

**Endorsement attached to and amending the
Secure and Secure Bonus policy wordings
Effective 01 April 2018**

4. Household Goods

4.3.3.3 Storm, flood, wind, water, hail or snow except for loss or damage caused by or to any of the following:

4.3.3.3.4 deleted;

4.3.3.3.5 deleted;

4.3.3.3.7 deleted;

Loss or damage from theft or attempted theft

From the Home and Outbuildings

4.3.12 We will compensate you for loss or damage to Household Goods caused by theft or attempted theft from:

4.3.14.2. the Outbuildings, only up to the limit shown in the schedule unless you can prove that there are visible signs of forced entry or exit;

4.3.12.3 a building you are temporarily living in;

4.3.12.5 a commercial storage facility where you have deposited Household Goods for safe keeping or at any hotel, guesthouse, club or bank safe;

Accidental damage including power surge

4.3.61 We do not compensate you for loss or damage caused by:

4.3.62.6 deleted;

4.3.64 We do not compensate you for loss or damage caused by:

4.3.64.8 deleted;

4.3.65 We do not compensate you for loss of or damage to:

4.3.65.6 deleted;

6. Houseowners

6.1 Definitions in this section

- swimming pools, fixed filtration plants, safety nets and covers
- Fixed gazebos

Power surges (optional)

(Limit of compensation available – R25,000, R50,000, R100,000, and R250,000)

6.3.51 We will compensate you for damage to the Private Home that is caused by power surges from accidental changes in the power supply of a public supply authority.

7. Personal Accident

Crew member

7.4.9 We do not compensate you for any claim under this section resulting from your participation as a crew member on a ship or an offshore drilling rig

9. Motor

9.4.2 We do not insure the following types of use:

9.4.2.6 deleted;

9.4.2.8 deleted;

9.4.2.9 deleted;

9.4.2.10 deleted;

9.4.2.11 deleted;

9.4.2.12 deleted

4X4 and 4x2 Cover (optional)

The countries where you are insured

9.7.45. The countries where you are insured are South Africa, Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland, Zimbabwe, Zambia, **Tanzania, Kenya and Angola (excluding the Cabinda enclave)**

10. Watercraft Insurance

10.4.2 We do not compensate you for loss or damage caused by:

10.4.2.3 deleted

13. Extended Personal Liability

Underlying insurance means an active insurance policy you have with an insurer inside South Africa that insures you for:

- Personal Liability;
- Houseowner's Liability;
- Householders's Liability;
- Motor Liability;
- Watercraft Liability.

with any insurer inside South Africa providing cover for Motor or Watercraft Liability.

16. Mechanical and Electrical Breakdown

Household pests and pets

16.4.3 deleted