DOMESTIC NON INSURABLE RISKS

3. Underwriting · https://mjdbrokers.com/knowledge-base/domestic-non-insurable-risks/

The following risks, perils, events and/or property are not covered under you domestic insurance policy. Please refer to the policy wording for full details.

General exclusions applicable to all sections of the policy:

- War risks, including rebellion, civil war, attempt to overthrow the Government etc. in respect of fixed property.
- Nuclear Risks, Radio-Active contamination●Pollution●Volcanic eruption●Computer losses (millennium) exceptions applies except (in most cases) to motor indemnities and group personal accident●The first amount payable/excesses are not cover, but the basic excess can be reduced upon request and payment of additional premium.

General exclusions on material damage (buildings, contents and all risks) covers:

Consequential losses of any kind●Deeds,bonds,bills of exchange,promissory notes,money,cheques,securities for money, stamps, documents,manuscripts,medals or coins except as specifically provided● Lack of maintenance ●Faulty or defective design materials or workmanship●Gradual detioration or wear and tear● latent defect and inherent vice●unaccountable and normal shortages●Shortages due to errors and omissions●Cracking of building/Structures unless caused by an insured peril●Fraudulent scheme trick or false device●Detention, confiscation, nationalisation etc●Pawned items●Storm, wind, flood, water, hail or snow damage to property in the open not designed to operate or exist in the open●Storm, wind, flood, water, hail or snow damage to retaining walls●Property undergoing repairs and being worked on or to it etc. or processing risk e.g. bleaching, dyeing, cleaning, heating, drying etc. ●Damage to property undergoing any process●Loss of or damage to property caused by work on or to it●Loss under a section is excluded if it can be more specifically insured under another section.

Houseowners/Buildings

- Subsidence and landslip (may be included subject to engineers report and premium loading)●Consequential loss except loss of rent●If the premises are lent, let or sub-let or vacant then theft is restricted to forcible and violent entry or exit from the premises●Certain restrictions apply whilst the dwelling is structurally being altered●Any commercial property, communes (residence shared by two or more persons outside the normal family relationship)● Special considerations apply to thatch structures (e.g. lapas etc.), the size of which comprises 10% or more of the size of the main dwelling●Loss or damage by domestic pets or animals●Buildings for which there ae no municipal plans or illegally constructed buildings.
- Liability section excludes such risks as loss of or injury to: any person of the same household, any person under a contract of service, any vehicle and/or property in your custody and control, property or to any person incidental to your business or profession.

Householders/Contents

- Subsidence and landslip (may be included subject to engineers report and premium loading)●Consequential loss except loss of rent ●If the premises are lent, let or sub-let then theft is restricted to forcible and violent entry or exit from the premises●Theft if the residence is left unoccupied for more than 30 (thirty) consecutive days or 60 (sixty) days in one calendar year●Loss or theft arising from a member of the same household of the insured unless a criminal theft charge is laid and consequent upon forcible and violent entry or exit from dwelling● Accidental damage, other than glass or mirrors, glass tops and fixed glass forming part of any stove or oven or any furniture and domestic telephone instruments whilst kept at the dwelling (normally limited to R1 250.00 and R750.00 for telephone instruments and exclude chipping scratching etc and whilst alterations are undertaken to the buildings)●Accidental damage to audio visual equipment may normally be included for an amount of R10 000.00 at an additional premium●Loss or damage by domestic pets or animals●Mechanical or electrical breakdown or derangement● Communes (residence shared by two or more persons outside the normal family relationship)●More than one gold coin, stamp and coin collections●Special considerations apply to thatch structures (e.g. lapa etc.), the size of which comprises 10% or more of the size of the main dwelling ●Livestock●Motor vehicles, caravans and trailers including their fitted accessories (any property that can be more specifically insured)●Air or water craft (not a surfboard or paddle ski) and their equipment●Any amount in excess of one third of the household goods sum insured, in any one annual period of insurance for the total value of precious metals and stones, jewellery, furs,

rugs and carpets, provided that a written valuation was received prior to any loss or damage●Any commercial property, stock-in-trade or tool of trade (e.g. computers and modems used for professional purposes)●Theft of pedal cycles from the dwelling is normally limited to R2 000.00●Loss of or damage or injury to animals●Lap-tops, cellular and mobile phones and any accessories used in conjunction with such equipment is not insured under the general contents section and be specified separately under the all risks section●Loss or damage to property outside the territorial limits stated in the policy●Tenants and other personal liabilities not normally given by some insurers and must therefore be covered under a separate liability section.

