

Welcome to our kingdom

Agri policy document



kingprice.co.za

KingPrice[™]
INSURANCE

FSP no. 43862

PERSONAL ♦ BUSINESS ♦ SPECIALISED



Here's what's inside

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Our contact details

If you need answers... Get in touch

Policy admin line	0860 21 00 00
Email	agri@kingprice.co.za
Online	kingprice.co.za
Submit a claim	agri@kingprice.co.za

We'd love to hear from you... Complaints or compliments

At King Price we may be super cheap and super efficient, but we're also super curious, and we want to make sure we're doing the best we can do. The king takes good service very seriously.

So, if your consultant made you feel royally spoilt, or if they just straight up spoiled your day, please don't hesitate to let us know.

For either complaints or compliments, you can email the king directly at king@kingprice.co.za

Sasria

Sasria is the only short term insurer that provides special risk cover to all individuals and businesses that own assets in South Africa, as well as government entities. This is unique cover against extraordinary risks such as civil commotion, public disorder, strike, riot and terrorism, and SA is 1 of the few countries in the world that provides this insurance.



Please note: To qualify for Sasria cover you, and anyone covered under your insurance policy, must comply with the T's and C's in this KPPD.

Your Sasria premium

As a business insurance client, you may choose whether or not you want this additional cover from Sasria. If you decide to include this cover in your royal policy, your monthly premium includes the Sasria premium, which we pay over to them on your behalf.

Here's the maths:

- Personal lines vehicle (including car, motorbike, trailer and caravan cover) = R2.02 per vehicle.
- Business vehicle (all vehicles covered for business purposes): R4.54 per vehicle.
- Watercraft: 0.001090% of sum insured, with a minimum of R5.00, per watercraft.
- Buildings, home contents and portable possessions: 0.000363% of sum insured, with a minimum of R3.00.



Please note: Refer to the Sasria policy doc on kingprice.co.za for further information.

Sasria contact details...

Online	sasria.co.za
PO Box	653367, Benmore, 2010
Address	36 Fricker Road, Illovo, Sandton, 2196
Phone no.	+27 11 214 0800/0861 72 77 42
Fax no.	+27 11 447 8630/0861 72 73 29
Reg no.	1979/000287/06
VAT no.	4140119340
FSP no.	39117
Email	contactus@sasria.co.za

Your very own King Price agri policy document

Congratulations

Your agri business is now under the protection of the king

Since you've already decided to join the King Price royal family, we realise that we don't have to tell you what a wise decision you've made. Please keep that in mind, though, as you go over the information that follows in your policy document.

We're not going to sugar coat the reality... It's long, in fact, it consists of over 260 pages. And it's comprehensive. As you read it, you'll find words like 'infectious epidemics' and 'capital additions'. Not to mention... 'mortgagee'. We sympathise. We really do. After all, who actually wants to read a long and probably boring policy document?

Well, to be honest, maybe you do. Because this is your long and probably boring policy document for your farming business. It explains the cover your business will enjoy, based on the information you've given us, and it conveys the finer details of your policy and all your responsibilities in (we hope) the clearest possible way.

So, even though we hate to nag, please go read this, check all the details on your policy schedule and make sure that you fully understand the policy wording. If anything is unclear at all, or should you need to update your information, don't hesitate to give us a call on 0860 21 00 00. It's in your own best interest to do so. Remember, incorrect details = incorrect cover for your business.

Royal regards,



King Price
0860 21 00 00
agri@kingprice.co.za
FSP no. 43862

General exclusions and T's & C's

These general exclusions and terms and conditions apply to all aspects of your agri insurance policy with King Price Insurance.

References to 'you'/'insured'

All references in this policy to 'you', 'your' or 'insured' mean the policyholder noted on your policy schedule.

References to 'we'/'us'/'our'

King Price Insurance Company Limited (2009/012496/06)

FSP no. 43862

Address PO Box 284, Menlyn, Pretoria, 0063
Block A, Menlyn Corporate Park, 175 Corobay Avenue,
Waterkloof Glen x11, Pretoria, 0181

Phone 0860 21 00 00

Email agri@kingprice.co.za

Online kingprice.co.za

References to the 'broker'/'intermediary'

The insurance broking company who acts as your intermediary with us and who has the right to administer your policy.

Your insurance contract

Your contract with us consists of this policy wording, your policy schedule, general terms and conditions, all written correspondence and any recorded verbal agreements made. Please make sure that you're familiar with the contents of all of these documents and that the details noted on your policy schedule are 100% correct.

Remember, incorrect details = incorrect cover.

Policy schedule

The term 'schedule' means the documentation or subsequent endorsements against this policy, issued as evidence of your insurance and thereby entitling you to the benefits, as defined under the various sections of the policy.

Blanks

The defined incident or circumstance shown on your policy schedule isn't insured under the policy if the sum insured, limit of indemnity or compensation on your policy schedule is:

- Left blank or has no monetary amount stipulated against it.
- Is reflected as 'nil', 'not applicable', 'not covered', or 'no indemnity extended'.

Period of insurance

The 'period of insurance' means the period stated on your policy schedule. This period starts on the commencement date that's stated on your policy schedule, and on the condition that the first premium, which is due by you, is paid. This period also includes any subsequent period that we accept a premium for.

Countries where you're covered

The following sections are covered worldwide:

- All risks.
- Portable electronic equipment.
- Stated benefits.
- Group personal accident.

All other sections are covered in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique and Malawi.

Jurisdiction

This policy is subject to the laws of South Africa and to the jurisdiction of its courts.

Taxes/VAT

All premiums, sums insured and excesses payable are inclusive of all taxes/VAT.

Insurable interest

You may only insure property that you have an insurable interest in. You only have insurable interest if you'll suffer a direct financial loss if an item is lost or damaged. It's very important to supply us with accurate information at sales stage, to ensure that you're insured correctly.

Limit of indemnity

The amount payable, inclusive of any legal costs recoverable from you by a claimant for an incident, won't exceed the insured value as stated on your policy schedule.

Verification of cover and proof of ownership

Please carefully check all details on your policy schedule and contact us or your broker immediately if any details are incorrect.

If you don't contact us or your broker within 14 days from the date on which the policy schedule was mailed or handed to you, the information contained therein will be regarded as correct.

Make sure that the sums insured are realistic and that you're neither over-insured nor under-insured. Your broker will be able to assist and advise you in this regard.

Please always keep receipts, proof of payments and valuation certificates of your items safe, as we may ask you for proof of ownership or proof of value for an item that you've insured with us.

When it starts

The commencement date (starting date) of your cover is the date on which we agreed that the policy should start. Your first premium will also be paid by this date.

Your premium

Your premium is the amount that you need to pay in advance, on the agreed payment date, to enjoy the cover you chose. The premium can be paid annually, bi-annually, quarterly or monthly.

Your choice, our pleasure.

And if you don't pay

Let's say your monthly debit order or your annual, bi-annual or quarterly premium payment is returned by your bank, and your insurance premium due to us isn't paid for the period of insurance as a result of that:

- You'll have no cover for the period for which you didn't pay.
- An attempt will be made to collect that unpaid premium on a more suitable date, in order to keep you covered.
- If the premium remains unpaid, you'll unfortunately not be covered for that period either.
- This break in cover may also result in your policy being re-rated.

*** Please note: If we don't receive the monthly payment for 2 months in a row, either on the payment dates or within the grace periods of those months, we'll immediately cancel your complete policy and you'll no longer enjoy cover.**

On annual, bi-annual and quarterly policies, you need to pay on the agreed payment date or within the grace period. The policy will end on the last day of the period for which the last premium was paid.

So, to ensure continuous, peace-of-mind cover, please make sure that there's enough money in your bank account every month, on the date that you've requested that we debit your premium.

Remember, no premium paid = no cover.

Need a change

You may make changes to your policy at any time by simply calling or emailing us. Any change you make will be effective from the time and date agreed to. An updated policy schedule will then be sent to you. In such a case, please check that the changes were made just as you've requested.

Remember, incorrect details = incorrect cover.

*** Please note: King Price may also make changes to your policy, as and when we deem it necessary to do so. When we do, we'll give you 30 days' notice.**

If you want to leave us

Let's hope that you never need to make use of this section, but just in case:

- You may cancel your policy at any time and with immediate effect. If you do, we'll refund the relevant portion of your premium, less any administrative cost, provided that no valid claim has been submitted for that period.
- We may also cancel your policy by giving you 30 days' notice. We would do so verbally, by email or by post to your last known address.
- Your policy will automatically cancel when your monthly premiums are not paid for 2 consecutive months, either on payment dates or within the grace periods in those months. Your policy and cover will end on the final day of the period for which you last paid your premium.

Sharing of info

We respect the confidentiality of your information and will never misuse it. For the sake of sound insurance practices, however, it's sometimes expected of insurers to share some information relating to claims, insurance and the financial history of their clients.

Dual insurance... Double cover doesn't = double pay-out

If a claim is also covered by another insurance policy that you have, we'll only pay you out for our portion. So, if you insure an item for R100,000 elsewhere and the same item is also insured for R100,000 with us, we'll only pay half and the other insurer will be liable for the rest of the amount.

The insured value of your property and average

Insured value

- Excess
- Dual insurance, if applicable
- Under-insurance, if applicable

} = your payout



The insured value noted on your policy schedule is the maximum amount that we'll pay for any of your property-related claims, less the excess amount payable by you, and less any dual and under-insurance, if applicable.

You need to insure your property for its replacement value. This means the amount that it will cost you at the time of the claim to repair, replace or rebuild your property.

The replacement value of a building, for example, must also provide sufficiently for all the outbuildings, walls, fixtures and fittings, and the following possible additional costs:

- Professional and municipal fees.
- Demolition charges.
- Waste removal.
- Making the site safe.

Should you insure your property for an amount less than its replacement value, then we'll pay out your claim proportionately. So, for example, if the value of your building is R400,000 and you only insure it for R200,000 (50% of the replacement cost), then you'll only be compensated for 50% of your loss.

Here's the maths

Under-insurance calculation = $\frac{\text{claim amount} \times \text{insured amount}}{\text{replacement value}}$



Please note: You must make sure that your replacement value is realistic so that you'll have enough cover should you ever need it. Remember, it's always better to be over-insured rather than under-insured.

Other parties' rights

Only you, the policyholder, have rights in terms of this policy. Only you may claim on this policy, even if your cover extends to cover another party for their loss or damage. Payment to you will absolve us from any further liability to a third party.

Follow the rules

You must comply with the terms and conditions of this and all other sections of the policy. If you don't, it may affect the outcome of your claim.

Keeping it safe

Should you need to use the services of a legally-registered security firm to safeguard your property, the employees of this security firm will be considered as employees of your own – even though they are not directly paid by you. Their employee status will be limited to the duties outlined in the agreement between you and the security firm.

Tell the truth

Any material misrepresentation, misdescription or non-disclosure will render voidable the particular item, section or sub-section of the policy. Remember, honesty is the best policy.

Stick to the regulations

You must comply with all relevant statutory and regulatory provisions, best practice guidelines, and municipal and provincial regulations, that are applicable to your business activities, employees, clients, goods, services and products, whether manufactured, produced or supplied, as well as the applicable provisions of the Short Term Insurance Act No. 53 of 1998 as amended.

No breaching

The conditions and warranties of this policy will apply individually to each of the risks insured, and not collectively to them. So, a breach of any condition or warranty will void the policy only in respect of all the risks to which that breach applies and doesn't affect the policy in respect of the other risks.

Power surge protection

All electronic equipment must be fitted with SABS-approved power surge and lightning detector plugs, or a surge breaker must be installed in the distribution board. If you don't take these precautions, you'll have to pay the excess that's stated on your policy schedule if you claim for the loss of, or damage to, property following a power surge or lightning strike.

Declaration basis/premium adjustments

If the premium for any section of this policy has been calculated on estimated figures, you'll need to, after the expiry of each period of insurance, supply us with the information that may be required to recalculate the premium for the period. Any differences will be paid by or to you.

Bush clearance

Cover under our 'Fire' section is subject to all bush, jungle, grass and weeds being cleared and maintained within at least 10m of insured buildings and structures. This requirement doesn't apply to cultivated, manicured gardens, or to any trees in such gardens.

Thatch risk requirements

All buildings with grass, straw or thatch roofs must be referred to underwriting for special acceptance before they can be insured.



Please note:

- **These specifications are for our insurance purposes only and we accept no liability for life or property if a system malfunction occurs, except as insured with us.**
- **These aren't SABS specifications and don't construe certificates of compliance for any other organisation.**

Bush clearing

Cover for thatch risks is subject to bush, jungle, grass and weeds being cleared and maintained up to the boundary perimeter. This requirement doesn't apply to cultivated, manicured gardens or the trees in these gardens but branches and foliage that encroach on any roofing, whether thatch or not, must be cut back and maintained.

Chimneys

If a chimney penetrates the roof of any insured thatch-roofed building, and solid fuels such as wood or anthracite are used in the fireplace, cover is subject to the following minimum specifications:

- The chimneys and flues must be constructed of non-combustible material and in accordance with the South African Bureau of Standards' National Standard SANS 10400.
- No combustible material may:
 - Penetrate the chimney.
 - Be closer than 200mm to the inside of the flue.
- The exhaust aperture must be at least 1m away from the point closest to the roof.

Chimney stacks that are constructed of solid brickwork, or another similar material, must be constructed of a full brick thickness of 220mm and in such a way that the outer faces that are in contact with the thatch don't become hot. The mortar joints in the stack must be properly filled.

If a steel, or similar material, chimney stack penetrates a thatch-roofed plane:

- It must be dressed with a sheet metal or fibreglass reinforced polyester flashing underneath, between and over the top surfaces of the thatch.
- The width of the flashing should be at least 250mm.
- The flashing material in the chimney that's in contact with the steel flue pipe must not be in contact with the thatch layer.

*** Please note: If a chimney doesn't comply with these requirements but does penetrate the roof, we're not liable for loss or damage arising from you lighting a fire with a solid fuel, like wood, charcoal or anthracite, in a thatch-roofed building or lapa.**

Fire extinguishers

You must install fire extinguishers in each kitchen and cooking area, as well as on each floor of insured thatch-roofed buildings, as per the following minimum specifications:

- These fire extinguishers must be dry chemical or CO² extinguishers, with a minimum capacity of 4.5kg CO².
- The fire extinguishers must be easily visible and accessible.
- The fire extinguishers must be serviced annually and be in full working order at all times.

You're covered in the event of defects to fire extinguishers due to circumstances that are unknown to you or out of your control.

Lightning conductors

You must install King Price-approved lightning conductors to protect all insured thatch-roofed buildings, as per the following minimum specifications:

- A conductor must be high enough to provide a shielding angle of at least 45 degrees to the structure/s that it's protecting, taken from the highest tip of the mast to ground 0. Where unprotected chimneys and gable ends are present, a peripheral conductor must be used.
- All conductors must be bonded to an earth electrode.
- Metals used in the thatch construction must be bonded to the structure's earthed metal water main or earth electrode.
- Conductors must be tested at least every 3 years by a lightning conductor installation specialist.

Recreational fires

With regard to open burning fires, recreational fires, fire pits, camping fires and bonfires:

- Windy and other weather conditions must be taken into account before a fire is lit, to avoid embers being blown or shot onto combustible material or thatch-roofed buildings.
- Fire pits and recreational fires may not be within 8m of combustible material or thatch-roofed buildings.
- Bonfires and camp fires may not be within 15 of combustible material or thatch-roofed buildings.
- Leaves and other combustible materials must be cleared from around fire areas, to prevent fire from accidentally spreading.
- Open burning bonfires, recreational fires and portable outdoor fireplaces must be constantly monitored and attended.
- Sufficient fire extinguishing appliances, sand or water must be readily available to douse a fire in an emergency.
- Fire pit snuffers must be used on fire pits, and all fires must be thoroughly doused and properly extinguished after use.

Water supply and drenchers

There must be constant water supply and pressure of at least 4 bar, to ensure that a thatch roof can be thoroughly wettened in the event of a fire or approaching fire.

You must install drenchers at the highest points of thatch roofs. Drenchers must be tested annually, serviced, and maintained in proper working order.

Piping and spray heads must be fire-resistant.

General exclusions... Things NOT covered by the king

*** Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.**

These general exclusions apply to all aspects of your insurance policy contract. You won't be indemnified for any loss, damage, death, injury or liability that is directly or indirectly caused or contributed to by any of the following...

Sanction limitation

You're not covered, and we won't make any payment or provide any benefit that would expose us to any sanction, prohibition or restriction under any United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Riot, war, political act, terrorism or any such attempted act

- Civil commotion, any labour action or strike, public disorder or any act calculated to bring about any of these.
- War, act of a foreign enemy, or warlike operations (whether war be declared or not) or civil war.
- Military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- Any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, or provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- Any act that is calculated to bring about loss or damage in order to further any political aim, to bring about any social, economic, religious, personal, ethnic or ideological change.
- Any act of terrorism including the use, or threat of use, of force or violence by any person or group of persons (whether acting alone or on behalf of another, or harmful to human life or not), with the intention to influence any government or to inspire fear in the public.
- The act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.

*** Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.**

Nuclear risk

You're not covered in respect of loss or damage that's caused directly or indirectly by:

- Nuclear reaction.
- Ionising radiation from, or contamination by, radioactivity from any nuclear fuel or nuclear waste, or from burning nuclear fuel.
- The radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear equipment, or any nuclear part of them.
- Any weapon or device using atomic or nuclear fission, fusion or similar reaction, or radioactive force or material.
- The radioactive, toxic, explosive or other dangerous properties of any radioactive material.

Infectious epidemic

Any infectious epidemic or pandemic.

Nationalisation

Nationalisation, commandeering, expropriation or requisition by any lawfully constituted authority.

Work stoppage

Stoppage or slowing down of any work, process or operation.

Computer losses

The incapacity or failure of any computer (including data processing equipment, microchip, integrated circuit or similar device in a computer or non-computer equipment) to capture, save, retain or access any data, code or information as a result of:

- Any program error, incorrect entry or inadvertent cancellation of data or programs.
- Any virus, corruption, malware, Trojan horse, time or logic bomb, worm or any other destructive or disruptive code, media or program.

Asbestos

This policy does not cover loss, damage, death, injury, illness or liability of any nature whatsoever, directly or indirectly caused, or in any way contributed to by asbestos in any quantity or form.

Excluded perils

This policy does not cover you for any loss or damage:

- As a result of any cause that wasn't sudden and unforeseen.
- As a result of consumable parts or parts with a limited lifespan.
- Recoverable under any maintenance or lease agreement.
- Occurring while any item is undergoing tests of any kind, is deliberately overloaded, or is being used in a manner, or for any purpose other than that for which it's designed.
- Directly or indirectly caused by:
 - Inherent vice or defect, gradual deterioration or depreciation, including rising damp and wear and tear, rust and mildew, or fading and perishing.
 - A rise in the underground water table or pressure caused by it.
 - Defective lubrication or lack of oil or coolant.
 - Electronic breakdown or mechanical or electrical defect or failure.
 - Servicing, maintenance, cleaning, repairing, dyeing, restoring, bleaching or alteration.
 - Pests or insects.

Contractual liability

Any loss arising from any breach of contract or agreement.

Confiscated, forfeited or detained property

Property that's been legally detained, forfeited or confiscated.

Consequential loss

Consequential loss or damage, except if it's specifically stated on the schedule that damage or loss of this nature will be covered.

Contamination or pollution

This policy does not cover any legal liabilities, loss or damage indirectly or directly caused by pollution, contamination or seepage.

Illegal activity

Any loss or damage caused by the use of the insured property for, or in connection with, any illegal activity and/or the committing of any crime.

The stuff you need to do

Pay us

Pay your premiums on time, all the time, by monthly debit order or annual, bi-annual or quarterly payments, as agreed. Pay at the start of each insurance period for which insurance cover is in place.

Be honest

Always provide us with true and complete information when you apply for cover, make changes to your policy or submit a claim. We use the information provided by you to determine the cover, conditions of cover and the premium due. Incorrect or incomplete information may result in you not having cover and may affect the outcome of your claim. This also applies when anyone else acts on your behalf. Remember, honesty is the best policy.

Tell us

Inform us immediately of any changes to your circumstances that may influence whether we give or continue to give you cover, or that could affect the conditions of cover or the premium that we charge you.

This includes any changes or incorrect details of any of your information, such as:

- Personal and business information: All of your personal and business details on the policy schedule are very important.
- Address: If your address changes for any reason, or if you park any insured vehicle, or utilise any machinery or equipment, at a different address for an extended period of time.
- Vehicle details: Any changes to the ownership of the car, the regular driver, the type of use for the car, or where the car is parked.
- Financial status: Anything we need to know about your financial position or that of any member, partner or director. This specifically relates to defaults, civil judgments, sequestrations, administration orders, debt review, liquidations or business rescue of companies.
- Dishonesty: Tell us about any convictions for offences related to dishonesty, reckless and negligent driving or alcohol-related driving offences by you or any person covered by this policy.
- Changes to the insured structure: Notify us of any alterations, additions or improvements that are made to the building.
- Any other factors that may influence cover.

