

You also have the option of increasing your excesses under the buildings, household good or motor sections in order to reduce your premiums under these sections.

Extended territorial limits

The standard package normally covers you against loss of or damage to insured property occurring within the Republic of South Africa, Namibia, Botswana, Lesotho, Malawi, Zimbabwe and Swaziland. Cover for any additional territories must be requested for.

Geyser extension

Some insurers exclude the geyser from your buildings cover and this extension must therefore be taken to cover the geyser against loss or damage.

Personal Liability Insurance policy (PLIP)

This is a wider form of umbrella Liability insurance (spread over general, tenants, property owners and motor liabilities) than what is catered for under the standard package. Cover is for a limit of R10 000 000.00 at an additional premium of R10.00 per month.

Electrical/Plumbing Care (EPC)

A maintenance product available for white household appliances and audiovisual equipment, household motors (gates, garage doors, swimming pool motors etc), plumbing maintenance (drains, leaks, valves, pipes and water connections), electrical maintenance (geysers, wiring and cabling)

Trauma, Group accident and Assistance Protection cover

Additional personal accident cover for you your spouse and permanent members of your household above the R10 000.00 limit normally provided for under the standard package in respect of death, permanent disablement or medical expenses resulting from a road accident on a public road only. Trauma caused by physical assault or the threat of violence is included under this product.

Domestic Employees Personal Accident

Covers domestic employees against accidental death, permanent total disability (scale of benefits) and medical expenses following an accident at an additional premium.

Motor boat/Pleasure craft

Loss or damage to pleasure craft having a maximum designed speed of 43 knots (80 km/h) comprising the hull, superstructure, fittings, machinery, engines, motors, boats, gear and equipment sold as one unite – excluding its trailer (which must be insured separately & legal liabilities to third parties – For death or bodily injuries to persons or damage to property in the event of an accident caused by or in connection with the use of the vessel or any water skier being towed or preparing to be towed by the insured vessel.

Small business policy

Can be included under the personal lines package (subject to certain criteria) where a portion of the residence is used for business, commercial or professional purposes. These goods, equipment and stock in trade must be kept inside the Home and Outbuildings.