Personal All Risks

- Theft of jewellery and watches with a combined value of more than R20 000.00 and firearms **that are not specified** unless kept in a locked safe (permanently fixed to the floor or wall) ●Wear & tear or depreciation. ●Electrical or mechanical breakdown not accompanied by other damage●Loss or damage caused by vermin, moths or gradually operating causes or during any process of cleaning, dyeing or renovating●Confiscation or detention by any process of law●Any property not specified in the schedule●Property lost from an unattended vehicle unless the property was concealed in the locked boot or compartment and there was forcible and violent entry to the vehicle (does not apply to fitted car radios/tape/cd players)●Loss or damage to items used by you in any form of professional entertainment●Breakage of/or damage to sporting equipment whilst in use●Any loss or theft of jewellery from unattended baggage●Camera, audio visual and photographic equipment used for professional purposes or for reward●The cost of reproducing sounds data and images on tapes, records, compact discs, films or magnetic media●The payment of any fees regarding re-testing of eyes and/or the prescription for obtaining spectacles●Bullion, cash, cheques, etc●There are also special terms applicable to Stamp collections and contents of a caravan

Liabilities

●Fines,penalties, etc●Liabilities insurable under a Motor Vehicle or watercraft policy●Liability to employees or members of the same household●Liability for damage to property under your custody or control● advice and/or treatment of a professional nature●Liability assumed under agreement (excluding security companies or garden services)●Liability from any trade business or profession●The ownership of animals other than cats or dogs ●The use of weapons or firearms●Judgements (including costs) obtained outside the territorial limits are not covered

Personal accident

●Suicide or intentional self-injury●Accidents as a result of being under the influence of alcohol, drugs, etc. ●Pregnancy, childbirth etc●Existing physical defects●Hazardous activities such as flying as aircrew, motor cycling other than on business●Racing involving power driven vehicles or vessels●Mountaineering necessitating the use of ropes●Winter sports involving snow or ice, polo on horseback, steeple chasing●Pro football, hang-gliding, parachuting, skydiving, bungee jumping, hang gliding, rugby, ice hockey, wrestling, boxing, scuba diving, water skiing, martial arts and any other sport as a professional●War and terrorism●Participation in riots●Special conditions apply to disappearance and exposure●Any person over 75 years in age.

Motor – Own damage

●Consequential loss (e.g. missed flight due to accident)●Depreciation in vehicle value due to accident●Wear and tear or gradually operating causes●Mechanical or electrical breakdown, failure or breakage●Damage to engine or tyres unless some other part of vehicle is damaged at the same time●Damage to springs and/or shocks due to inequalities of road surface●Car radios (to be specified separately)●Incorrect class of use●Unlicensed driving ●Driving whilst under the influence of intoxicating liquor or drugs in excess of the legal permissible limit. ●Unauthorized used by member of same household unless a criminal theft charge is laid against such member. ●Traffic convictions, endorsements, suspension or cancellation of driving license not notified to Insurers● Leaving the scene of an accident unlawfully●Drivers over 70 years of age unless medically fit to drive and certified by a Doctor●Commercial vehicles and vehicles with sign-writing on them●Vehicles not parked in a locked garage or secured premises overnight when at the normal risk address (unless otherwise accepted by insurer)●Imported vehicles(unless otherwise accepted by insurer)●Not roadworthy and unlicensed vehicle●Vehicles that have been modified or altered in such a way that it no longer conforms to the manufacturer’s original specification. (e.g. code 3 vehicles – click here for more info on code 3 vehicles), rebuilt vehicles●Loss or damage caused, sustained or incurred outside the territorial limits of the Republic of South Africa●Vehicles not registered in South Africa●Vehicles used for racing, rallies, driving instruction & towing for payment●Where the vehicle is in possession of another party who is selling it on your behalf. Motorcycles, trailer and/or caravans – cover is available with separate insurance terms and conditions

Motor – Liability

●Third party claims where the own damage claim has been rejected will also be rejected●Injury/death to employees, persons of the same household as you, persons being carried in or on a trailer, motorcycle or caravan. ●Property in your custody or control or loaded on the vehicle, trailer or caravan●Cover under the Road Accident
Fund.