Look after your stuff

Take reasonable, necessary steps to prevent or minimise loss, damage, injury or liability. This includes:

- Obeying all legal requirements, manufacturers' recommendations and best practices relating to your business, its employees, clients and the goods and services manufactured or supplied by you.
- Maintaining the insured property or items in a fit and sound condition.

Make sure your alarm is compliant

The alarm installed at your insured premises must be:

- King Price-approved.
- Compliant with SAIDSA and SAIA requirements.
- In proper working order at all times.
- Armed whenever the insured buildings are unoccupied.
- Linked to an armed response unit, if required by us.



Our claims procedure

The king and his advisors are committed to settling all valid claims as quickly as possible. However, it's in the interest of all our policyholders, including you, that we investigate the validity of a claim. For this reason, delays in authorising claims may sometimes happen. Sorry, but not everyone is as honest as you, so we just have to check to make sure. You understand... Right?

How to claim

First and foremost... If you have an incident and you're covered by the king's agri insurance, it's vital that you phone the King Price business team or your broker as soon as possible after the incident. We'll then handle your claim appropriately.



Please save our details now: 0860 21 00 00 and agri@kingprice.co.za

What to do in the event of a claim

Tell us

The sooner you notify us, the quicker we can help you. Please take note of these important time limits:

- Report your claim, or any incident that may lead to a claim, to us as soon as possible, but no later than 30 days after any incident.
- This includes incidents for which you don't want to claim right away, but which may result in a claim in the future.
- Give us all documentation relating to your claim as soon as possible.
- No claim (other than a claim under the 'Business interruption', 'Fidelity' or 'Personal accident' sections) will be payable after 24 months from the date of any incident, unless the claim is the subject of pending legal action or claimed in respect of your legal liability to a third party.
- If you dispute the outcome of a claim, you have 90 days, in terms of the Policyholder Protection Rules, from the day you're first informed of the outcome, to notify us of the objection.
- Immediately hereafter you have 6 months within which to serve summons on us; if this isn't done within these 6 months, your right to challenge this decision is forfeited.

- After a claim settlement, you need to comply with all reasonable instructions and requests when assistance is needed in the identification and physical recovery of such property. If you fail to do so, you'll immediately become liable to repay all amounts paid out to you in respect of the claim.

Tell the police

If you've been involved in a car accident, you must report it to the police within 24 hours, even if there's no damage to your car.

If you've suffered a theft, hi-jacking, burglary, property loss or any crime-related incident, you must tell the police about it as soon as possible, but no later than 24 hours after becoming aware of the incident.

Keep your promise

You need to please give us:

- All information and documentation that we request, within the timeframe we set.
- True and complete information when reporting a claim to us and the authorities. We act on the information you provide, so any information that's misleading, incorrect or false will prejudice the processing of your claim.

Keep your receipts safe

You need to please:

- Prove ownership and value of any item that you're claiming for.
- Make damaged items that you're claiming for available for inspection, in order for us to verify the full extent and nature of the damage.

Do the paperwork

You need to provide us with a copy of:

- The police report.
- The police case number.
- Your statement to the police.
- Details of the police station and attending officer.
- A detailed list of all items lost, stolen or damaged.
- Any other relevant documentation needed to validate your claim.
- Details of any third party involved in the incident, if applicable.

Check and let us know

If there's any other insurance policy that covers the same insured incident, we need to know.

Keep us updated

You need to tell us immediately if:

- You become aware of any possible prosecution, legal proceedings or claim that could be lodged against you, as a result of an incident for which you've already claimed.
- Any other relevant or new information has, in the meantime, come to light regarding an insured incident that you've claimed for, even if this information only surfaces after you've submitted the claim, or if the claim has already been finalised.

Wait for us to help you

Never permit any replacement or repairs that haven't yet been authorised by us. Get our written approval first before disposing of any damaged property, or repairing or replacing any losses you may have suffered. Failure to do so may lead to your claim being rejected.

Help us to help you

You need to act on, or take note of, the following:

- Pay all the excess amounts plus any additional excess amounts that you have to contribute for each claim, if relevant, and as shown on your policy schedule.
- The excess amount that you have to pay will consist of:
 - The basic excess amount that applies to each specific insured incident or item. (Excess payments are also payable in circumstances where you didn't cause the accident.)
 - Any additional excess amounts that may be applicable for certain insured incidents or circumstances, the details of which are shown on your policy schedule.
- Assist us, where possible, in any recovery action against any third party responsible for the loss or damage. We'll reimburse you for any reasonable extra expenses that are incurred for this purpose.
- Comply with our instructions and requests, as and when we need your assistance.

Settlement options

We have the choice to settle your claim in any of the following ways:

- Cash pay-out to you.
- Repairing the damaged item at a repairer of our choice.
- Replacing the item at a supplier of our choice.
- A combination of any of the above.

The maximum amount we'll pay you is the amount noted on your policy schedule.



Please note: Where any item that you're claiming for is financed, we'll pay the finance institution before paying over the balance of the sum insured to you.

Get it done

Any repairs or replacements must be completed within 6 months of your claim being settled.

Date of loss

The term 'date of loss' refers to the date on which an incident giving rise to a claim or loss occurred.

Event

Any series of events arising from a single cause.

Only 1 section applies

You can only claim for the same liability, or loss or damage for the same incident, from 1 section of the policy.

Claim costs

The assessments that need to be done for any claims under your policy will be paid for by us. However, if you wish to employ a person to help with preparing your claim, indemnification for the costs you incur in this process will be handled with due discretion.



Honesty is always the best policy

If you, or anyone acting on your behalf, submits a claim, or any information or documentation relating to any claim that's in any way fraudulent, dishonest or inflated, we'll reject that entire claim and cancel your policy retrospectively, from the date on which the incident has been reported, or from the actual incident date, whichever date is earlier. If your claim is rejected due to fraud or dishonesty, you'll need to pay us back for any expenses that we may have incurred relating to the claim.

Let the king protect you

When you submit a claim, we may act on your behalf or obligations against other people, to recover costs or defend any claim that they may have against you.

If we manage to also recover an excess amount that you've already paid, then we'll refund it to you. Relax, we have your back.

Let us take care of the difficult part

Never admit guilt or offer a settlement to any other party involved in an incident in which you're involved. We won't be bound by any such admission or offer that you make.



Low claim benefit



In a nutshell...

If you keep your claims low for a year, you qualify for a benefit. To keep it simple, we've called it your 'low claim benefit' and it's an industry-first!

Here's what it does

At the end of every year of insurance with us we'll check your claims ratio for the year and, if it's good, we'll make a benefit available to you, which you can use to offset claims costs and excess amounts in the coming year.

Here's how it works

Your claims ratio is the total of your claims over the past year, as a percentage of the total premium you've paid over the past year.

Claims ratio	Low claim benefit
0% - 20%	15% of the total premium you've paid over the past year
21% - 40%	10% of the total premium you've paid over the past year
41% - 50%	5% of the total premium you've paid over the past year
50+%	No benefit

* Please note:

- **Your low claim benefit doesn't have a cash value, and you can't 'withdraw' it.**
- **Offsetting claims costs via your low claim benefit means that your claims ratio for the coming year will be lower than if we settle all your claims on your behalf. (Which in turn means that your low claim benefit for the next year could be even higher.)**
- **If the value of the benefit is more than the amount of your claims in a year, the balance will carry over to the next year.**
- **If you cancel your King Price agri cover, you forfeit whatever value remains in your low claim benefit.**
- **Your low claim benefit doesn't earn interest.**

Accidental damage



In a nutshell...

Running a business is a risky business and, sadly, accidents are part of everyday life. Which is why your business needs King Price agri insurance's accidental damage cover to protect it from unexpected mishaps.

By 'accidental damage' we mean

You can cover any tangible property at premises that belong to you or for which you're responsible, against accidental, physical loss or damage.

What's covered by the king

You're covered for the accidental, physical loss of, or damage to, the insured property at the premises noted on your policy schedule, arising from 1 original cause. The maximum amount we'll pay for a claim is noted on your policy schedule and will be based on reinstatement and/or replacement values.

If you've submitted a claim for the loss of, or damage to, the insured buildings, plant and machinery, you'll have cover for some additional costs:

- Fees for the examination of municipal or other plans.
- Costs incurred for the necessary demolition, removal of debris (including undamaged contents) and erection and maintenance of hoardings during demolition and rebuilding.
- The professional fees of architects, quantity surveyors and other consultants.
- Fire brigade charges.
- Any costs incurred due to the necessity to comply with building or other regulations of any public authority.

Contribution

You may not claim under this section to contribute to any claim for an incident for which the property is more specifically insured.

Documents and records

Where you claim for the theft of documents, manuscripts, business books, computer system records and media, plans, designs, patterns, models and moulds, your claim is limited to the value of materials and costs paid for labour.

Sets and pairs

Where you've claimed for the loss of, or damage to, an item insured under this section, which forms part of a set, pair or collection, we won't be liable for more than the individual value of the damaged or lost item. Any special value that you attach to the fact that the item is part of a pair, set or collection won't be taken into account.

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Accidental damage' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Leakage

You're covered for the accidental physical loss of, or damage to, the insured property caused by the discharge or leakage from tanks, sprinklers, drenching systems or fire extinguishing equipment, pipes or appearance of chemicals, oils, liquids, fluids, gases or fumes (including the loss of these chemicals, oils, liquids, fluids, gases or fumes).

You're not covered:

- If the cause of the discharge, leakage or appearance is due to, or contributed to by, wear and tear or any other gradually operating cause.
- If you haven't maintained equipment regularly, and according to recommended or an expert's specifications.

Property you don't want to cover

The property listed on your policy schedule is specifically excluded from cover under this section and won't be taken into account when determining the sum insured and applying average.



What's NOT covered by the king

You're not covered for loss of, or damage to, the insured property under 'Accidental damage', due to:

- Any insured incident that's excluded.
- Detention, confiscation or requisition by customs or other officials or authorities.
- Any unexplained disappearance, loss or shortage that's only revealed during or after an inventory of errors or omissions in receipts, payments or accounting, or misfiling or misplacing of information.
- Normal settlement, heave, weakening or removal of the ground supporting a building.
- Cracking of any structure.
- The failure, or deliberate withholding or lack of supply, of water, steam, gas, electricity, fuel or refrigerant.
- Collapse of plant and machinery, buildings and structures (other than shelving or storage platforms).
- Loss or damage:
 - To chemicals, oils, liquids, fluids, gases or fumes, due to leakage or discharge from their container, unless otherwise agreed and stated on your policy schedule.
 - Resulting from leakage or discharge of chemicals, oils, fluids, gases or fumes.
- Any fraudulent scheme, trick, device or false pretense of which you (or any person having custody of the insured property) are the victim.
- Fraud by, or the dishonesty of, your principal, employee or agent.
- Overheating, implosion, cracking, fracturing, weld failure, nipple leakage or other failure. This exclusion applies only to vessels, pipes, tubes and similar apparatus.
- Breakdown, electrical, electronic and/or mechanical derangement.
- Altering, bleaching, cleaning, dyeing, manufacturing, repairing, restoring, servicing, renovating, testing or any other work done to or on it.
- Fault or defect in its design, formula, specification, drawing, plan, materials, workmanship or professional advice, normal maintenance, gradual deterioration, depreciation, corrosion or rust.
- Oxidation or other chemical action or reaction, frost, change in temperature, expansion or humidity, fermentation or germination, dampness, dryness, wet or rot, shrinkage, evaporation, loss of weight, contamination, pollution, change in colour, flavour, texture or finish or its own wear and tear.
- Denting, chipping, scratching or cracking that doesn't affect the operation of the item.
- Termites, moths, insects, vermin, inherent vice, fumes, flaws, latent defect, fluctuations in atmospheric or climatic conditions or the action of light.
- Property that's more specifically insured elsewhere, or property for which cover is available (whether you have the cover or not) in terms of any section (other than the 'Business all risk' cover) of this policy.

You're also not covered for:

- Coins (including Kruger Rands and similar coins), bank and currency notes, traveller's and other cheques, money and postal orders, postage and revenue stamps, credit card vouchers and other certificates, documents or negotiable instruments.
- Furs, jewellery, bullion, precious and semi-precious metals and stones, curiosities, rare books and works of art.
- Property in transit by air, inland waterway or sea.
- Railway locomotives, rolling stock and other railway property, aircraft, watercraft, mechanically or electronically propelled cars, motorcycles, mobile plant, caravans and trailers.
- Standing or felled trees, crops, animals, land (including topsoil, backfill, drainage and culverts), driveways, pavements, roads, runways, dams, reservoirs, canals, pipelines (external to the premises), tunnels, cables (external to the premises), cableways, bridges, docks, jetties, wharves, piers, excavations, any property below the ground and explosives.
- Electronic data processing equipment and external data media (punch cards, tapes, discs and the like) and the information they contain.
- Property in the course of construction, erection or dismantling, including related materials or supplies.
- Property in the possession of your clients under lease, rental, credit or suspensive sale agreements.
- Glass, china, earthenware, marble and other fragile or brittle objects, unless otherwise agreed and stated on your policy schedule.

We won't cover costs or expenses in respect of:

- Removing debris, except from the site of the destroyed or damaged property and the area immediately adjacent to the site.
- Incidents arising from pollution or contamination of property not insured by this policy/section.
- Anything for which notice had been served on you prior to the incident, which caused the loss or damage.
- Any costs where a building can't be built or repaired where it stood prior to the incident.
- Anything connected with undamaged property or undamaged portions of property.
- Rates, taxes, duties, development and other charges payable under the said regulations, due to capital appreciation of the insured property.

Accounts receivable



In a nutshell...

King Price gives you the peace of mind you need to grow your business with confidence and to explore different business opportunities, knowing that you're properly covered against credit risks... Like your clients going insolvent.



Please note: You need to maintain daily back-ups of your accounting information.

By 'accounts receivable' we mean

The total amount due to you by your customers, as set out in your accounting records. This amount must be adjusted to provide for bad debts and any abnormal trade condition/s that could have a material effect on your business, so that the amount you choose to cover and for which you may claim, closely represents the amount which is due to you.

What's covered by the king

- You're covered for loss or damage under 'Accounts receivable', due to loss of, or damage to, your accounting books, or other business books or records, which result in you being unable to trace or determine your outstanding debit balances:
 - At your premises.
 - At the residence of a director, member, partner or employee.
 - At the premises of your accountant.
 - In transit to or from the premises or residence of your director, member, partner, employee, or to your accountant.
- You're covered for the reasonable increased collection costs and expenses that you incur as a result of the loss of damage.
- In the event of a claim, we'll pay you the outstanding amount due to you by your customers, as at the last day of the month immediately prior to the loss, adjusted or reduced by any:
 - Bad debts.
 - Amounts debited (or invoiced but not debited) and credited (including credit notes and cash not passed through the books at the time of the loss) into clients' accounts, in the period between the last day of the month immediately prior to the loss and the date of the loss.

- Abnormal trade conditions that have had a material effect on your business.
- Amounts paid to you by customers.
- Amount that's determined to be due to you from a client.
- Reasonable increased collection costs and expenses.
- Average that may apply.

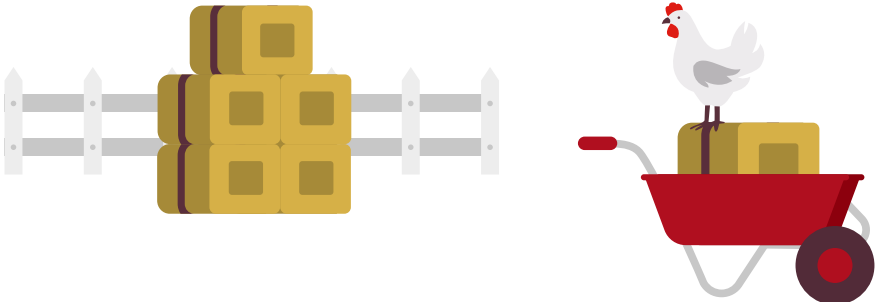
The maximum amount we'll pay won't exceed the sum insured that's stated on your policy schedule. You must provide us with any financial records we require in order to process or investigate any claim.

What's NOT covered by the king

You're not covered for the loss of, or damage to, your accounting books or other business books or records, due to:

- Wear and tear or gradual deterioration.
- Moths or vermin.
- Detention or confiscation by any lawfully constituted authority.
- Detention or confiscation arising from any court order or award by any competent legal authority.
- Electrical, electronic or magnetic damage, unless you maintain duplicates which are stored at different premises from the originals.
- Fraud or dishonesty by your principal, director, member, partner or employee.

Where this exclusion is noted on your policy schedule, you won't have cover for any loss or damage under this section, unless your accounting books (including computer digital back-ups and electronic versions of these records), or other business books or records, are kept in a fire-resistant safe, cabinet or strong room outside business hours. This exclusion, when noted on your policy schedule, won't apply when your accounting records are being worked on or are required for immediate reference.



Bloodstock, livestock and game



In a nutshell...

Sometimes, it's hard enough just taking care of ourselves... Looking after livestock and game is another story entirely! The king knows that your animal assets are precious and so we offer cover for their special needs.

Choice of cover

Your choice, our pleasure

Under this section you can cover the following property belonging to you, or for which you're responsible:

- A. Bloodstock: Excluding game
- B. Bloodstock and livestock: Excluding game
 - Fire and lightning
 - Fire, lightning, storm, disease, violent accident and attack
- C. Game

A. Bloodstock: Excluding game

What's covered by the king

Accident, illness or disease

You're covered in the event of the death of bloodstock, by accident, illness or disease, for the value of the animal at the time of the accident (or manifesting of illness or disease) that causes its death. The animal must be noted on your policy schedule and the amount we'll pay is limited to the sum insured that's stated on your policy schedule.

If your insurance is annual and an insured bloodstock dies within 30 days of this insurance ending, as the result of any accident occurring, or illness or disease arising during the period of insurance, you're covered provided that you let us know about such accident, illness or disease, in writing, while the insurance is still in force.

Accidental poisoning

You're covered if such death is due to accidental plant poisoning, or poisoning arising out of feeding, watering or dipping, limited to 65% of the sum insured that's stated on your policy schedule.

Debris removal

If insured property is lost or damaged while being transported as insured by this section, and the means of conveyance is damaged in the same incident, you're covered for costs necessarily incurred by you for the clearing up and removal of the vehicle's debris, limited to R5,000 or the sum insured that's stated on your policy schedule, whichever is greater, per incident.

Fire extinguishing charges

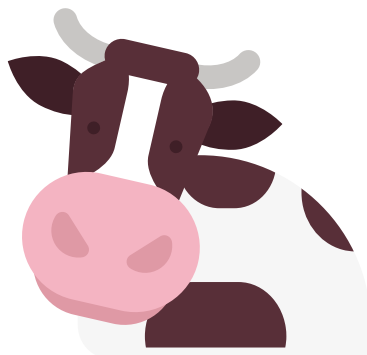
If insured property is lost or damaged by fire while being transported as insured by this section, you're covered for the cost of extinguishing the fire (or attempting to do so), limited to R5,000 per incident.

B. Bloodstock and livestock: Excluding game: Fire and lightning

What's covered by the king

You're covered for loss or damage resulting from the death or destruction of your insured bloodstock and livestock, that's directly caused by fire or lightning.

* **Please note: You're not covered while such bloodstock and livestock are in transit.**



B: Bloodstock and livestock: Excluding game: Fire, lightning, storm, disease, violent accident and attack

What's covered by the king

You're covered for loss or damage resulting from the death or destruction of your insured bloodstock and livestock, that's directly caused by fire or lightning, storm, disease, violent accident and attack. Cover is limited to 20% of the sum insured per animal and R300,000 per incident for storm, wind, water, hail, snow, mad cow disease, foot and mouth disease, redwater fever, heartwater fever, gall sickness, pulpy kidney, blue tongue, freezing, attack by dogs and predators, and euthanasia administered by a qualified veterinary surgeon due to injuries caused by these insured perils.



Please note: You're not covered while such bloodstock and livestock are in transit.

C. Game

What's covered by the king

You're covered for the death of insured game that's caused by fire, lightning or explosion.

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic "Bloodstock, livestock and game" cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

A. Bloodstock: Excluding game

Accidental poisoning

You're covered for accidental plant poisoning, and poisoning arising out of feeding, watering and dipping, limited to the sum insured that's stated on your policy schedule. Without this optional extra cover, your cover is limited to 65% of the sum insured.

Hi-jack

You're covered for the loss of, and damage to, insured property, due to hi-jack, limited to the sum insured that's stated on your policy schedule.

Impotence: Accident only

By the start date, you need to supply us with a fertility certificate issued by a qualified veterinary surgeon, for each pedigreed bull or ram you want to cover under this section, dated no earlier than 60 days before the start date. We'll need an updated certificate for each insured animal, each time you renew this insurance.

If an insured pedigreed bull or ram becomes permanently infertile due to an accidental injury that's sustained during the period of insurance, we'll pay you the difference between the amount realised by the animal's disposal and the sum insured that's stated on your policy schedule. This amount will be paid 3 calendar months after you let us know about the incident, and you must provide us with satisfactory evidence of the infertility.

You're not covered for:

- Consequential loss.
- Pedigreed rams younger than 6 months or older than 4 years.

Impotence: Accident and illness

By the start date, you need to supply us with a fertility certificate issued by a qualified veterinary surgeon, for each pedigreed bull or ram you want to cover under this section, dated no earlier than 60 days before the start date. We'll need an updated certificate for each insured animal, each time you renew this insurance.

If an insured pedigreed bull or ram becomes permanently infertile due to an accidental injury that's sustained, or illness that arises, during the period of insurance, we'll pay you the difference between the amount realised by the animal's disposal and the sum insured that's stated on your policy schedule. This amount will be paid 3 calendar months after you let us know about the incident, and you must provide us with satisfactory evidence of the infertility.

You're not covered for:

- Consequential loss.
- Pedigreed rams younger than 6 months or older than 4 years.

B. Bloodstock and livestock: Excluding game

What's covered by the king

Attack by dogs and wild animals

You're covered for loss or damage in respect of the death of insured bloodstock and livestock, that's directly caused by attack by dogs or wild animals, but not if the dogs or wild animals belong to, or are in your custody or that of members of your household or your employees. You must report such incidents to the police as soon as possible, and we'll need the police case number before we can register a claim.

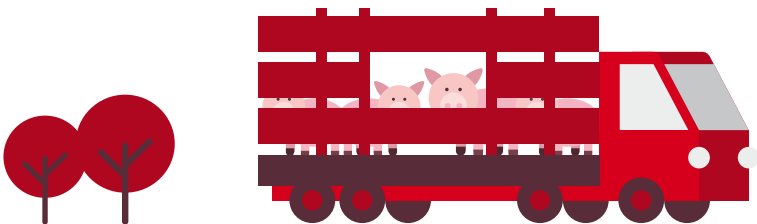
Freezing

You're covered for loss or damage in respect of the death or destruction of insured bloodstock and livestock, that's directly caused by:

- Storm, wind, water, hail and snow.
- Freezing, but not if the loss or damage is caused by a drop in temperature that isn't accompanied by storm, wind, water, hail or snow.



Please note: You're not covered for the first 7 days of this insurance.



A. Bloodstock: Excluding game and B. Bloodstock and livestock: Excluding game

What's covered by the king

Blue tongue

You're covered in the event of the death of bloodstock or livestock, due to blue tongue, for the value of the animal at the time that the illness manifests. In the event of a claim, insured animals must have been inoculated against this illness within 12 months of their death and we'll also need proof that the serum has been correctly stored and used as prescribed. The animal must be noted on your policy schedule and the amount we'll pay is limited to the sum insured that's stated on your policy schedule.

*** Please note: You'll need to send us proof of inoculation against blue tongue immediately after the insured animals have been inoculated, and before you claim. This proof must be in the form of a certificate signed by a veterinary surgeon. If you've administered the inoculation yourself, we'll need a certificate signed by you and counter-signed by a neighbouring farmer.**

Gall sickness

You're covered in the event of the death of a bloodstock or livestock, due to gall sickness, for the value of the animal at the time that the disease manifests. The animal must be noted on your policy schedule and the amount we'll pay is limited to the sum insured that's stated on your policy schedule.

Heartwater fever

You're covered in the event of the death of a bloodstock or livestock, due to heartwater fever, for the value of the animal at the time that the disease manifests. The animal must be noted on your policy schedule and the amount we'll pay is limited to the sum insured that's stated on your policy schedule.

Pulpy kidney: Enterotoxaemia

You're covered in the event of the death of bloodstock or livestock, due to pulpy kidney, for the value of the animal at the time that the illness manifests. In the event of a claim, insured animals must have been inoculated against this illness within 6 months of their death and we'll also need proof that the serum has been correctly stored and used as prescribed. The animal must be noted on your policy schedule and the amount we'll pay is limited to the sum insured that's stated on your policy schedule.

*** Please note: You'll need to send us proof of inoculation against pulpy kidney immediately after the insured animals have been inoculated, and before you claim. This proof must be in the form of a certificate signed by a veterinary surgeon. If you've administered the inoculation yourself, we'll need a certificate signed by you and counter-signed by a neighbouring farmer.**

Redwater fever

You're covered in the event of the death of a bloodstock or livestock, due to redwater fever, for the value of the animal at the time that the disease manifests. The animal must be noted on your policy schedule and the amount we'll pay is limited to the sum insured that's stated on your policy schedule.

Riot and strike

You're covered for loss of, or damage to, the insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully-established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.
- For damage or loss caused by stoppage, slowing down or the interruption of work or any process.
- For loss due to war, acts of a foreign enemy, warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.

- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) that's calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.
- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.

* **Please note: If your claim is rejected because we say that 1 or more of the above exclusions apply, the onus is on you to prove the contrary.**

Our T's and C's

Calves: Only applicable in respect of an insured cow

You're covered for a calf or twin calves, older than 24 hours but younger than 6 months, limited to 20% of the sum insured of the cow. In the event of a successful claim for a calf, the sum insured of the insured cow will be reduced by the amount of such compensation.

Condition of animals

You must provide proof from a veterinary surgeon that the animals stated on your policy schedule are all in good condition and free from injury or illness at the start of this insurance.

Lambs

In respect of a lamb older than 24 hours but younger than 3 months, our liability is limited to 10% of the sum insured of the eave.



Notification of claim

You must immediately let us know about any illness of, or accident to, any insured bloodstock, livestock or game and must, at your own expense, immediately provide for adequate attendance and treatment by a veterinary surgeon. You must also send us this vet's report on the animal's condition, if we ask for it. You must at all times use and exercise all due and reasonable care, safeguard against loss or danger of loss, and comply with all reasonable regulations and directions given by us or by a veterinary surgeon in our employ or instructed by us.

You must let us know immediately if an insured animal dies, and you must allow us an opportunity to inspect the carcass, by not cutting or disposing of it, until 24 hours after you've notified us of the death. You must, at your own expense and within 14 days of being asked, furnish us with such information, veterinary certificates and satisfactory proof as to the death, identity and value of the animal/s, as we may require. It's your responsibility to prove that an insured animal hasn't died from an excluded cause. If your claim is successful, you must dispose of the carcass to the best advantage and any amount realised belongs to us.

Situation and use

We must agree in writing before bloodstock may be:

- Removed from the insured premises in order to be kept permanently elsewhere.
- Used for purposes other than those stated on your policy schedule.

Transit: A. Bloodstock

'Transit' includes loading your insured bloodstock onto any means of conveyance (including carrying them thereto), transportation to the recipient, temporary storage during the course of the journey, and unloading at the destination.

If a recipient refuses to accept insured bloodstock dispatched by you, then transit is deemed to continue, and your animals remain insured until they're delivered back to your premises, provided that you take all reasonable steps to ensure that this happens as soon as is reasonably possible.

If a means of conveyance is a specified vehicle, your insured bloodstock remain covered while they're in or on any vehicle that's used temporarily while the specified vehicle is undergoing repair or servicing, provided that such replacement vehicle doesn't belong to you and isn't leased or hired by you under a lease or hire purchase agreement, except if it's hired for the time that a specified means of conveyance is being repaired or replaced.

If a means of conveyance breaks down while in transit or if, for any reason out of your control, your insured bloodstock is endangered while in transit, you may use any other form of transport to complete the transit without affecting your cover under this section.

Underinsurance in respect of numbers

If, at the time of any claim for insured bloodstock or livestock, it's found that the total number of animals is higher than the number of insured animals then you're considered to be self-insured for the difference and will bear a rateable share of the loss. Every breed is separately subject to this condition.

What's NOT covered by the king

A. Bloodstock: Excluding game

You're not covered for loss or damage due to:

- Unfitness for, or incapacity to, fulfil the functions or duties for which insured bloodstock is kept.
- Any accident sustained, or disease contracted, elsewhere than in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi.
- Any accident sustained, or disease contracted, during transit by air or sea.

B. Bloodstock and livestock: Excluding game

You're not covered for loss or damage due to:

- Frostbite that doesn't result in death, poisoning of any kind, a foreign object in the alimentary canal, or incorrect feeding or dosage, whether malicious or by accident.
- Attack by dogs or wild animals, except if stated otherwise on your policy schedule.
- Actions performed for you by independent contractors, or liabilities assumed by you whether by contract or agreement.
- Any disease, ailment or condition in any insured animal, carcass or product thereof, which may spread, contaminate or otherwise injure.
- Contraband or illegal transportation or trade.

A. Bloodstock: Excluding game and B. Bloodstock and livestock: Excluding game

You're not covered for loss or damage due to:

- Theft or attempted theft, or straying.
- The intentional slaughter or destruction of bloodstock whether by, or on the order of, any government, public or local authority, or any person or body having jurisdiction in the matter, or otherwise, except if:
 - We've expressly agreed to the destruction of an insured animal.
 - An insured animal suffers an injury, or is affected with an excessively painful disease, and a qualified veterinary surgeon appointed by us certifies that the injury or disease is incurable and so excessive that immediate destruction is imperative for humane reasons.

- An insured animal suffers an injury and a qualified veterinary surgeon appointed by you certifies that the injury is incurable and so extensive that immediate destruction is imperative for humane reasons, without waiting for the appointment of our veterinary surgeon.
- Redwater fever, except if stated otherwise on your policy schedule.
- Heartwater fever, except if stated otherwise on your policy schedule.
- Gall sickness, except if stated otherwise on your policy schedule.
- Pulpy kidney, except if stated otherwise on your policy schedule.
- Blue tongue, except if stated otherwise on your policy schedule.
- Any tick-borne disease that manifests within 30 days of the policy start date.
- Consequential loss.
- Liability to third parties.
- A vehicle that's being driven by:
 - You, while under the influence of liquor or drugs (unless administered or prescribed by, and taken in accordance with, the instructions of a member of the medical profession other than yourself), while your blood alcohol percentage exceeds the statutory limit at the time of the incident, or while not licensed to drive such vehicle.
 - Any other person who, with your general consent or to your knowledge, is under the influence of liquor or drugs (unless administered or prescribed by, and taken in accordance with, the instructions of a member of the medical profession other than themselves), while their blood alcohol percentage exceeds the statutory limit at the time of the incident, or who isn't licensed to drive such vehicle. This won't apply if you can prove that you were unaware that the driver wasn't licensed and can also prove to our satisfaction that, in the normal course of your business, procedures are in place to ensure that only licensed drivers are permitted to drive the insured vehicles.
 - Provided that any driver will be deemed to be licensed to drive a vehicle if:
 - He/she complies with the licensing laws relating to any of the territories referred to above.
 - Non-compliance with any licensing law is solely due to a failure to renew any licence that's subject to periodic renewal.
 - A licence isn't required by law.
 - The driver is learning to drive and is complying with the laws relating to learners.
- Hi-jack or attempted hi-jack, except if stated otherwise on your policy schedule.
- Trampling or suffocation due to overloading, while insured animals are in or on any means of conveyance.

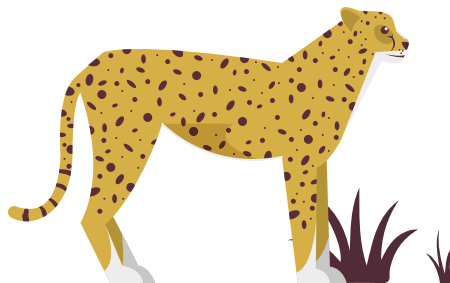


Please note: You're not covered for bloodstock and livestock that doesn't belong to you, whether held in trust by you, or in your custody or under your control, or that of any employee or agent of yours.

C. Game

You're not covered for loss or damage due to:

- Panic, whether such panic is a direct result of fire, lightning or explosion.
- Transit by road or rail.
- Consequential loss.
- Liability to third parties.
- The intentional slaughter or destruction of game whether by, or on the order of, any government, public or local authority, or any person or body having jurisdiction in the matter, or otherwise, except if:
 - We've expressly agreed to the destruction of an insured animal.
 - An insured animal suffers an injury, or is affected with an excessively painful disease, and a qualified veterinary surgeon appointed by us certifies that the injury or disease is incurable and so excessive that immediate destruction is imperative for humane reasons.
 - An insured animal suffers an injury and a qualified veterinary surgeon appointed by you certifies that the injury is incurable and so extensive that immediate destruction is imperative for humane reasons, without waiting for the appointment of our veterinary surgeon.



Buildings combined



In a nutshell...

When it comes to insurance, we make your business, our business. So, place your agri insurance in the king's safe hands and choose our cover for the properties that belong to you, or for which you're responsible.

Choice of cover

Your choice, our pleasure

Under this section you can cover the following property belonging to you, or for which you're responsible:

- A. Buildings**
- B. Public supply connections**
- C. Rent and alternative premises**
- D. Legal liability**
- E. Malicious damage**

A. Buildings

Damage to buildings that you own or are responsible for, which are noted as the premises on your policy schedule, including all outbuildings, sporting and recreational structures, including, but not limited to swimming pools, tennis courts (including floodlights), saunas, spa baths, jacuzzis, water pumps, pool machinery, borehole motors, automatic gate/garage door motors, landlord's fixtures and fittings, fitted carpets, lifts with all associated equipment, transformers, motors, boilers, air-conditioning, standby generators, boundary and other walls (except dam walls), gates, posts, fences, tarred or paved roads, driveways, paths, patios or parking areas. The buildings and outbuildings must be constructed of brick, stone, concrete or metal, on metal framework, and roofed with slate, tiles, metal, concrete or asbestos, unless stated otherwise on your policy schedule.

B. Public supply connections

Accidental damage to water, sewerage, gas, electricity and telecommunication connections, that you own or are legally responsible for, between the insured property and the public supply connections or mains.

C. Rent and alternative premises

Rent

If you're the owner of the insured building and it's occupied by a paying tenant at the time of an incident, you'll be covered by this section. You'll be covered for your loss of rental income resulting from an insured incident that's covered under 'A. Buildings'.

Cover is limited to:

- The amount you would've received during the time it takes to make the building habitable again.
- The maximum amount actually received by you, or the reasonable market rental value as determined by us, for the tenanted premises, whichever is lower.
- Only the portion that's actually tenanted, if the building is only partially tenanted.
- A maximum of 25% of the sum insured, as stated on your policy schedule.

Alternative premises

If you're the owner and occupier of the insured building at the time of an incident, you'll be covered by this section. You'll be covered for the rental cost of obtaining similar alternative accommodation resulting from an insured incident that's covered under 'A. Buildings'.

Cover is limited to:

- The actual rental amount payable by you for other premises, during the time it takes to make the insured building habitable again.
- A maximum of 25% of the sum insured, as stated on your policy schedule.



D. Legal liability

If you're legally liable, as the property owner, for the accidental:

- Illness or death of, or bodily injury to, any person.
- Loss or damage of any person's tangible property.

If the liability occurs during the period you have cover with us, and arises from an incident relating to buildings insured under this section, we'll pay the maximum amount including legal costs and expenses, as noted on your policy schedule, for any claim.

You won't have cover for:

- Death, injury, illness or damage sustained by:
 - Any member of your household.
 - Any person employed by you, arising from and in the course of their employment with you.
 - Any other person resulting from the ownership, possession, maintenance, repair, operation or use of mechanically propelled vehicles (except bicycles and lawnmowers).
- Damage to property:
 - Belonging to you.
 - In your or your employee's custody or control.
 - Caused directly or indirectly by the vibration, removal, weakening or interference with the support of any land, building or other structure.
- Liability assumed by agreement, unless you would still have been liable, had the agreement not been entered into:
 - Unless the contract is entered into with a security firm employed to protect your property, then the employees of the security firm will be considered to be your employees.
 - Where the security firm is covered for liability incurred by them or their employees, the security firm must first claim from their own insurance, in which case the cover provided by this policy won't contribute to their claim.
- Liability for injury, damage or loss of use of property, including the cost of removing, nullifying or cleaning up, directly or indirectly caused by seepage, pollution or contamination, unless the seepage, pollution or contamination was caused by a sudden, unintended and unforeseen incident.
- Fines, penalties, punitive or vindictive damages.
- Damages (including legal costs and expenses) awarded by a foreign court, arbitrator or competent tribunal, of first instance, other than in Namibia, Botswana, Lesotho or Swaziland.
- Liability where you're entitled to claim under the cover provided by the 'Public liability' section of this policy.
- Any incident for which cover is provided by any other insurance, except for any balance not covered by that insurance.

E. Malicious damage

Under this clause you're covered for property noted on your policy schedule that's damaged intentionally.

You're not covered for:

- Damage caused intentionally (or with your knowledge or consent) by you, or by your principals, partners, members and directors.
- Property that's stolen, or that's damaged while being stolen.
- Property damaged while thieves are gaining entrance to, or exit from, the premises.
- The removal or partial removal, or the demolition, attempted demolition or partial demolition of your building, during an attempted or successful theft, of your building or any portion of it.
- Consequential loss, other than loss of rent or the cost of alternative accommodation.
- Damage or loss caused by stoppage, slowing down or interruption of work or any process.
- Loss or damage where the building has been unoccupied for a period of more than 30 consecutive days, or is vacant or abandoned, unless otherwise agreed in writing.

Spontaneous combustion extension

This section is extended to include destruction or damage by fire to the insured property, which is caused by its own spontaneous fermentation, heating or combustion.

What's covered by the king

You're covered for loss or damage under 'A. Buildings' due to:

- Fire, lightning, thunderbolt, subterranean fire, explosion or earthquake.
- Special perils such as storm, wind, water, hail and snow excluding loss of or damage to property:
 - Arising from it undergoing any process necessarily involving the use or application of water.
 - Caused by a tidal wave originating from an earthquake.
 - Due to wear and tear, or gradual deterioration.
 - Caused by, or where the following contribute to, the loss of, or damage to, the building:
 - Subsidence or landslip.
 - Where you didn't take all reasonable precautions for the maintenance and safety of the property.

- Theft or attempted theft, provided that it's accompanied by visible, forced, or violent entry to, or exit from, the building. The building must not be vacant, abandoned, empty, illegally occupied or unoccupied for more than 30 consecutive days, otherwise there is no 'theft' cover.
- Aircraft and other aerial devices, and objects dropped from them.
- Impact by animals, trees (except if they're being felled), aerials, satellite dishes and vehicles, but you're not covered for any damage to them, or for any property in or on such vehicles
- Accidental breakage of glass or sanitary ware, fixed mirror glass and fixed glass in stoves, windows, doors, fanlights, skylights, green-houses, conservatories and verandas, fixed wash basins, pedestals, sinks, lavatory pans, splash backs and cisterns (but excluding chipping, scratching and other disfiguration).
- Collapse or breakage of television or radio masts or aerials.
- Intentional acts by third parties.
- Accidental damage to water, sewerage, gas, electricity and telephone connections that belong to you, or that you're legally responsible for, between the insured property and the public supply or mains.
- Water heating systems that are specified separately, any loss or damage caused by bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply-tanks, cisterns and pressurised water pipes forming a permanent part of the building, the resultant damage caused by the water is covered under 'Special perils' (storm, wind, water, hail or snow).

All geysers must be compliant with SABS 1254 and must:

- Be fitted with vacuum breakers in hot and cold lines.
- Have an overflow pipe fitted.
- Have a geyser drip tray installed.
- Have an electrical isolation switch installed, no more than 1m from the geyser (not the circuit breaker in the distribution board).

Each geyser installed is subject to a separate premium, as stated on your policy schedule.



Please note: The loss of, or damage to, property due to the underground workings of any mine is excluded.

Alteration and misdescription

The cover under this section won't be prejudiced by any alteration or misdescription of occupancy due to:

- The transfer of processes or machinery.
- Acquisition of additional premises.
- Structural alterations or repairs to buildings, machinery or plant, provided that you let us know about it as soon as possible thereafter.

Architects and other professional fees

Professional fees required for the reinstatement or replacement of the property, limited to a maximum amount of 25% of the sum insured, as noted on your policy schedule.

Capital additions

This clause will cover alterations, additions and improvements to the property (other than stock and materials in trade), for an amount not exceeding 25% of the sum insured. You must please advise us of such alterations, additions and improvements as soon as possible, to be covered for them.

Damage by wild baboons, monkeys or animals

Costs relating to the loss of, or damage to, the insured property, caused by wild baboons, monkeys or animals, provided that 'wild baboons, monkeys or animals' means those that live freely in natural surroundings, aren't kept as pets or farm animals, and don't include rodents, moths and vermin.

*** Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.**



Demolition and clearing costs

Costs in respect of the demolition of buildings and machinery, the removal of debris (including stock debris) and/or providing, erecting and maintaining hoardings required during demolition, site clearing and/or building operations. Demolition costs don't include any costs incurred in removing debris from any other site, other than the site of the insured property and the area immediately adjacent to it.

Deterioration of foodstuff

You're covered for the accidental deterioration of foodstuff from any cause, but excluding:

- Damage as a result of the deliberate withholding of power by a supply authority.
- Consequential loss.
- The first amount payable as stated on your policy schedule.



Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.

Dye-lots, colours, patterns and textures

In the event of any property (or portion of such property) being the subject of an insurance claim, and being supplied or manufactured in specific dye-lots, colours, patterns, or textures; and at the time of such claim the property (or portion of such property) being the subject of the claim is not available (in whole or in part) in such dye-lots, colours, patterns or textures, then we'll only indemnify you for the cost of same, which is available to the nearest dye-lot, colour, pattern or texture as may be available in the required quantity.

External signs, blinds, canopies, gate motors, borehole and pool pump machinery and equipment

You're covered for damage caused by any insured peril, to external signs, blinds, building canopies, gate motors, borehole and swimming pool pump machinery and equipment, at your premises, for which you're responsible, but excluding the first amount payable, as stated on your policy schedule.



Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.

Fire extinguishing charges

Reasonable costs relating to extinguishing of fire or fire-fighting are covered, provided that you're legally liable for these costs and that the insured property was in danger from the fire.

Gardens, garden furniture and water features

You're covered for costs incurred by you for restoring damaged landscaped gardens, garden furniture and water features following a fire, lightning, thunderbolt, subterranean fire, special peril (storm, wind, water, hail or snow), earthquake, malicious damage and explosion.

*** Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.**

Limitations

You're covered for:

- Money and stamps, to the maximum amount as stated on your policy schedule.
- Documents, manuscripts, plans, business books, designs, patterns, models and moulds, computer system records and media. The amount we'll pay for these is limited to the cost of materials and labour.

By 'documents' we mean

Items such as mortgage bonds, title deeds, films, tapes, addressograph plates, transfer deeds, powers of attorney, tender documents and agreements, deeds, mortgages, certificates, wills, manuscripts, business books, maps, plans, drawings, abstracts, specifications, computer programs and records (whether on paper, microfilm, magnetic tape or disc and written and printed documents) in connection with the business, which are owned by you or for which you're responsible, and which are normally kept at the office premises, up to the amount stated on your policy schedule.

You're not covered under 'Documents' for:

- Money, current postage or revenue stamps, cancelled and uncanceled coupons, securities, bearer bonds or cheques.
- Any written order to pay a sum in money, or any written evidence of indebtedness or obligation.
- All property carried or held as samples or for sale or delivery after sale.
- Computer software and data-carrying media, unless stated otherwise on your policy schedule.
- Cost, charges and expenses for reshooting films or videos and recording audio tapes.

Locks and keys

The costs of replacing locks and keys to any insured building, following the disappearance of any key to such premises, or if you have good reason to believe that any unauthorised person may be in possession of a duplicate key.

The reasonable expenses incurred in any emergency to call in a locksmith as a result of the loss of key, remotes or alarm controllers.



Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.

Loss of water

Charges raised by a local authority for water loss through leakage of pipes on your property, provided that:

- The consumption reading is at least 50% higher than the average of the previous 4 readings.
- You take immediate steps to repair the pipe/s affected once the leak is discovered, by physical evidence or on receipt of an abnormally high water account.



Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.

You're not covered:

- For the cost of repairing the leaking pipes.
- For more than 2 separate incidents in any 12-month period.
- For loss of water as a result of leaking taps, water heating apparatus or toilet systems.
- For loss of water from swimming pool structures, or inlet or outlet pipes.
- While the property is unoccupied for longer than 60 consecutive days.

Mortgagee clause

The interest of any mortgagee under this section won't be prejudiced by any act or omission on the part of the mortgagor without the mortgagee's knowledge.

The mortgagee must tell us as soon as any such act or omission comes to their knowledge, and will be responsible for any additional premium payable from the date that any increased risk becomes known.

Municipal plan scrutiny fees

Municipal plan scrutiny fees are covered, provided that the total amount recoverable under any item doesn't exceed the sum insured for the building affected.

Obsolete items

You're covered in the event of the loss of, or damage to:

- Alarms and detection systems.
- Electronic motors.
- Telephonic communication equipment.
- TV aerials, including TV transmission and reception equipment.
- Closed circuit cameras and monitors
- Security control equipment (including cameras).
- Any accessory or attachment relating thereto.

If the property being claimed for doesn't have an immediate replacement, or if the agency or supplier in South Africa has stopped importing such equipment, and provided that such equipment isn't repairable, then such property will be considered obsolete.

In the event of the property being considered obsolete, we'll then have the option of settling the claim via the basis of indemnity in cash-in-lieu, which will be the original purchase price or determined costs thereof, less a rate of depreciation, based on an accumulative rate of 20% per year, from the date of purchase or installation.

The cover will apply only to the physical cost of this property, as stated on your policy schedule, and will exclude any installation or labour costs.

When we agree to pay you in terms of this clause, we'll have the right to remove the equipment that's being claimed and having it delivered to us, before making payment. The costs of removal and delivery will be agreed with and paid by us.

Prevention of access: C. Rent and alternative premises

If property within a 50km radius of the insured premises is lost or damaged by a defined peril during the period of insurance, and this prevents or hinders the use of, or access to, the property insured under this section, we'll pay for any loss of rent you may incur as a result, up to the amount noted on your policy schedule. The loss of rent calculation will be based on the rent payable immediately before the incident, or its equivalent rental value.

Property removed temporarily

Property noted on your policy schedule, which is temporarily removed from the premises, within South Africa, Malawi, Namibia, Botswana, Lesotho and Swaziland, is covered for loss or damage caused by an incident covered under this section.

The property must be:

- Conveyed by road, rail or inland waterways.
- Removed for the purpose of cleaning, renovation or repair.

Public authorities' requirements

You're covered for the cost of ensuring that the building complies with government/local authority requirements, provided that it doesn't exceed the sum insured.

You're not covered:

- If the building didn't comply before the incident, or where a notice was served on you before the incident.
- For any damage not insured under this section.
- For undamaged property or portions of the property.
- Where the building can't be built or repaired where it stood before the incident.
- For any rate, tax, duty, development or other charge or assessment arising from capital appreciation.

Railway and other subrogation

You won't be prejudiced by signing the 'Transnet Cartage (Hazardous Premises) Indemnity' clause or other special agreements with Transnet regarding private sidings or similar agreements with other government bodies.

Reinstatement and replacement

In the event of property other than stock being damaged, the amount payable will be calculated based on the cost of replacing or reinstating with property on the same site, of a similar kind, but not superior to, the insured property, when the insured property was new, provided that:

- The replacement or reinstatement must be carried out with reasonable dispatch (it may be on another site subject to our liability not being increased).
- We'll only be liable to pay, once costs have been incurred by you, for replacing or reinstating the property.

Where the property insured has a measurable function being damaged by an insured peril and it's not possible to replace or reinstate such property in terms of the reinstatement value condition, then we'll pay the cost of replacing such property with property of the same quality, capacity, function or output as near as possible, but not inferior, to that of the original property, in line with the reinstatement value condition.

Removal of trees

The cost of removing trees when they have fallen due to an insured peril, if they caused damage to the insured property, will be covered by us.

Security firms: D. Legal liability

If you enter into a contract with a security firm in the course of your business, the security firm's personnel will be regarded as being your employees and this sub-section will include the legal liability for loss or damage caused by these employees.

Security costs

We'll pay for costs incurred with our prior consent to protect, or attempt to protect, any insured property following an insured incident. This amount will be in addition to any other payment for which we may be liable in terms of this section.

*** Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.**

Subsidence and landslip

Costs for the loss of, or damage to, property caused by subsidence and landslip, other than loss or damage caused to or by:

- Drains, water courses, boundary walls, garden walls, screen and retaining walls, gate posts, gates, fences, driveways, paving, swimming pool borders or tennis courts; or attributable to faulty design, insufficient compacting or filling, poor construction.
- Removal or weakening of support structural alterations, additions or repairs.
- Surface or subterranean excavations, except those performed during mining operations.
- Normal settlements, shrinkage or expansion.
- Contraction or expansion of clay and similar soil types due to its moisture or water content.
- Damage that existed before the policy start date.
- Consequential loss of any kind, except loss of rent.

*** Please note: If we say that cover under this extension doesn't apply, the onus is on you to prove the contrary.**

Temporary removal

Provided that they're not insured elsewhere, landlord's fixtures and fittings are covered while they're temporarily removed to any other premises, including while they're in transit by road, rail or inland waterway anywhere within South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi.

* **Please note: This cover is limited to the amount that would've been payable if the loss happened at the premises from which the property is temporarily removed.**

Temporary repairs and measures after a loss

All reasonable costs incurred by you in effecting such temporary repairs and by taking such temporary measures as may be reasonably necessary after an incident.

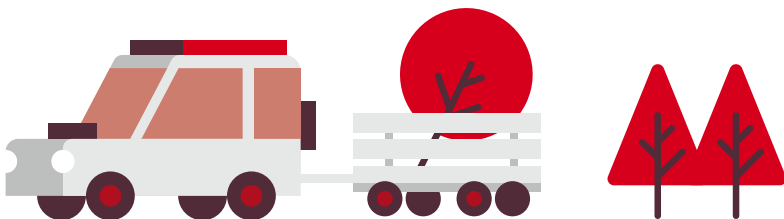
* **Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.**

Tenants' clause

Your cover won't be affected by any act or omission on the part of any owner of a building, or any tenant (other than you), that happens without your knowledge. You must let us know as soon as you become aware of acts or omissions that are in contravention of any of the terms, exceptions or conditions of this section. You'll be responsible for any additional premium payable from the date that any increased risk occurs.

Underinsurance: Not applicable to A. Buildings: Accidental damage

If the insured property insured, at the time of any damage to it by an insured peril, is valued at more than the sum insured, then you're considered to be your own insurer for the difference and shall bear a rateable share of the loss. Every item, if more than 1, is separately subject to this condition.



Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Buildings combined' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Escalation

During each period of insurance, the sum/s insured will be increased under 'A: Buildings', by the portion of the percentage noted on your policy schedule. Unless agreed otherwise, these provisions will only apply to the sum/s insured that are in force at the start of the period of insurance.

At each renewal date, you need to notify us of the sum/s to be insured for the forthcoming period of insurance, and the percentage increase required for such period. If you fail to do so, the provisions of this clause will continue to apply as per the percentages of the previous period, until notification of a change for the new renewal period.

Fidelity guarantee

This is cover for property and/or money belonging to a sectional title, or for which it's responsible, that's stolen by an elected trustee or employee of the sectional title, or is missing as a result of fraud or dishonesty of an elected trustee or employee of the sectional title, which results in dishonest personal financial gain for the trustee or employee concerned.

This must happen during the period of insurance, and must be discovered during the period of insurance, or within 12 months of the termination of:

- This insurance, or this insurance in respect of any insured trustee and/or employee concerned in the loss.
- The employment of the insured trustee and/or employee, or the last of the insured trustees and/or employees concerned in the loss, whichever occurs first.



Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.

Geysers and water pipes: Wear and tear

You're covered for the leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply tanks, cisterns and pressurised water pipes that form a permanent part of the building due to wear and tear, gradual deterioration, rust, decay, cracking, splitting, faulty materials/workmanship or latent defects, up to the limit stated on your policy schedule.

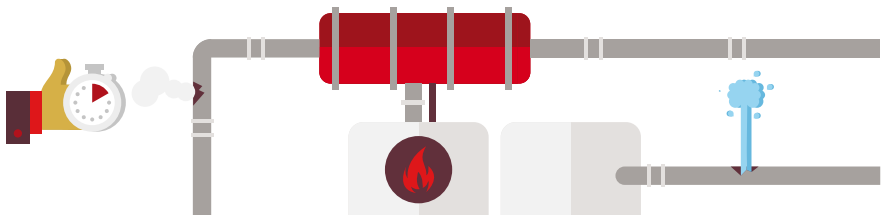
Geysers and water pipes: No wear and tear

You're covered for the leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply tanks, cisterns and pressurised water pipes that form a permanent part of the insured building.

Other immovable property such as fixtures, fittings and improvements (e.g. ceilings, carpets and cupboards) that are damaged in the same incident are covered up to the maximum amount noted on your policy schedule.

You're not covered:

- If the bursting or leaking was caused or contributed to by wear and tear, gradual deterioration, rust, decay, cracking, splitting, faulty materials/ workmanship or latent defects.
- For sewerage pipes.



Guesthouses: Accommodation and lodging

You're covered for:

- The escape of water from washing machines and dishwashers, and the bursting or overflowing of water tanks, water apparatus or water pipes, including damage to the water tanks, water apparatus or water pipes, and the accidental leakage of oil from fixed oil-fired heating installations.
- The collapse or breakage of antennae and satellite dishes, as well as damage to these items, if they form a fixed part of the insured building and the damage was caused by insured perils.

You're covered for accidental damage to:

- Fixed glass and mirrors against walls, in windows, doors, fanlights, skylights, solar heating systems, fixed external signs and verandas, stove glass tops, fixed wash basins, baths, pedestals, sinks, lavatory pans and splash-backs (but excluding chipping, scratching and other disfiguration) that form a fixed part of the insured building.
- Fixed swimming pool and jacuzzi machinery, and borehole pumps that are for domestic use (excluding windmills), electrified gates and garage doors installed at the insured building.



Please note:

- **Wear and tear is excluded.**
- **The maximum we'll pay out for any 1 incident is stated on your policy schedule.**

You're covered for:

- The accidental discharge or leakage from fire extinguishing installations or appliances.
- The total or partial failure of the public supply of electricity to the insured premises, but excluding loss or damage that's directly or indirectly caused by:
 - A shortage of fuel or water.
 - A fault on any part of the installation belonging to the premises.
 - The exercise of its power by an authority that legally supplies electricity to withhold or restrict supply, unless such withholding or restriction is directly due to damage to the authority's property.



Please note: We're not liable unless this interruption or interference lasts longer than 24 hours.

You're covered for:

- The loss of, or damage to, stock in refrigeration and cooling units at the insured premises by deterioration or putrefaction caused by:
 - A change in temperature resulting from:
 - The failure of the unit or the non-operation (from any inherent cause) of any thermostatic device that controls the plant, or the failure of the wiring from the main switch to ancillary switches or power plugs, and between ancillary switches and power plugs, and the driving motor, including the failure of power plugs and switches.
 - The failure of the public supply of electricity or gas at the terminal ends of the supply authority's device feeders to the insured premises.
 - The wrongful setting of any thermostatic device, including the accidental switching off of the supply that controls the plant.
 - The action of refrigerant fumes that have escaped from the unit, excluding loss or damage caused by a deliberate act by the supply authority, or the exercise by any supply authority of its power to withhold or restrict the supply of electricity or gas.



Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.

You're covered for theft or attempted theft that's accompanied by forced and violent entry to, or exit from, the insured building, and theft or attempted theft that follows violence or a threat of violence.

You're not covered if any insured building or building that contains insured property is unoccupied for 30 consecutive days, except if you get our written agreement before an incident. If so:

- You'll be liable for 20% of the claim cost (before any excess is deducted) with a minimum of R2,500 for every claim for damage that happens during these 30 days.
- Our liability for damage that happens during these 30 days is limited to 25% of the sum insured.
- If the claim cost is higher than your 20% of the cost plus our 25% of the sum insured, then you're liable for the difference.

Money

You're covered for damage that's caused by an insured peril to cash, bank and currency notes, cheques, postal orders, money orders, current negotiable postage revenue and holiday stamps, credit card vouchers and documents, certificates or other items of a negotiable nature that belong to you, or for which you're responsible, up to the amount stated on your policy schedule

Office contents

Loss or damage caused by an insured peril:

- To the contents and documents in an office, at the insured property, including electronic data processing equipment and landlord's fixtures and fittings, which belong to you or for which you're responsible.
- To property owned by your trustee or employee while it's on the insured premises, provided that it's not insured elsewhere, and unless stated otherwise on your policy schedule.

*** Please note: The maximum we'll pay out for any 1 incident is stated on your policy schedule.**

Power surges

Loss of, or damage to, insured property, which is caused by power surges and lightning strikes, up to the amount stated on your policy schedule.

Riot and strike

You're covered for the loss of, or damage to, the insured property, that's due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered for loss or damage that:

- Occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- Is due to the detention or confiscation of money by any lawfully-constituted authority.
- Is caused by the stoppage, slowing down or interruption of work or any process.
- Is due to war, acts of a foreign enemy, warlike operations (whether war is declared or not) or civil war.
- Is due to military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- Is due to any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- Is due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.
- Is due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.

You're not covered for consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.

- Is due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.
- Is due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.

You're not covered for consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.



Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.

Subsidence and landslip

Loss or damage that's caused to the insured property by its sinking, caused by downward or lateral movement of the land that supports it, due to natural shifts or human activity. This cover is subject to the building foundation and construction being designed and approved by a licensed structural engineer.

You're not covered for damage caused by:

- Volume changes in clay-based soil or in rock, caused by changes in the moisture levels.
- A rise in the water table or pressure caused by it.
- Excavations (including the removal of lateral support), other than mining activities.
- The removal or weakening of pillars.
- Defective design, material and workmanship.
- Normal settlement, shrinkage or expansion of the soil supporting the structures.
- The poor compaction of soil used to fill areas under paving and floors.
- Additional underpinning of foundations that's necessary for the repair of the building, or to prevent further damage.
- Drains, water courses, boundary walls, garden walls, retaining walls, gates, posts or fences, unless specifically insured.
- Workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises.
- Consequential loss of any kind, except for the loss of rent or the cost of alternative accommodation.



Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.

What's NOT covered by the king

You're not covered for loss or damage (including 'Optional' cover):

- During alterations and additions to the building:
 - Where acts of nature (wind, thunder, lightning, storm, hail, flood or snow) either cause or contribute to the damage of unroofed or partially roofed structures.
 - For accidental damage to sanitary ware, fixed mirror glass and fixed glass doors.
- Caused by scorching.
- Caused or contributed to by defects in the design or construction of the building, or where the structure wouldn't have been approved by the relevant local authority at the time of construction.
- Caused by construction, alteration or repairs, or defective workmanship or materials.
- Caused or contributed to by a lack of maintenance.
- Caused by a tsunami or tidal wave.
- Caused by underground mining operations.
- Caused by the exposure of property to any heating, drying or water process.
- For any additional costs resulting from the unavailability of matching materials.
- Due to damage to retaining walls, unless they're specifically insured and stated on your policy schedule.
- For the underpinning of foundations necessary to repair the building, or to prevent further damage.
- For goods in the open, except if they're designed to be used, or to operate, in the open.
- Due to structures that aren't completely roofed, unless described on your policy schedule.
- Due to retaining walls, drains or constructed water courses.
- Due to property that's stolen or is damaged while being stolen.
- Due to property that's damaged while thieves are entering or exiting the premises.
- Due to the removal or partial removal, demolition, or attempted or partial demolition, of your building, as a result of an attempted or successful theft at your building.
- For consequential loss, other than loss of rent or the cost of alternative accommodation.
- Caused by stoppage, slowing down or interruption of work or any process.
- Where the building has been unoccupied for more than 30 consecutive days, or is vacant or abandoned.

Buildings, home contents and portable possessions



In a nutshell...

This section covers you for damage to the physical structures of your property, including your home and its outbuildings. You're also covered for everything in these buildings... All the things that make your home a home. And then, because we're nice like that, you're also covered for all the things you take off your property regularly, like your cellphone, laptop and expensive jewellery and watches. What's more, you're covered for liability linked to the risks, as well.

By 'buildings' we mean

The physical and permanent structures of the property such as your home and its outbuildings, whether they're separate from the property or not, at the address that's noted on your policy schedule, including:

- Private dwellings, garages, guest cottages, domestic employees' quarters, studios, stables, change rooms, garden sheds, greenhouses and tenant's improvements.
- Permanent fixtures and fittings.
- Domestic fixed fuel tanks.
- Fitted furniture, appliances and climate control systems.
- Permanently-fitted swimming pools, swimming pool machinery, hot tubs, spas and saunas.
- Ornamental ponds and fountains.
- Underground service pipes, cables, sewers, drains, tanks, inspection hatches and covers, domestic boreholes, pumps and fixed generators.
- Electricity and telephone cables or public supply connections.
- Walls, retaining walls, fences, gates, motors, driveways, footpaths, steps, terraces, patios, all-weather tennis courts and floodlights.
- External fixed radio, TV and telecommunications antennae, satellite dishes, and their fittings and masts.
- Fitted irrigation systems and fixed filtration plants.

By 'home contents' we mean

The contents of the buildings that are owned by, or leased to, you, are held by you in trust, or are on commission, and that you're legally responsible for or have agreed to insure, including but not limited to:

- Household goods and equipment.
- Personal effects and clothing.
- Furnishings.
- Business contents.
- Refrigerated, frozen and other food and drink.
- Outdoor and garden items.
- Remote-controlled power-driven toys and models.
- Money.

You're not covered for:

- Any part of the buildings.
- Vehicles, motorbikes and watercraft, except toys and models.
- Aircraft, including remote-controlled power-driven toy and model aircraft.

*** Please note: Dams and dam walls, piers, jetties, bridges, culverts, loose gravel paths and coverings, pool cleaning equipment, and windmills and their equipment, are excluded.**



By 'portable possessions' we mean

Property that's normally worn or is designed to be carried on or by a person solely for private purposes, which is owned by you or that you're legally responsible for, including but not limited to:

- Clothing.
- Jewellery and watches.
- Sunglasses and spectacles.
- Digital and video cameras.
- Handbags and luggage.
- Musical instruments.
- MP3/4 players and iPods.
- Sporting equipment (not for professional purposes).
- Hearing aids.

What's covered by the king

You're covered for the sudden and unforeseen direct, physical loss of, or damage to, the whole or part of the insured property that's stated on your policy schedule, by any cause that's not specifically excluded, up to the sums insured stated on your policy schedule for each of these sections:

- Buildings.
- Home contents.
- Portable possessions.

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Homeowners' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Average protector benefit

In the event of the loss of, or damage to, your home contents we'll waive the application of average, provided that:

- You've diligently filled in our 'Home contents inventory' form, returned it to us, and adjusted the sum insured of your home contents accordingly.
- The amount that you're underinsured by is less than 25% of this sum insured.
- Our waiver is limited to the amount stated on your policy schedule.

Mechanical breakdown: Electric stoves only

You're covered for the accidental mechanical or electrical breakdown of any electric stove in your insured buildings, limited to the sum insured that's stated on your policy schedule, provided that we're not liable for damage from:

- Wear and tear, depreciation, mildew, rust, moth, vermin, insects or larvae, any process of cleaning, dyeing, repairing or restoring, or gradual deterioration, including the action of light, atmospheric or climatic conditions.
- Scratching, abrading, denting or chipping.
- Faulty or defective design materials or workmanship.
- Inherent vice or latent defect.
- Lack of maintenance.
- Any disregard of the manufacturer's instructions.

*** Please note: You're also not covered for damage that manufacturer's guarantee or warranty covers.**

Riot and strike

This covers you for the loss of, or damage to, your insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully-established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.
- For damage or loss caused by stoppage, slowing down, or the interruption, of work or any process.
- For loss due to war, acts of a foreign enemy, warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.

- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.



Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.

Special replacement of geysers

You're covered if, following the total loss of a conventional geyser by an insured peril, you want to replace it with a heat pump, or a solar or gas geyser, limited to the sum insured that's stated on your policy schedule.

If the cost of replacing the geyser is more than the sum insured, then you're considered to be self-insured for the difference and will bear a rateable share of the loss.

Subsidence: Extended cover

You're covered for reasonable costs to replace or repair the insured building following subsidence or heave of the land supporting the building, or landslip, provided such loss or damage isn't caused by, and doesn't arise from:

- Excavations.
- Mining operations.
- Alterations, additions or repairs to the building.
- The compaction of infill.
- Defective design, materials or workmanship.
- Settlement.
- Shrinkage or expansion of the building.

You're not covered for:

- The loss of, or damage to, solid floor slabs, or any other part of the building, resulting from the movement of such slabs, unless the foundations supporting the external walls of the building are damaged by the same cause at the same time.
- The loss of, or damage to, swimming pools, tennis courts, patios, terraces, driveways, paths, septic or conservancy tanks, drains, water courses, walls, gates, posts and fences unless the building is damaged by the same cause at the same time.

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

What's NOT covered by the king

You're not covered for:

- Loss or damage caused by, or arising from:
 - Mechanical or electrical faults or breakdown, wear and tear, gradual deterioration, or the use of unsuitable or defective materials or parts.
 - Inherent defect, or defective design or workmanship.
 - Misuse or deliberate acts by you, including demolition, alteration, cleaning, renovation, repair, restoration, re-framing, maintenance, redecoration, refurbishment, or a similar process.
 - Rust, oxidation, corrosion, moth, vermin or insects, normal settlement, warping or shrinkage, rot, fungus, mold, rising damp or infestation.
 - Weeds or roots.
 - Dryness, humidity or exposure to light or extreme temperature (unless the loss is caused by fire).
 - Chipping, scratching, disfiguration or discoloration.
 - Pollution or contamination.
 - Anything that happens gradually, including smoke and rising damp.
 - Chewing scratching, tearing, denting, vomiting or fouling by your pets.
 - Coastal or river erosion.
 - Subsidence, landslip or ground heave unless stated otherwise on your policy schedule.
 - Any building works.
 - Theft, attempted theft, vandalism or malicious acts unless all the security requirements stated on your policy schedule are fully complied with.
 - Theft or misappropriation by a tenant or subtenant, or by the family or servants of such tenant or subtenant.
 - Storm, wind, water, hail and snow during renovation, addition or extension to the insured property, to the extent that such loss or damage is attributable or made more severe by the renovation, addition or extension.
 - Non-compliance with the National Building Regulations and Building Standards Act No. 103 of 1977 (or any replacement statute, or provincial or local legislation or regulation applicable to the building standards or building maintenance).
- The loss of, or damage to, money.
- Damage caused by theft or attempted theft.

- The loss of jewelry and watches from an unoccupied vehicle.
- The loss of insured property from an unoccupied vehicle unless such items are concealed and there's forced and violent entry to the locked vehicle.
- The theft of items from an unattended tent, trailer or caravan unless there's forced and violent entry.
- The loss of, or damage to:
 - Any motorised wheelchair, golf trolley, golf cart, motorised scooter, or sit-in toy or miniature vehicle being used in circumstances where any road traffic legislation applies.
 - Any quad bike.
- The loss of, or damage to, firearms or guns unless stored in a gun safe when not being carried on a person.
- Loss or damage caused by bursting of incorrect or overcharged ammunition in firearms or guns.
- The failure of items still within their manufacturer's warranty period, or that you'd be compensated for under any other contract, legislation, guarantee or insurance.
- The loss of, or damage to, stamps, coins or collectables caused by:
 - Fading, creasing, denting, scratching, tearing, thinning, colour transfer, dampness or temperature extremes.
 - Handling or being worked on.
 - The process of repair, restoration or retouching.
 - Use other than use as a collectable.
 - The disappearance of an individual stamp, coin or other collectable item that's insured as part of a collection unless it's mounted in a volume and the page is also lost.
- The loss of, or damage to, any watch or article of jewellery valued at more than R15,000 unless a professional valuation dated prior to the loss or damage is submitted.
- Loss or damage to property that's more specifically insured elsewhere.
- Any consequential or indirect loss or damage of any kind or description whatsoever, except loss of rent.



Please note: If any insured building is unoccupied for more than 60 consecutive days, theft cover is suspended unless you've obtained our prior written permission. During any period of unoccupancy, you're liable for an additional excess of 20% of the total claim.

Alternative accommodation and loss of rent

You're covered if insured loss or damage means that you're unable to live at the insured premises, as follows, provided that:

- The maximum period we'll cover is 12 months.
- The amount is limited to 25% of the sum insured that's stated on your policy schedule.

If more than 1 property is stated on your policy schedule, this limit will apply separately to each property being claimed for.

- The cover includes reasonable accommodation for your domestic pets.
- The cover includes loss of actual rental that you would've earned but for the loss.
- The cover excludes costs recoverable by you under any other insurance.

*** Please note: If loss of rent is covered under both 'Buildings' and 'Contents' for the same incident, you're only covered under 1 of these sections.**

Architects and professional fees

Following loss or damage to the buildings by an incident not excluded in the specific exclusions, we'll compensate you for the following necessary additional costs:

- Fees to architects, surveyors, consulting engineers.
- Legal fees.
- Demolition and debris removal fees.
- Clearing the site and making the site and home safe.
- Fees to comply with government or local authority requirements.

These costs are limited to 10% of the sum insured on the buildings.

Average

If, at the time of any loss, the insured property has a collective value that's more than the sum insured, then you're considered to be your own insurer for the difference and will bear a rateable share of the loss. Every item of this section is separately subject to this condition.

Bank cards, money and Kruger Rands

You're covered for the loss of, or damage to, money and Kruger Rands, or loss resulting from the theft of your bank cards, provided that:

- The loss, damage or theft must be from a locked safe at your private residence.
- Any loss or damage arising out of theft or attempted theft must be accompanied by forced and violent entry.
- Our liability is limited to the sum insured that's stated on your policy schedule, per year.
- You must have complied with all the terms under which your bank cards were issued.
- Indemnity under any other insurance is excluded.

Bereavement expenses

In the event of an accident that results in your death, we'll pay R10,000 to your estate as a contribution towards bereavement expenses.

Bank vault extension

If your policy schedule that jewellery or watches must be kept in a bank vault, you're only covered for these items while they're in a safe deposit at a registered bank. However, we'll pay up to 25% of such item's sum insured if it's lost or damaged while temporarily removed (maximum of 21 days) from the bank vault in order to be worn.

Business contents

You're covered for the loss of, or damage to, your business contents that are kept at the insured address, limited to the sum insured that's stated on your policy schedule, provided that:

- Any loss or damage arising out of theft or attempted theft must be accompanied by forced and violent entry.
- Indemnity under any other insurance is excluded.



Business contents: Extended cover

You're covered, up to the sum insured that's stated on your policy schedule (if included) for the loss of, or damage to, your:

- Trading stock and samples.
- Business equipment.
- Data.

Buying a new house

If, prior to transfer, you occupy an insured property that you've bought, you're covered for damage to the buildings between signing the deed of sale until the property is transferred into your name by the Deeds Office, provided that:

- You're not covered for alternative accommodation or loss of rent.
- You haven't insured the building more specifically elsewhere.

Capital additions

You're covered for alterations, additions and improvements to the insured premises (but not normal inflationary increases), provided that:

- Our liability is limited to 20% of the sum insured.
- You let us know within 60 days of the start of construction.
- You pay us any additional premium due.

Carpets, curtains and appliances

If your home is rented out furnished, you're covered for your carpets, curtains and domestic appliances against accidental loss or damage, provided that:

- Our liability is limited to the sum insured that's stated on your policy schedule.
- You haven't insured the items more specifically elsewhere.

Clearance cost

You're covered for the reasonable costs incurred for the removal of debris from the insured address after insured loss or damage, limited to 10% of the sum insured that's stated on your policy schedule.

Data and documents

You're covered for reasonable costs incurred by you, limited to the sum insured that's stated on your policy schedule, to:

- Reconstitute your private data on your private computer, which you're unable to recover after being lost or damaged as a direct result of insured incident.
- Replace lost or damaged deeds, bonds, securities and private legal documents, provided that we're only liable for the value of materials and the cost of labour, and not for the value to you of the content of such documents.

Environmental benefits

If your building is totally destroyed by an insured incident and we've agreed to reinstate it we'll pay, up to the sum insured that's stated on your policy schedule, to install any combination of the following:

- A rainwater tank.
- Solar power systems, including solar hot water or photo-voltaic (PV) power systems.
- A hot water heat exchange system.
- A grey water recycling system.

Fatal injury

We'll pay the sum insured that's stated on your policy schedule if you die within 90 days of being injured by fire, theft, attempted theft, hijacking or burglary in your private residence or outbuildings, or on your premises.

Fire extinguishing charges

Reasonable costs relating to extinguishing of fire or fire-fighting are covered, provided that you're legally liable for these costs and that the insured property was in danger from the fire.

Fridge and freezer contents

You're covered, up to the sum insured that's stated on your policy schedule, for the cost incurred to replace food and drink in your domestic fridge or freezer that's spoiled, provided that it's due to:

- Accidental breakdown or failure of the fridge or freezer.
- Accidental failure of the public power supply to the buildings.

Garden furniture and outdoor items

You're covered for the loss of, or damage to, your outdoor and garden items while they're in the garden at the insured premises, limited to the sum insured that's stated on your policy schedule or R15,000 whichever is less.

Garden restoration

You're covered for the replacement of trees, shrubs and plants at the insured premises after damage by fire, lightning, collision or impact, theft or vandalism, limited to 5% of the sum insured for the premises and a maximum of R25,000 per incident.

Geyser

You're covered for the reasonable replacement or repair costs following the loss of, or damage to, any geyser, limited to the sum insured that's stated on your policy schedule. We'll waive the excess amount if, from the outset, you use a King Price authorised supplier.

Gifts

You're covered, up to the sum insured that's stated on your policy schedule, for reasonable costs incurred to replace or repair lost or damaged gifts stored at the insured premises, for 30 days before or after an anniversary, engagement, wedding, birthday or religious celebration.

Hole-in-1 or bowling full-house

We'll pay you R2,500 if you sink a hole-in-1 or score a full-house, provided that:

- The achievement is scored on a recognised golf-course or green.
- The round or match is played according to the officially recognised rules.
- The club sends us written confirmation.

Identity theft

You're covered for legal costs and expenses incurred by you in connection with the unauthorised or illegal use of your personal information, ID document, passport or driver's licence by a third party that leads to real or potential prejudice and results in legal liability or financial loss, provided that:

- Our liability is limited to the sum insured that's stated on your policy schedule per calendar year.
- You must notify your bank or financial institution within 24 hours of discovering the theft, and must send us a copy of this notification.
- We must be informed of, and agree to, any legal costs and expenses we might be liable to pay under this section, at the start of this insurance.

You're not covered for identity theft caused:

- By your own negligence.
- By family members or people who live at the insured premises.
- By, or in connection with, your profession or business.

Inflation

The sum insured for your building/s at the insured premises will be increased automatically every month in line with the Building Price Index to counter the effect of inflation. No additional premium will be charged during the period of insurance, but your premium will be recalculated on the adjusted sum insured on the anniversary date. It's your responsibility to ensure that the sum insured represents the full replacement value of your buildings, at all times.

Laundry

You're covered for the loss of, or damage to, your clothing on a washing line at the insured premises, from sunrise to sunset, limited to the sum insured that's stated on your policy schedule.

Leakage

You're covered, up to the sum insured that's stated on your policy schedule, for the reasonable costs:

- To find and access the point of a water, gas or oil leak from your permanent internal pipes, which is likely to cause damage to the insured buildings or home contents.
- Incurred in connection with a water leak from the underground service pipes that you're legally liable for outside the insured premises.
- To repair any resulting damage to your insured buildings, provided that the first such leakage happened after the start of this insurance.

Lock, keys and remote controls

You're covered for costs reasonably and necessarily incurred as a direct result of any keys and locks for the insured buildings being lost or damaged.

Loss of water by leakage

You're covered for the cost of water lost through leakage from pipes on the insured premises, if you're responsible for paying for such water, provided that:

- If the quarterly water consumption reading is higher than the average of the last previous four quarterly readings by 50% or more, our liability is limited to R25,000. If this reading is less than 50%, we're not liable.
- You're covered for up to R25,000 for each of 2 separate incidents in any 12-month period of insurance.
- You must, on discovering a leak (by physical evidence or on receipt of an abnormally high water account) take immediate steps to repair the affected pipe/s.
- You're not covered for the cost of remedial action, including repairs to the affected pipe/s.
- We're not liable for claims:
 - Resulting from leaking taps, geysers, toilet systems and swimming pools.
 - If the insured premises has been unoccupied for more than 30 days.
 - If the water level of a swimming pool must be topped up as a result of a leaking inlet or outlet pipe.

Marquee hire

You're covered for the loss of, or damage to, a marquee that you hire temporarily, and its associated lighting, heating and furnishings, provided that:

- This isn't covered more specifically elsewhere.
- The loss or damage happens at the insured premises.
- You're liable for an excess amount of R2,500.
- Our liability is limited to the sum insured that's stated on your policy schedule.

Mechanical and electrical breakdown

You're covered for sudden and unexpected damage to fixed domestic-use machinery installed at your insured premises, limited to the sum insured that's stated on your policy schedule, provided that we're not liable for:

- Depreciation.
- Gradual causes such as wear and tear, rust, mildew, corrosion, decay and gradual deterioration.
- The use of unsuitable or defective materials or parts.
- Loss or damage caused by lack of maintenance.
- Loss or damage to windmills.
- Loss or damage caused by household pests like rodents, ants and moths.

Medical expenses for guests and domestic employees

You're covered for the medical expenses of a guest, visitor or domestic employee that are the result of an accidental bodily injury, limited to the sum insured that's stated on your policy schedule, provided that:

- You employ the domestic employee at your insured premises.
- You incurred and paid the medical expenses.
- The injury was caused during the course of the domestic employee's duty, or by a defect in the building at the insured premises.
- This isn't insured more specifically elsewhere.

Mortgagee clause

The interests of the mortgagee have priority over your interests but are limited to the outstanding amount of your bond. These interests won't be invalidated by any act or omission of the mortgagor or owner of the insured buildings, provided that such act or omission takes place without the knowledge of the mortgagee.

New fixtures

You're covered for the replacement or repair costs for the loss of, or damage to, new fixtures and fittings, fitted furniture and fitted appliances installed at your insured premises, limited to the sum insured that's stated on your policy schedule, provided that:

- You let us know about the new fixtures and fittings within 21 days of buying them.
- You pay us any additional premium due.

New possessions

We'll allow an increase in the sum insured that's for newly-purchased property, provided that:

- Our liability is limited to the sum insured that's stated on your policy schedule.
- You let us know within 21 days of the purchase.
- You pay us any additional premium due.

Sets and pairs

If any part of a pair, set or collection is lost or damaged, we won't pay any more than the value of the item that's lost or damaged.

So, if you claim for a stolen item that forms part of a set or pair, we'll either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

Property of guests and domestic staff

You're covered for the loss of, or damage to, the property of guests who're temporarily living with you and that of domestic staff who live permanently at the insured premises, provided that:

- Our liability is limited to the sum insured that's stated on your policy schedule.
- The items aren't insured more specifically elsewhere.
- An additional excess of R2,500 applies.
- The loss or damage occurs at the insured premises.
- Jewellery, watches, money and bank cards are excluded.
- Loss or damage arising out of theft or attempted theft must be accompanied by forced and violent entry.

Public authorities' requirements

You're covered for such additional cost of repairing or rebuilding damaged buildings as is necessary to comply with building or other regulations of any Act of parliament or ordinance of any provincial, municipal or other local authority, provided that:

- The following are excluded:
 - Costs relating to compliance with any of the aforesaid regulations.
 - Costs relating to damage that happened before this period of insurance.
 - Costs relating to damage not covered by this section.
 - Circumstances under which notice had been served on you before the damage happened.
 - Costs relating to undamaged property, or undamaged portions of property, other than the foundations of the damaged portion (unless foundations are specifically excluded).
- You're not covered for the cost of restoring damaged property to its as-new condition if the need to comply with any of the aforesaid regulations hadn't arisen.
- You're not covered for any rate, tax, duty, development or other charge or assessment arising from capital appreciation that may be payable in respect of the property, or by you, in order to comply with any of the aforesaid regulations.
- You're covered for wholly or partially repairing or rebuilding property on another site, if required by the aforesaid regulations, provided that our liability won't increase. Such repair or rebuild must be started and carried out with reasonable dispatch, and must be finished within 12 months of the damage happening or within such further time as we may (during the said 12 months) confirm in writing.
- If our liability under any item of this section, except for this clause, is reduced by the application of any of the exclusions, or T's and C's, of this section then our liability under this clause in respect of any such item will reduce proportionately.
- Our liability is limited to the sum insured that's stated on your policy schedule.

Public supply and mains connections

You're covered, up to sum insured that's stated on your policy schedule, for costs reasonably and necessarily incurred as a result of the accidental loss of, or damage to, water, sewerage, gas, electricity or telephone connections between your buildings and the public supply, and that belong to you or that you're are legally responsible for.

Reinstatement of specified items

In the event of a successful claim for lost or damaged property, the basis of indemnity is the cost to replace the lost or damaged property, or part thereof, with similar new property, limited to the sum insured that's stated on your policy schedule.

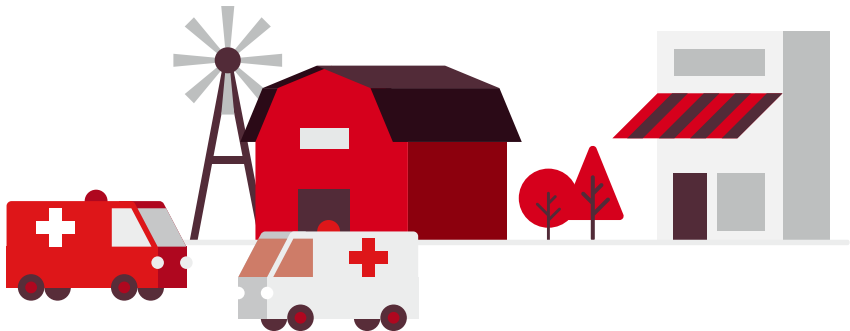
Removal of fallen trees: No damage to the insured buildings

You're covered for costs necessarily incurred by you, with our written consent, to remove fallen trees at your insured premises, limited to R5,000 in any 12-month period of insurance, provided that the cause of the tree falling is fire, lightning, explosion, storm, wind, water, hail or snow.

If fallen trees damage insured buildings, their removal is covered under 'Clearance cost'.

Security guards

If an insured incident at your insured premises, which you've successfully claimed for, leaves you vulnerable to further loss or damage, you're covered for the reasonable costs of temporary measures to safeguard your property and prevent further loss or damage or loss (like hiring a security guard), provided that our liability is limited to R10,000 per incident.



Special alterations following personal injury

You're covered for alterations to the insured premises that are necessary to facilitate access to the residence following your accidental permanent disability, or that of your spouse or family members, which happens during the period of insurance, limited to R100,000 per incident.

Storage and removal

You're covered for the loss of, or damage to, insured property while it's in storage, in transit to or from a storage depot, and in transit during a permanent change of address, provided that:

- The storage or transit is in South Africa.
- The packing, removal and storage is conducted by recognised professional removal and storage contractors.
- You've taken reasonable steps to safeguard items in line with their value.
- The items aren't insured more specifically elsewhere.
- An additional excess of R2,500 applies.
- The maximum period is 21 days.



Property belonging to students, scholars and parents

You're covered for the loss of, or damage to, insured property while it's at a boarding school, college, university or other student accommodation, or a nursing home, including transit there and back, up to the sum insured that's stated on your policy schedule, provided that:

- Loss or damage arising out of theft or attempted theft must be accompanied by forced and violent entry.
- The items aren't insured more specifically elsewhere.

Swimming pool and borehole machinery

You're covered for the loss of, or damage to, the plant and machinery of saunas, spas, swimming pools and domestic boreholes at the insured premises, that's the result of accidental external causes or electrical or mechanical derangement or breakdown, limited to R10,000 per incident.

You're not covered for:

- Loss or damage caused by wear and tear, or gradual deterioration.
- Rust.
- Automatic swimming pool cleaning equipment.
- Windmills.

Temporary removal of fixtures

You're covered for the loss of, or damage to, permanent fixtures while they're temporarily removed from the insured premises for repair or restoration, provided that they're not removed for longer than 60 days.

Our liability is limited to the sum insured that's stated on your policy schedule, or the amount that would've been payable if the damage occurred on the portion of the premises that such fixtures were temporarily removed from, whichever is less.

Tenants clause

If, without your knowledge, a tenant of the insured buildings does something, or omits to do something, which contradicts the exclusions, and T's and C's, of this policy, your cover won't be invalidated. You must let us know about such act or omission as soon as you become aware of it.

Trauma counselling

You're covered for the cost of trauma treatment provided by a registered professional counsellor, for you, your family and domestic employees, for trauma following a theft, burglary, hi-jack or fire on your insured premises, limited to the sum insured that's stated on your policy schedule, provided that:

- Such domestic employees are employed at the insured premises.
- You've incurred and paid such costs.
- These costs aren't covered by any other insurance.

Tracing leaks

You're covered for reasonable costs incurred to trace the source of a water, gas, or oil leak from a fixed domestic water or heating appliance, as well as for any resulting damage and necessary repairs to floors, walls and ceilings, limited to R100,000, and provided that the first such leakage happened during the period of insurance.

Veterinary expenses

You're covered for veterinary expenses related to the treatment of any cat or dog that you own, if it's injured in a road accident, limited to the sum insured that's stated on your policy schedule.



Liability to others... What's covered



Please note: You're covered for the following up to the sum insured that's stated on your policy schedule.

Liability as the owner of the insured building

You're covered if you, and members of your household who live with you, are legally liable for:

- The accidental death of, or bodily injury to, people other than members of your household or your domestic employees.
- The accidental loss of, or damage to, property that belongs to people other than members of your household or your domestic employees.

This includes legal costs that someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.

Liability to domestic employees

You're covered for all amounts that you're legally liable for in the case of death of, or bodily injury to, any of your domestic employees caused by an accident while they are working for you. This includes legal costs that someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.

Liability to others... What's NOT covered

You're not covered for liability arising from:

- Any trade, business or profession.
- The ownership of any land or building, other than the land or building covered by this policy.
- The ownership, possession or use of lifts.
- The ownership or possession of animals, other than domestic cats and dogs.
- The ownership, possession or use of cars, aircraft and watercraft.
- The use of weapons and firearms.
- Damages and legal costs awarded against you by a court outside of South Africa.
- Any incident that causes damage to other people's property, or injury to them, and where a claim for damage to the building itself wouldn't have been covered.

So, you may not claim for damage to your building that results from the collapse of a poorly-built wall. So, if this incident, which you can't claim for, causes injury to a visitor, your liability to this person will also not be covered.

You're not covered for liability that's already covered by laws and/or other insurance contracts such as:

- Any compulsory car insurance act.
- Any occupational health and safety legislation.
- Any compensation for occupational injury and diseases legislation.
- Any other insurance contract.

Exclusions

Anything noted below also applies to your liability to other people, whether you claim for the loss of, or damage to, the insured buildings, home contents or portable possessions or not.

Alterations and additions

You're not covered:

- If acts of nature (wind, thunder, lightning, storm, hail, flood or snow) cause, or contribute to, the damage of unroofed or partially roofed structures.
- For glass and sanitary ware that's broken accidentally.
- For personal liability.
- For stolen building materials, fixtures, fittings and improvements.

Other causes

You're not covered for loss or damage that's caused, or contributed to, by:

- Volume changes in any clay-based soil or in rock, caused by changes in its moisture or water content.
- Scratching, chipping, cracking, denting, biting, tearing or dirtying.
- Rise of the underground water table, or pressure caused by it.
- Defects in the design or construction of the building, or if the structure wouldn't have been approved by the relevant local authority at the time of construction.
- Construction, alteration or repairs, or defective workmanship or materials.
- A lack of maintenance.

Pre-existing damage

You're not covered for any damage that existed before the insured incident, or before your insurance cover started with us.

Retaining walls and underpinning

You're not covered for:

- Damage to retaining walls, unless they're designed and built according to structural engineering specifications.
- Additional underpinning of foundations that's necessary to prevent further damage.

Scorching

You're not covered for loss or damage caused by scorching. So, if damage is caused by a hot iron being placed face down on a kitchen counter, or if a cigarette scorched your carpet, you won't be able to claim for it.

Sewerage/waste pipes

You're not covered for leaking, bursting, overflowing or any other damage to sewerage/waste pipes, or any damage as a result thereof.

Thatch-roofed buildings

You're not covered for loss or damage related to a grass, straw or thatch roof if the buildings haven't been referred to our underwriting department for special acceptance.

Theft and other intentional damage

You're not covered for loss or damage caused by theft and other intentional acts:

- Caused intentionally by you, any members of your household or your tenant.
- That happens with your or their knowledge or consent.
- When the building is abandoned or vacant.
- From outbuildings, whether they're separate from the home, unless there are visible signs of forced entry into the outbuildings.
- While the building is let or sublet in whole or in part (provided that the accommodation of up to 5 paying guests, boarders or lodgers won't be deemed to be lending, letting or sub-letting of the building), unless there are visible signs of forced entry.
- If people are living in the building but it's been unoccupied for more than 45 days in a row, except if previously agreed with us.

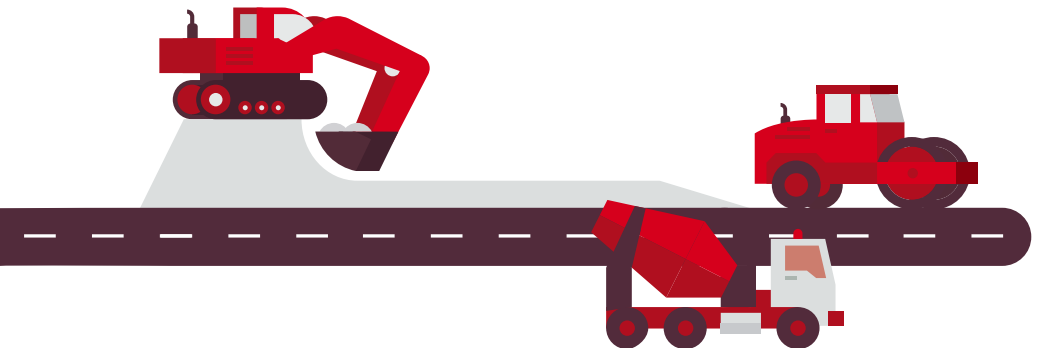
Theft from unoccupied buildings

Theft is only covered if there are people living in the building, but not when the building is unoccupied for more than 45 days in a row. There must be visible signs of forced entry into, or exit from, the building. There's also no cover for the theft of fixtures and fittings during alterations and additions at the property, unless the building is occupied.

Vacant, abandoned and illegally-occupied properties

If the property is empty, abandoned or illegally occupied you're not covered for:

- Theft, attempted theft and other intentional acts.
- Fire and explosion.
- Accidental damage.



Business all risk



In a nutshell...

King Price business all risk insurance will cover you for the loss of, or damage to, insured items anywhere in the world... Just as long as they're noted on your policy schedule.

What's covered by the king

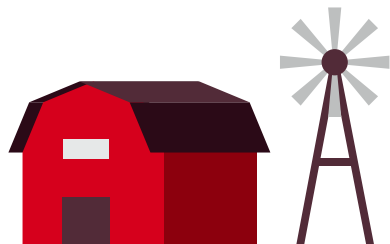
Your property

You're covered for the loss of, or damage to, the property that's stated on your policy schedule, while anywhere in the world, by any accident or incident that's not otherwise excluded. This cover is limited to the sum/s insured for these items.

Your guests' property

You're covered for the loss of, or damage to, the property of your guests and clients, as stated on your policy schedule, caused by any accident or misfortune arising from any fortuitous circumstances related to commercial hunting and game viewing, as long as such accident or misfortune isn't otherwise excluded. This cover is limited to a maximum R3,000 per guest or client, and R25,000 per incident.

* **Please note: Firearms are excluded.**



Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Business all risks' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Increase in cost of working

This covers the additional costs that you necessarily and reasonably incur for the sole purpose of maintaining the normal operation of your business, and which aren't otherwise covered by this section.

Non-forced and violent entry

You're covered for loss of, or damage to, goods in the cab or boot of a locked vehicle where there's no evidence of forced or violent entry to, or exit from, the vehicle, provided that:

- You let us have the police case number.
- The property being claimed for is stated on your policy schedule.

*** Please note: You're not covered for items that are contained in a compartment of a vehicle and are visible to passers-by.**

Riot and strike

This covers you for the loss of, or damage to, your insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully-established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.
- For damage or loss caused by stoppage, slowing down, or the interruption, of work or any process.
- For loss due to war, acts of a foreign enemy, warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.

- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.
- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.



Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.

What's NOT covered by the king

You're not covered for loss of, or damage to, the property under 'Business all risks' cover (excluding 'Optional' cover) resulting from or caused by:

- Theft of the property from any unattended vehicle in your custody or control, or that of your principal, partner, director, member or employee, unless the property is contained in a completely closed and securely locked vehicle, or the vehicle itself is housed in a securely locked building and entry to, or exit from, the locked vehicle or building is accompanied by forced and violent entry or exit.
- It's undergoing a process of cleaning, repair, dyeing, bleaching, alteration or restoration.
- Inherent vice or defect, vermin, insects, damp, mildew or rust.
- The dishonesty of your principal, partner, director, member or employee.
- Detention, confiscation or requisition by customs or other officials or authorities.
- Wear and tear or gradual deterioration (including the gradual action of light or climatic or atmospheric conditions) unless following an accident or incident not otherwise excluded.
- Mechanical, electronic or electrical breakdown, failure, breakage or derangement, unless caused by an accident or incident not otherwise excluded.
- Cash, bank and currency notes, coins, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts or securities of any kind.
- Goods consigned under a bill of lading.

Our T's and C's

Certified liquid nitrogen insemination flask

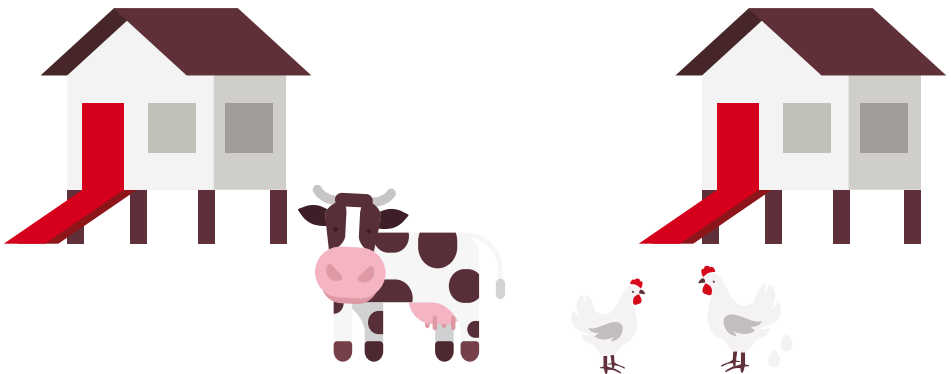
You're covered for the loss of, or damage to, a certified liquid nitrogen insemination flask, and its contents, that arises from breakdown of the flask due to loss of vacuum.

However:

- You're not covered for any gradual deterioration, including the action of light, and atmospheric or climatic conditions.
- You must strictly comply with the flask manufacturer's specifications.
- The flask and its contents must be stated on your policy schedule.

Territorial limits

- The territorial limits applicable to this section are anywhere in the world.



Business interruption



In a nutshell...

Even the slightest interruption to your business can lead to a major loss. You need insurance cover that'll protect your business from the financial loss that you may suffer if this happens. The king's business interruption cover won't just cover you, it'll also protect your business every step of the way.

Choice of cover

Your choice, our pleasure

Under this section you can cover the following:

A. Gross profit:

- Difference basis
- Additions basis

B. Gross rentals

C. Revenue

D. Additional increase in cost of working

E. Wages: Number of weeks basis

F. Fines and penalties

By 'business interruption cover' we mean

Your financial loss due to the interruption of, or interference with, your business activities, following a loss or damage for which you've claimed under the following sections of this policy:

- Fire.
- Buildings combined.
- Office contents.
- Any other material damage insurance covering the interest of the insured, on this policy only.

But only in respect of perils insured under the 'Fire' section hereof (termed as 'damage').

The loss or damage must occur at the premises covered under the above sections, and it must happen within the period of insurance covered by this section.

Cover under this section and the payment of any claim are at all times subject to the following conditions:

- There's no cover where your business is wound up or carried on by a liquidator or judicial manager, is subject to business rescue, or is permanently discontinued, unless we agree otherwise in writing.
- Where a claim is submitted, or is intended to be submitted under this section, you must act immediately with due care and take or allow action, in order to minimise any interruption or interference with your business.
- You must provide us with any financial records that we require, in order to process or investigate any claim.
- Where, by reason of these conditions, a claim is rejected, you'll have to repay any amount paid by us on your behalf, during the processing of the claim.

By 'gross profit' we mean

Where you sell or deliver goods, or render a service in the course of your business:

- You're covered for the amount by which the rate of gross profit, which you earned in the previous financial year on your standard turnover, is reduced as a result of an insured incident.
- Your standard turnover is the turnover you make in the 12 months immediately before the insured incident occurred. If you haven't yet been in business for a period of 12 months before the insured incident occurs, we'll use the number of months you've been in business.
- Adjustments to your standard turnover to provide for trends, variations and other circumstances, which would've affected your business before or after, but for the insured incident, will be made.
- We'll also take into account that a reduction in your standard turnover can be postponed, or that your standard turnover can be maintained, from using accumulated stock or the proceeds of the sale of salvage.
- At a premises other than the premises noted on your policy schedule, for the benefit of your business either by yourself or by others on your behalf, the money paid or payable for these sales or services will be considered in arriving at the turnover

Where you process or manufacture goods in the course of your business:

- You're covered for the amount by which the rate of gross profit, which you earned in the previous financial year on your standard output, is reduced as a result of an insured incident.
- Your standard output is the sale or transfer value, as shown in your books, of the goods processed or manufactured in the 12 months immediately before the insured incident occurred. If you haven't yet been in business for a period of 12 months before the insured incident occurs, we'll use the number of months you've been in business.

- Adjustments to your standard output to provide for trends, variations and other circumstances which would have affected your business before or after, but for the insured incident, will be made.
- If goods are processed or manufactured at premises other than the premises noted on your policy schedule, for the benefit of your business either by yourself or by others on your behalf, the sale or transfer value of these goods will be considered in arriving at the output.

A. Gross profit

Difference basis

The amount by which the sum of the turnover and the closing stock exceeds the sum of the opening stock and the uninsured costs. The amount of the opening and closing stocks will be arrived at in accordance with your normal accountancy methods, with due provision being made for depreciation.

Cover under this option is limited to loss of gross profit due to a reduction in turnover and an increase in cost of working, and the amount payable as indemnity will be:

- In respect of reduction in turnover, the sum produced by applying the rate of gross profit to the amount by which the turnover during the period will, in consequence of the damage, fall short of the standard turnover.
- In respect of an increase in cost of working, the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in turnover which, but for that expenditure, would've taken place during the indemnity period in consequence of the damage, but not exceeding the sum produced by applying the rate of gross profit to the amount of the reduction thereby avoided.
- Less any sum saved during the indemnity period in respect of such of the charges and expenses of the business payable out of gross profit, as may cease or be reduced in consequence of the damage, provided that the amount payable shall be proportionately reduced, if the sum insured in respect of gross profit is less than the sum produced by applying the rate of gross profit to the annual turnover, where the maximum indemnity period is 12 months or less, or the appropriate multiple of the annual turnover, where the maximum indemnity period exceeds 12 months.

Additions basis

The sum produced by adding to the net profit the amount of the insured standing charges or, if there's no net profit, the amount of the insured standing charges less such proportion of any net trading loss as the amount of the insured standing charges bears to all the standing charges of the business.

The insurance under this item is limited to loss of gross profit due to a reduction in turnover and an increase in cost of working, and the amount payable as indemnity will be:

- In respect of reduction in turnover, the sum produced by applying the rate of gross profit to the amount by which the turnover during the indemnity period will, in consequence of the damage, fall short of the standard turnover.
- In respect of increase in cost of working, the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in turnover which, but for that expenditure, would have taken place during the indemnity period, in consequence of the damage, but not exceeding the sum produced by applying the rate of gross profit to the amount of the reduction thereby avoided.
- Less any sum saved during the indemnity period in respect of the insured standing charges as may cease or be reduced in consequence of the damage, provided that the amount payable shall be proportionately reduced, if the sum insured in respect of gross profit is less than the sum produced by applying the rate of gross profit to the annual turnover, where the maximum indemnity period is 12 months or less, or the appropriate multiple of the annual turnover, where the maximum indemnity period exceeds 12 months. If any standing charges of the business are not insured under this section, then in computing the amount recoverable hereunder as increase in cost of working, that proportion only of the additional expenditure shall be brought into account, which the sum of the net profit and the insured standing charges bear to the sum of the net profit and all the standing charges.





Please note:

- **You're covered for the insured period that you've chosen and that's been stated on your policy schedule.**
- **You'll be covered to the maximum sum insured that you've chosen and that's stated on your policy schedule, unless stated otherwise. The insured amount you choose must be sufficient to cover your potential loss. You're encouraged to seek advice from us or your broker when choosing this amount.**
- **The amount we pay will be reduced by any amount for charges or expenses you saved or didn't pay out of your revenue, as a result of the occurrence of the insured incident.**
- **If you trade at branches (including departments or divisions) and financial information can be determined independently for each branch, then this cover will apply separately to each branch.**
- **For the purposes of average, where applicable, if the sum insured you have chosen is less than the total of the revenue of all branches, then the amount we pay will be proportionately reduced, even though other branches haven't been affected by the insured incident.**

B. Gross rentals

The insurance under this item is limited to loss of gross rentals and an increase in cost of working. The amount payable as indemnity will be:

- In respect of loss of gross rentals, the amount by which the gross rentals during the indemnity period will, in consequence of the damage, fall short of the standard gross rentals.
- In respect of an increase in cost of working, the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the loss of gross rentals which, but for that expenditure, would've taken place during the indemnity period in consequence of the damage, but not exceeding the amount of the loss of gross rentals thereby avoided.
- Less any sum saved during the indemnity period in respect of the charges and expenses of the business payable out of gross rentals, as may cease or be reduced in consequence of the damage, provided that the amount payable will be proportionately reduced if the sum insured in respect of gross rentals is less than the annual gross rentals, where the maximum indemnity period is 12 months or less, or the appropriate multiple of the annual gross rentals where the maximum indemnity period exceeds 12 months.

C. Revenue

The insurance under this item is limited to loss of revenue and an increase in cost of working. The amount payable as indemnity will be:

- In respect of loss of revenue, the amount by which the revenue during the indemnity period will, in consequence of the damage, fall short of the standard revenue.
- In respect of an increase in cost of working, the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the loss of revenue which, but for that expenditure, would've taken place during the indemnity period in consequence of the damage, but not exceeding the amount of the loss of revenue.
- Less any sum saved during the indemnity period in respect of the charges and expenses of the business payable out of revenue, as may cease or be reduced as a consequence of the damage, provided that the amount payable will be proportionately reduced if the sum insured in respect of revenue is less than the annual revenue, where the maximum indemnity period is 12 months or less, or the appropriate multiple of the annual revenue, where the maximum indemnity period exceeds 12 months.



Please note:

- **You're covered for the amount by which your revenue is reduced, compared to your standard revenue, as a result of an insured incident.**
- **Your standard revenue is the revenue you make in the 12 months immediately before the insured incident occurred. If you haven't yet been in business for 12 months before the insured incident occurs, we'll use the number of months you've been in business.**
- **Adjustments to your standard revenue to provide for trends, variations and other circumstances that would've affected your business before or after, but for the insured incident, will be made.**
- **We'll also take into account that a reduction in your standard revenue can be postponed, or that your standard revenue can be maintained, from using accumulated stock.**
- **If goods are sold or delivered or services are rendered at premises other than the premises noted on your policy schedule, for the benefit of your business, either by yourself or by others on your behalf, the money paid or payable for these sales or services will be considered in arriving at the revenue.**

D. Additional increase in cost of working

This cover is limited to reasonable additional expenditure (not recoverable under other items), incurred with our consent during the indemnity period, in consequence of insured damage, for the purpose of maintaining the normal operation of your business.



Please note:

- **You're covered for the insured period that you've chosen and that's been stated on your policy schedule.**
- **You'll be covered to the maximum sum insured that you've chosen and that's stated on your schedule, unless stated otherwise. The sum insured that you choose must be sufficient to cover your potential loss. You're encouraged to seek advice from us or your broker when choosing this amount.**
- **The amount we pay will be reduced by any amount for charges or expenses you saved or didn't pay out of your revenue, as a result of the incident.**

E. Wages: Number of weeks basis

This cover is limited to the loss incurred by you, for the payment of wages for the period beginning with the occurrence of the damage, and ending no later thereafter than the specified number of weeks.

The amount we'll pay will be the actual amount that you'll pay as wages for the period, to employees whose services can't, as a consequence of the damage, be utilised at all by you. In respect of the wages paid by you for such period to employees whose services can't, as a consequence of the damage, be utilised to the full, the amount payable will be proportionately reduced. If the sum insured is less than the aggregate amount of the wages that would've been paid during the specified number of weeks immediately following the damage, had the damage not occurred, an equitable portion will be payable.



*** Please note:**

- **You're covered from the day on which the insured incident occurs to the day on which the services of your employees can again be used.**
- **Where your employees' services can't be used at all, we'll pay the actual amount of wages you pay them.**
- **Where your employees' services can be partially used, we'll pay an equitable part (as determined by us) of the amount of wages you pay them.**
- **The term 'wages' doesn't include salaries payable by you to your permanent employees.**
- **Your cover is limited to the maximum number of weeks for which you elected to be covered, and which is stated on your policy schedule, or for the duration of the effects of the insured incident, whichever is shorter.**
- **You'll be covered to the maximum sum insured that you've chosen and that's stated on your policy schedule. This sum insured amount must be sufficient to cover your potential loss. You're encouraged to seek advice from us or your broker when choosing this amount.**

F. Fines and penalties

This cover is limited to fines or penalties for breach of contract. The amount payable as indemnity hereunder will be the amount you're legally liable to pay, and will pay, in discharge of fines or penalties incurred, solely as a consequence of damage for non-completion, or late completion, of orders.

*** Please note:**

- **You must be legally liable to pay the fine or penalty.**
- **We may use our subrogation rights to dispute your legal liability for a fine or penalty.**
- **You're covered to the maximum sum insured that you've chosen and that's stated on your policy schedule. This sum insured must be sufficient to cover your potential loss. You're encouraged to seek advice from us or your broker when choosing this amount.**

By 'net profit' we mean

The net trading profit (exclusive of all capital receipts and accretions, and all outlay properly chargeable to capital) resulting from your business at the insured premises, after due provision has been made for all standing and other charges, including depreciation, but before the deduction of any tax chargeable on profits.

By 'insured standing charges' we mean

As stated on your policy schedule, the words and expressions used will have the meaning usually given to them in your books of accountancy.

What's covered by the king

You're also covered for financial loss under 'Business interruption' for:

Accounts receivable

In addition to the cover we provide under this section, you'll have the full cover as provided for in the 'Accounts receivable' section of this policy up to a maximum of R100,000.

Other premises

You're covered for business interruption under this section caused by loss or damage from an insured incident to:

- Your property, while in storage or transit by air, road, rail or inland waterway.
- Your motor vehicles elsewhere than at premises occupied by you.
- Property used by you at a contract site located in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique and Malawi.

Prevention of access

You're covered for business interruption that's caused by loss or damage due to an insured incident, to property within a 50km radius of the premises noted on your policy schedule, which prevents the use of, or access to, your premises, whether your premises or property is damaged or not.

Cover is limited to the amount/s stated on your policy schedule. The property must be located in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique or Malawi.

Prevention of access to other premises

You're covered for business interruption that's caused by loss or damage due to an insured incident, to property within a 50km radius of the premises noted on your policy schedule, which prevents the use of, or access to, those premises, whether the premises or property is damaged or not.

Cover is limited to the amount/s stated on your policy schedule.

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Business interruption' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Accidental damage

Your financial loss due to the interruption of, or interference with, your business activities, following a loss or damage for which you've claimed under the 'Accidental damage' section of this policy.

- The loss or damage must occur at premises covered under the 'Business interruption' section and it must happen within the period of insurance covered by this section.
- Average won't apply under this cover.
- The maximum amount we'll pay for a claim under this section (even if combined with a claim under the 'Accidental damage' section) is the amount stated on your policy schedule under the 'Accidental damage' section.

Creche or nursery school

You're covered for all amounts, including legal costs that are recoverable from you, and any other expenses that are incurred with our consent, that you're legally liable to pay in respect of damage or injury, limited to R50,000 for any 1 event and R100,000 in any 1 annual period of insurance.

 **Please note: Your creche or nursery school be a legally-registered entity.**

Guesthouses: Accommodation and lodging

This optional cover insures you against loss or damage due to:

- Theft (refer to page 243).
- Goods in transit (refer to page 135).
- The pollution of any sea, beach or waterway within 15km of the insured premises.
- The use of, or access to, the insured premises being prevented or hindered following a bomb-scare, after the first 6 hours of such bomb scare.
- Wild game attack, shark attack or shark scare.

- Your legal liquor licence being suspended or forfeited under the provisions of the legislation governing such licences, or being refused renewal by the appropriate authority, at any time during the period of insurance, and such suspension, forfeiture or refused renewal being due to reasons beyond your control.
 - If you're entitled to payment of compensation under the provisions of any Act of Parliament relating to the refusal to renew the licence, no claim will be payable
 - In the event of the death, bankruptcy or incapacity of, desertion of the insured premises by, or the conviction for any offence that would affect the character or reputation of the convicted person with regard to their honesty, moral standing or sobriety of, the tenant, manager, occupier or licensee, you must, where practical and on our request, procure a suitable replacement to whom the justice will transfer or renew the licence.
 - If you become aware of the following, you must immediately let us know in writing, and you must supply any additional information and give such assistance as we may reasonably require:
 - A complaint against the insured premises or the control thereof.
 - Legal proceedings against, or the conviction of, the licensee, manager, tenant or occupier of the premises, for any breach of the licensing laws or any other matter that calls into question, or affects, their character with regard to their honesty, moral standing or sobriety.
 - The transfer, or proposed transfer, of the licence.
 - Any alteration to the purpose for which the premises are used.
 - Any objection to the renewal, or other circumstances that may endanger the licence or the renewal thereof.

You're also covered for:

- The outbreak of a notifiable infectious or otherwise dangerous human sickness, illness or disease at the insured premises, or the arising of a situation that might lead to such sickness, illness or disease, and which results in the closure or partial closure of, or other interference with, the business, by order of the State or government, local authority or any other competent authority. Material damage doesn't need to be present in order to claim.
- Murder, suicide or food poisoning at the insured premises. Material damage doesn't need to be present in order to claim.



Please note: Our liability is limited to the sum insured that's stated on your policy schedule.

Public telecommunications: Insured incidents only

You're covered for business interruption that's caused by loss or damage, from an insured incident, to the property of a provider that's authorised by law to provide a telecommunications facility to your premises.

Cover is limited to the amount/s stated on your policy schedule. The provider must be located in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique or Malawi.

Public telecommunications: Other causes

You're covered for business interruption that's caused by loss or damage to the property of a provider that's authorised by law to provide a telecommunications facility to your premises.

Cover is limited to the amount/s stated on your policy schedule. The provider must be located in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique or Malawi.

You're not covered for business interruption that's caused directly or indirectly by:

- Drought.
- A fault on any part of the telecommunications facility belonging to your premises.
- A telecommunications provider taking intentional and organised action to withhold or reduce the supply of telecommunications, unless the intentional or organised action is as a result of loss or damage to the premises of the telecommunications provider that's caused by an insured incident.
- Accidental damage, unless you've selected the relevant optional cover.
- Riot, war, political act, terrorism or any such attempted act, or nuclear substances.

*** Please note: Where business interruption is caused by the loss of, or damage to, the property of a public authority and is due to mechanical, electrical or electronic breakdown, you won't have cover for the first 24 hours of the business interruption.**

Public utilities: Insured incidents only

You're covered for business interruption that's caused by loss or damage, from an insured incident, to the property of a public authority that provides electricity, gas or water for consumption by the public, and which results in the interruption of electricity, gas or water to your premises.

Cover is limited to the amount/s stated on your policy schedule. The public authority must be located in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique or Malawi.

Public utilities: Other causes

You're covered for business interruption that's caused by the loss of, or damage to, the property of a public authority that provides electricity, gas or water for consumption by the public and which results in the total or partial failure of the supply of electricity, gas or water to your premises.

Cover is limited to the amount/s stated on your policy schedule. The public authority must be located in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique or Malawi.

You're not covered for business interruption that's caused directly or indirectly by:

- Drought.
- Water pollution.
- A shortage of fuel, gas or water.
- A fault on any part of the installation belonging to your premises.
- A telecommunications provider taking intentional and organised action to withhold or reduce the supply of telecommunications, unless the intentional or organised action is as a result of loss or damage to the premises of the telecommunications provider that's caused by an insured incident.
- Accidental damage, unless you've selected the relevant 'Optional' cover.
- Riot, war, political act, terrorism or any such attempted act, or nuclear substance.



Please note: Where business interruption is caused by the loss of, or damage to, the property of a public authority due to mechanical, electrical or electronic breakdown, you won't have cover for the first 24 hours of the business interruption.

Riot and strike

You're covered for the loss of, or damage to, your insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully-established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.
- For damage or loss caused by stoppage, slowing down or the interruption of work or any process.
- For loss due to war, acts of a foreign enemy or warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.
- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.

*** Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.**

Specified customers

You're covered for business interruption caused by loss or damage, from an insured incident, to the premises of your direct customers, which you've stated on your policy schedule.

Cover is limited to the amount/s stated on your policy schedule, while anywhere in the world.

Specified suppliers and sub-contractors

You're covered for business interruption caused by loss or damage, from an insured incident, to the premises of your direct suppliers and sub-contractors, which you've stated on your policy schedule.

Cover is limited to the amount/s stated on your policy schedule, while anywhere in the world.



Please note: You're not covered for any such incident at any public supply company that supplies electricity, gas or water.

Unspecified suppliers and sub-contractors

You're covered for business interruption caused by loss or damage, from an insured incident, to the premises of your direct suppliers, manufacturers or processors of components, goods or materials.

Cover is limited to the amount/s stated on your policy schedule, while anywhere in the world.



Please note: You're not covered for any such incident at any public supply company that supplies electricity, gas or water.

Our T's and C's

Auditors

Any particulars in your books of accounts or other business books or documents that we may need to investigate or verify any claim may be produced and certified by your auditors or professional accountants, and their certificate will be prima facie evidence of the particulars to which it relates.

Accumulated stocks

When adjusting any loss, account shall be taken, and an equitable allowance made, if any shortage in turnover due to damage is postponed because of the turnover being temporarily maintained from accumulated stocks.

Broiler chickens

By 'selling price' we mean

If you have a written contract with a buyer of broiler chickens, the 'selling price' is the agreed contract price on the delivery date. If you don't have a written contract, the 'selling price' is calculated as at the date of the loss.

By 'purchase price' we mean

If you have a written contract with a supplier of day-old broiler chickens, the 'purchase price' is the agreed contract price. If you don't have a contract, the 'purchase price' is calculated as at the date of the loss.

*** Please note: The normal mortality rate of broiler chickens will be taken into account when calculating how much we'll pay.**

Income from the sale of broiler chickens is limited to:

- Loss of income.
- Increased cost of working.

The amount we'll pay with regard to the loss of gross income is limited to the selling price of the consignment that was, or would have been, produced at the time of the loss, if the consignment couldn't be delivered on the agreed delivery date as the result of an insured event, less:

- Any saving in expenditure that's payable from income received or receivable by you.
- Recovery costs.

The amount we'll pay with regard to the consignment that would normally have been produced after the consignment referred to above, but which couldn't be delivered on the normal delivery date as the result of an insured event, is limited to the selling price of the consignment, less:

- The purchase price of a consignment.
- Costs for feed, heating and lighting.
- Any saving in expenditure that's payable from income received or receivable by you.

The amount we'll pay with regard to an increase in overheads is limited to the additional expenditure that's necessarily and reasonably incurred by you with the sole purpose of avoiding or diminishing any loss of income that, but for the expenditure, would've occurred as a result of the insured damage, but not exceeding the amount of the loss of income that's been avoided. The amount we'll pay will be reduced proportionately if the sum insured is less than your annual income from the sale of broiler chickens.

Storage and transit

Loss or damage that results from the interruption of, or interference with, the business due to insured perils will be deemed to be loss resulting from damage to property:

- At premises where you've stored or temporarily deposited property (either for processing or storage purposes) or are fulfilling a contract.
- While in transit by air, road, railway or inland waterway.
- Being your motor vehicles elsewhere than at your premises.
- At the premises of your associated and subsidiary companies.

Sub-contractors

You're not covered for liability that arises from work that's done by sub-contractors unless stated otherwise on your policy schedule.



Cybersure



In a nutshell...

'Cybersure' covers the assets that you need to perform in this digital age: Your computer systems, software and data. It also protects you against liability arising from the misuse of, and third party attacks on, these assets. When you're covered by the king, your 'Cybersure' cover includes cyber liability and cybercrime, data breach expenses, damage to computer systems and data, extra costs, and loss of income, as a result of insured incidents.

Choice of cover

Your choice, our pleasure

Under this section you can cover the following:

- A. Cyber liability
- B. Data breach expenses
- C. Computer system damage, data, extra costs and business income
- D. Cybercrime
- E. Extra costs

What do we mean by

Wherever these terms appear in this section, this is what they mean.

Act of terrorism

Terrorism is defined in 'General exclusions... Things NOT covered by the king'. Computer viruses, and hacking and denial of service attacks, aren't regarded as acts of terrorism provided that no terrorist organisation claims responsibility for such attacks.

Business

Your business activities relating to the business description noted on your policy schedule.

Business income

The amount of net income (which is profit or loss before taxes) that you would've earned after the time excess, if the incident hadn't happened, and normal operating expenses that continue, including ordinary payroll.

Computer equipment

Computers and associated equipment, telecommunications equipment, software and programs that are used to process data, but excluding:

- Portable equipment.
- Electronic office equipment.
- Equipment that controls manufacturing processes, or forms part of machinery.
- Equipment that's held as stock, or which you've manufactured for sale or repair in the course of your business.

Computer system

Hardware, data, computer networks, websites, and intranet and extranet sites.

Computer virus

Any malware, program code or programming instruction that's designed to have a damaging effect on a computer system.

Damage

The total or partial loss, damage, destruction, breakdown or corruption, of hardware and software.

Damages

Financial compensation that you have to pay, except for fines, penalties, liquidated damages (contractual penalties), punitive or exemplary damages (extra damages to punish you), and aggravated damages (more severe damages to reflect the seriousness of an offence), but including third parties' costs and expenses that you have to pay as a result of a claim being brought against you.

Data

Facts, concepts, information, ideas, text, recordings and images that are converted to a form which can be processed by hardware, but excluding software and programs.

Data privacy obligations

These are your legal obligations relating to securing, managing and preventing unauthorised access to, or use of, data, and arising under:

- Applicable data protection regulations anywhere in the world associated with the confidentiality of, access to, control of, and use of, personal data, which are in force at the time that you discover that you've failed to uphold your data privacy obligations.
- Guidance from the Information Regulator (South Africa) or similar organisations worldwide.
- The Payments Association of South Africa (PASA), the Payment Card Industry Data Security Standard, and other contractual obligations relating to handling credit, debit and store payment card information.
- Privacy statements and confidentiality agreements.

Defence costs

Costs and defences that we agree to in writing for investigating, settling or defending a claim that's made against you.

Denial of service attack

A malicious and unauthorised attack that overloads a computer system.

Directors and officers

Directors, officers, principals, partners or members, while they're employed by you and are under your control, in connection with the business.

Electronic office equipment

Photocopiers, fax machines, shredders, addressing machines, franking machines, televisions and associated equipment, DVD and CD recorders and players, video and audio conferencing and projection equipment, and associated software and programs.

Employee

This means people who're working for you in connection with your business, excluding your directors and officers, but including any:

- Person who's employed, borrowed or hired by you, including apprentices.
- Labour master or labour-only subcontractor (or a person supplied by any of them).
- Self-employed person.
- Person who's taking part in any government or otherwise authorised work experience, training, study, exchange or similar scheme.
- Person who's doing voluntary work for you.
- Person who's supplied to you under a contract or agreement that states that they're in your employment.

Excess

The excess amount that's shown on your policy schedule is the amount of a claim that you're responsible for paying.

Hacking

Unauthorised or malicious access to a computer system by electronic means.

Hardware

Computer equipment, portable equipment and electronic office equipment and software.

Incident

When your computer system, or the computer system of a service provider or client, is affected by:

- Loss, corruption, accidental or malicious deletion, theft of, or changes or unauthorised access to, data.
- Damage to websites, or intranet or extranet sites.
- Damage or disruption caused by a computer virus, hacking, or a denial of service attack.

Period of insurance

The period of time, as noted on your policy schedule, during which you're covered by the policy, unless it's cancelled.

Personal data

Information that could identify a person, or allow identity theft or other fraud to take place.

Portable equipment

Laptops, palmtops, notebooks and tablet computers, removable satellite-navigation systems, digital cameras, smartphones and associated software and programs.

Service provider

A business or individual that you hire via a written contract to perform services on your behalf in connection with your business.

Sum insured

The amount shown in 'What we'll pay'.

Telecommunications networks

These include, but aren't limited to, the Internet, Internet service providers, Domain Name System service providers, cable and wireless providers, Internet exchange providers, search engine providers, Internet protocol networks (and similar networks that may have different designations) and other providers of telecommunications or Internet infrastructure.

Time excess

The time period, as noted on your policy schedule, during which we won't pay for any loss of business income.

Special conditions

You must keep to these terms and conditions whenever you need to claim under 'Cybersure'. If you don't, and this reduces our legal or financial rights under 'Cybersure', we may refuse to pay part, or all, of your claim.

Change in risk

Your cover won't be affected by any act, failure to act, or change in circumstance, that increases the risk of damage, loss of business income, or a claim for damages or other loss covered under 'Cybersure', and which you couldn't have known about or controlled.

As soon as you become aware, or anyone acting for you becomes aware, of any act, failure to act, or change in circumstance, that may affect this policy, you must tell us within 15 days, and uphold any extra terms and conditions that we may set. This applies to any change in circumstance that arises before or during the period of insurance, including before we renew your policy.

Computer losses

Computer losses, as described in 'General exclusions... Things NOT covered by the king', doesn't apply to 'Cybersure'.

Controlling defence

We can, but don't have to, take control of investigating, settling or defending any claim that's made against you, and would take this action in your name. If necessary, we'll appoint an assessor, attorney or another appropriate person to deal with the claim.

We'll only defend claims if we think that there's a reasonable chance of being successful, and after taking the costs of the defence into account.

Data back-up

You must back up original data at least every 7 days. If a service provider processes or stores data for you, you must make sure that the terms of that contract satisfy this condition.

You must also take precautions to make sure that all data is stored safely. If you don't, we may still pay a claim if you can show that formal procedures are in place to satisfy this condition, and that the failure was an accidental oversight or a result of circumstances beyond your control.

Defence costs

Any legal costs that we pay will be within, not in addition to, the sum insured.

Defence software

Your computer system must be protected by a virus and malware protection software package that's:

- Licensed to you.
- Paid for and not freely available.
- Updated at least every 7 days.



Please note: Your computer system must also be protected by a firewall on all external gateways to the Internet, and this firewall must be maintained.

Dual insurance

If a valid claim is also covered by another insurance policy that you have, we'll only pay you out for our portion. So, if you insure an item for R100,000 elsewhere and the same item is also insured for R100,000 with us, we'll only pay half and the other insurer will be liable for the rest of the amount.

Double cover doesn't = double pay-out.

Enforcing your rights

We may, at our expense, take all necessary steps to enforce your rights against any third party, and we can do this before or after we pay a claim. You mustn't do anything before or after we pay your claim that may affect our rights, and you must give us any help and information that we ask for.

You must also take reasonable steps to make sure that you protect your rights to recover amounts from third parties.

Fraud and misrepresentation

If your claim is rejected due to fraud or dishonesty, you'll need to pay us back for any expenses that we may have incurred relating to the claim.

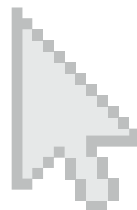
If you, or anyone acting on your behalf, submits a claim or any information or documentation relating to any claim, that's in any way fraudulent, dishonest or inflated, we'll reject that entire claim and cancel your policy retrospectively, from the date on which the incident was reported, or from the actual incident date, whichever date is the earlier.

We may also report the matter to the police and notify any other relevant organisations of the circumstances.

Remember, honesty is always the best policy.

Fraudulent claims

If you make, or anyone acting on your behalf makes, a claim that you know is in any way false or exaggerated, we won't pay the claim and we may cancel your policy from the time of the fraudulent act. We may also cancel any other policies you have with us.



More than 1 insured

If more than 1 person or organisation is noted as insured on your policy schedule, the first-named insured will receive all notices, agree to any changes, and be treated as acting for all the named insureds. We won't remove any named insured without their permission.



Please note: For any claim, the total amount we'll pay won't be more than the sum insured, regardless of the number of people or organisations insured by the policy.

Paying the premium

Pay your premiums on time, all the time, by monthly debit order or annual, bi-annual or quarterly payments, as agreed. Pay at the start of each insurance period for which insurance cover is in place. If you don't pay your premium within 15 days of it being due, we may cancel your 'Cybersure' policy from the date of non-payment.

Protecting data

To protect your data or data in your possession you must put procedures in place, which comply with the Protection of Personal Information Act No. 4 of 2013 and other relevant international legislation, with respect to destroying hardware and hard copy files.

Reasonable care

You need to:

- Make sure that your hardware is maintained, inspected and tested as recommended by the manufacturer.
- Keep a record of all maintenance and data back-up procedures and maintenance carried out, and let us check these records.
- Take all reasonable steps and precautions to prevent, or reduce, damage or other loss that's covered by 'Cybersure'.
- Stop using hardware after it's been damaged, unless we've given written permission to continue.

Reporting claims

It's a condition of cover that you tell the person who arranged this insurance, or us, as soon as you know about any incident that may result in a claim. You must provide full details, as soon after the incident as possible and within 14 days. This includes any claim being made against you, any demand for damages, any notice of regulatory action, and any notice of any other process seeking damages.

As soon as you know about any incident or circumstance that may result in a claim you must:

- Take all reasonable steps and precautions to prevent any further damage, loss of business income, or other loss.
- Immediately tell the police about any loss or damage that's as a consequence of crime, and get a police case number.
- Retain any damaged hardware and other property covered under 'Cybersure', and all evidence, and make it available for us to inspect should we need to.
- Tell us about any other insurances you have that may cover damage, loss of business income, damages, defence costs, or other loss that's covered under 'Cybersure'.
- Send us every letter, summons or other document that you receive in connection with the claim or circumstance, and record all information relating to a claim against you that's covered under 'A: Cyber liability'.
- Co-operate with us fully and provide all the information we need in order to investigate your claim or circumstance.
- Tell us if you recover money from a third party, as the amount may be due to us.
- Not admit responsibility or liability, or agree to pay any money, or provide any services on our behalf, without our written permission.

Right to survey

If we ask, you must give us access to your premises at an agreed date and time to carry out a risk survey. If this is not done, we may cancel your 'Cybersure' policy.

Salvage and recoveries

If you've made a claim and you later recover money from a third party, you must tell us immediately. If we've paid the claim, the amount may be due to us.

Any amount due must be paid as soon as reasonably possible.

Tax

All premium due by you, and amounts due by us in respect of valid claims, include VAT.

True and complete information

Always provide us with true and complete information when you apply for cover, make changes to your policy or submit a claim. We use the information provided by you to determine the cover, conditions of cover and the premium due. Incorrect or incomplete information may result in you not having cover and may affect the outcome of your claim. This also applies when anyone else acts on your behalf. Remember, honesty is the best policy

What we'll pay

Your claims will be paid out according to the amount of cover that you have for each insured incident (as noted on your policy schedule), less the excess amount that's payable by you. Where relevant, we may decide to have repairs done or to replace items that you're claiming for, instead of paying out cash.

We may pay the full applicable sum insured for all successful claims. When we've paid the full sum insured, we won't pay any further amounts for subsequent claims or associated defence costs.

A. Cyber liability

What's covered by the king

Damage and defence costs

You're covered for damages and legal costs arising from a claim first made against you, or your employees, directors or officers, in the course of your business during the period of insurance, as a result of:

- You or your service provider failing to secure, or prevent unauthorised access to, or the publication or use of, data, including any interference with any right to privacy or publicity, breach of confidence or your data privacy obligations.
- You unintentionally transmitting, or failing to prevent or restrict the transmission of, a computer virus, a hacking attack or a denial of service attack from your computer system to a third party.
- Loss of reputation, including that of a product, or intellectual property rights being infringed, as a result of:
 - The content of any emails that are distributed by your computer system.
 - The content of your website.
 - Online promotional marketing material.
 - Other data that's processed or distributed by your computer system.

B. Data breach expenses

What's covered by the king

Breach of data privacy obligations

You're covered for breaches of your data privacy obligations that happen during the period of insurance, including:

- The cost of hiring professional legal and forensic information technology services to investigate and advise on how you should respond.
- The cost of informing affected parties, the Information Regulator (South Africa), and other relevant third parties or organisations worldwide.
- Public relations and crisis management expenses, if we've given our written permission, that are incurred while communicating with the media, your clients and the public to minimise damage to your brand/s and business operations, and any damage to your reputation.
- The cost of providing support services to affected parties as a result of your failure to keep your data privacy obligations, including credit file monitoring, identity theft assistance and helping the affected parties to correct their credit records and take back control of their personal identities.
- The cost of providing a 24/7 helpline to assist affected parties. The number for this helpline is 0800 99 26 42.

*** Please note: These support services will only be provided for 12 months, and only if the data privacy obligations that you've failed to keep to relate to personal data or you provide the relevant service under your data privacy obligations.**

C. Computer system damage, data, extra costs and business income

What's covered by the king

Damage to your computer system and data

You're covered for the cost of investigating, reconfiguring and rectifying any damage to your computer system or the computer system of a service provider, which is caused by an insured incident and happens during the period of insurance, and restoring and recreating data.

Disruption

You're covered for extra costs to prevent or reduce the disruption to the functions carried out by your computer system during the indemnity period.

Loss of business income

You're covered for your loss of business income, based on your business income during the 12 months before the incident, as recorded in your accounts. We'll make adjustments to reflect trends and circumstances that may affect your business income, or that would've affected the business income whether or not the incident had happened.



Please note: This doesn't include the value of your data, even if the data can't be restored or recreated.

D. Cybercrime

What's covered by the king

Financial loss

You're covered for your financial loss as the result of a fraudulent input, or the destruction or modification of, data in your computer system or that of your service provider, which happens during the period of insurance, and which results in:

- Money being taken from any account.
- Goods, services, property or financial benefit being transferred.
- Any credit arrangement being made.



Please note: You're covered for financial loss as long as you haven't received any benefit in return, and you can't recover the loss from a financial institution or other third party.

Proving fraud

You're covered for the cost of proving that transactions are fraudulent, and that contracts or agreements were entered into fraudulently.

Specialist support

You're covered for the cost of contracting specialist support to verify that a threat is genuine and to help you to respond and, with our written agreement, to pay a ransom demand if a party:

- Releases, publishes, corrupts, deletes or alters data from your computer system, or threatens to do so, if this would cause you commercial or financial harm, or would damage your reputation.
- Fraudulently or maliciously uses your computer system to cause a loss to you or a third party, or threatens to do so.
- Damages or disrupts your computer system by way of a computer virus, a hacking attack or a denial of service attack, or threatens to do so.

*** Please note: You need to demonstrate that you've good reason to believe that a threat isn't a hoax, and you must have reported it to the police.**

Telephone liability

You're covered for your liability for paying your telephone service provider as a result of your computer system being hacked.

E. Extra costs

What's covered by the king

You're covered for these extra costs, limited to R300,000 per extra cost for the period of insurance.

Accountants' fees

You're covered for the costs that you incur while providing information that we need in order to work out the amount we should pay as a result of:

- Extra staffing costs.
- Extra fees charged by your usual auditors or accountants.

Avoiding corruption

You're covered for:

- Locating and removing a computer virus from your computer system, which has not necessarily caused any damage or disruption.
- Hiring professional consultants to make recommendations on how to prevent your computer system from being infected by a computer virus or to prevent hacking, following an insured incident that happens during the period of insurance.

*** Please note: This must be agreed to, in writing, and stated on your policy schedule.**

Investigation

You're covered for the cost of investigating possible repair, replacement or restoration when you submit a claim, provided that this has been agreed to in writing.

Loss prevention measures

You're covered for the cost of preventing or minimising actual, or expected, damage or other insured losses covered by 'Cybersure', provided that:

- The damage or loss could be expected if the measures aren't taken.
- We're satisfied that the damage or loss is prevented or minimised by these measures.

What we'll pay is limited to the cost of the damage or loss that would've been caused.



Please note: In addition to the general exclusions and general conditions, the full damage and loss terms and conditions from 'Cybersure' apply.

Repair and replacement

You're covered for temporary repairs and fast-tracking a permanent repair, replacement or restoration, in the event of a successful claim.

Security audit

You're covered for a professional consultant to audit your computer system, assess the security weaknesses, and advise you on how to make improvements, if an insured breach of your data privacy obligations resulted from security weaknesses in your computer system.

What's NOT covered by the king

Associated companies or other insured parties

You're not covered for any claim that's brought against you by:

- Another person named as insured on your policy schedule.
- Any of your parent or subsidiary companies.
- Any company that you're a director, officer, partner or employee of, and that you have a financial interest in.



Please note: This exclusion doesn't apply to personal data relating to employees, directors or officers, as long as any benefit they receive doesn't exceed the benefit that a third party would receive.

Card fraud

You're not covered for any financial loss under 'D. Cybercrime' resulting from actual, or alleged, fraudulent use of credit or debit cards.

Circumstances before your policy started

You're not covered for circumstances that existed before any cover provided by this section started, and which you knew about, including claims or circumstances that you've already reported, or which you should have reported, to a previous insurer before this period of insurance.

Confiscation

You're not covered for your property being confiscated or damaged by, or on the order of, any government, public or police authority, other than:

- To protect life or prevent damage to property.
- As the result of a regulatory investigation after you've failed, or allegedly failed, to keep to your data privacy obligations.

Improvements

You're not covered for the cost of correcting any failings in your procedures, systems or security.

Deliberate defamation or disparagement

You're not covered for making defamatory or disparaging statements or publications whether deliberately or recklessly.

Excess

You're not covered for the amount that's noted as your excess on your policy schedule.

External network failure

You're not covered for the failure or interruption of, or damage to, any electrical power supply network or telecommunication network that's not owned and operated by you.

*** Please note: This exclusion doesn't apply to any cost or loss that's caused by, or results from, physical damage if otherwise insured by under 'C. Computer system damage, data, extra costs and business income', to the electrical power supply network, telecommunications or other property.**

Extortion or ransom

You're not covered for extortion, blackmail or ransom payments or demands, except as insured under 'D. Cybercrime'.

Financial reporting

You're not covered for the consequences of mistakes in your financial statements or representations concerning your business.

Fines and penalties

You're not covered for fines, penalties, or punitive or exemplary damages (extra damages to punish you).

Indirect loss

You're not covered for contractual penalties for any delay, or in connection with guarantees of performance or efficiency.

Intentional acts

You're not covered for any intentional act, or failure to act, by you, or your directors and officers, unless the act or failure to act is a measure to prevent or minimise injury, damage to your hardware or loss of business income, or is a claim for damages.

Legislation and regulations

You're not covered for actually or allegedly breaking any taxation, restraint of trade or competition law or regulation.

Normal upkeep

You're not covered for the cost of normal computer system maintenance.

Patent

You're not covered for an infringement of any patent without the patent holder's permission.

Product liability and professional indemnity

You're not covered for goods, products or software that you've sold, supplied, manufactured, constructed, installed, maintained, repaired, altered or treated, or any wrongful or negligent advice or services that you've provided.

Telecommunications systems

You're not covered for atmospheric or environmental conditions that cause temporary interference with any satellite signal.

Time excess

You're not covered for loss of business income that arises during the time excess that's noted on your policy schedule.

Trading risk

You're not covered for your commercial decision to stop trading, or the decision of a service provider, client or supplier of yours to stop or reduce trade with you or restrict services.

Wear and tear

You're not covered for losses due to:

- Wear and tear, gradual deterioration or rust.
- Scratching or chipping of painted or polished surfaces.
- Erosion or corrosion.
- Gradual reduction in performance.

Your insolvency or bankruptcy

You're not covered for your insolvency or bankruptcy.

*** Please note: You're covered for loss resulting from these causes, which we would otherwise have paid for.**



Electronic equipment



In a nutshell...

The latest device, the newest app, constant updates... Keeping up with technology is a lot to worry about, without also having to stress about insuring the electronics that keep your business efficient in this digital world. The tech-savvy king of price gives you peace of mind if anything goes wrong with your computers, licensed software, scanners and printers. You can choose to insure consequential loss, or material damage... Or both.

Choice of cover

Your choice, our pleasure

In this section you have a choice to cover your electronic equipment for either:

- A. Material damage
- B. Consequential loss

A. Material damage

What's covered by the king

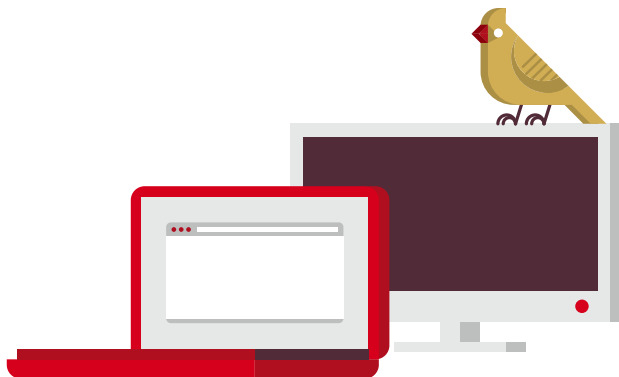
You're covered for the physical loss of, or damage to, the insured property described on your policy schedule, from any cause that isn't excluded, while the property is:

- At work or at rest anywhere within that part of the building occupied by you, at the premises noted on your policy schedule.
- In transit, including loading and unloading, or while it's temporarily stored at any premises on route.
- Temporarily removed from that part of the building occupied by you, or insured at the premises on your policy schedule.

What's NOT covered by the king

Loss or damage, irrespective of the original cause of the loss or damage, due to:

- Disfunctioning or malfunctioning of the insured equipment, unless accompanied by physical damage covered by this section.
- Loss or damage recoverable in terms of any maintenance or leasing agreement covering the insured property.
- Faults or defects known to you (or your responsible employees) when this cover inceptioned, or during the period of cover and not disclosed to us, or any loss or damage in consequence of the fault or defect.
- Wastage of material or the like, wear and tear, the development of poor contacts, or scratching of painted or polished surfaces of a cosmetic nature.
- Parts having a short life such as (but not limited to) bulbs, valves, contacts, X-ray tubes, cathode ray tubes, thermionic emission tubes, fuses and sacrificial buffer circuits. If these parts are damaged as a result of physical loss or damage to other parts of the insured property (as covered by this section), we'll cover you for the residual value before the loss of these exchangeable parts.
- The cost of reproducing data or programs, whether recorded on cards, tapes, disks or otherwise, unless specifically provided for in 'B. Consequential loss'.
- Loss of use of the insured property or other consequential loss, damage or liability of whatsoever nature, other than for those losses covered by this section.
- Loss by theft or by disappearance of the insured property, unless the loss is accompanied by forced and violent entry into, or exit from, that part of the building occupied by you at the premises stated on your policy schedule, or as a result of theft or attempted theft, following violence or a threat of violence, other than in respect of portable laptop and notebook computers where forced and violent entry to or exit from the building or that part of the building occupied by the insured won't apply. It's a condition that laptops and notebooks must be individually stated on your policy schedule.



- Loss of the insured property by theft during transit, or while it's temporarily removed from the insured premises, unless you can attribute the loss directly to a specific incident.
- Theft of the insured property from any motor vehicle where the property has been:
 - Left in the motor vehicle overnight, unless the vehicle is housed in a securely locked building and entry to the vehicle or building is accompanied by forced and violent entry or exit.
 - Contained in a compartment of the motor vehicle and is visible to passers-by. If you can demonstrate, through video surveillance footage (or any other conclusive proof), that an attempt was made to lock the vehicle using the vehicle remote, but that the locking mechanism was blocked by thieves using an electronic device, this evidence will be sufficient to satisfy the forced and violent entry or exit requirement for any loss out of the cab or boot of the vehicle.



Please note: This exclusion won't apply where the vehicle has been hi-jacked, has been involved in a road accident, or sustains a breakdown and, due to circumstances beyond the control of the vehicle crew/driver, the insured property is of necessity left unprotected.

Basis of settlement

The cover provided by this section is limited to the sum insured, as stated on your policy schedule, or any specific limit contained in this section. You have a choice to insure your electronic equipment for its market value, agreed value or replacement value. The sum insured or specific limit includes the costs of dismantling, re-erection, transportation, and removal of the damaged insured property and, where applicable, import duties and VAT.

Partial loss

If the insured property suffers damage that can be repaired, we'll pay for the restoration expenses incurred to restore the damaged property to working order, provided that:

- The costs of any alteration, addition, improvement or overhaul, carried out at the time in addition to repairing the property, aren't covered under this section.
- If you pay for temporary necessary repairs in the interests of safety, or to minimise further loss or damage to the insured property, we'll pay for the reasonable cost of these temporary repairs. If these temporary repairs aggravate the loss or cause additional loss or damage to the insured property, any additional costs or consequence that result will be for your account.

Total loss

Replacement value

Replacement value will apply to property purchased no more than 7 years (or such additional period as we may allow in writing) before the insured incident. Upgrades and enhancements will be taken into account when calculating the amount to be paid in respect of a claim, together with the age of the insured property.

In cases where the insured property is completely lost or destroyed, the basis of cover will be the cost of replacing or reinstating, on the same site, new property of equal performance and capacity or, if this isn't possible, its replacement by new property having the nearest equivalent performance and capacity to the property lost or damaged, provided that the replacement or reinstatement may be carried out upon another site and in any manner suitable to your requirements, on condition that our liability won't increase.

Market value

Market value is the current-day purchase price of second-hand or used property of equal performance or capacity to the lost or damaged property, and of substantially similar condition.

Where no similar property is available, the market value will be calculated by deducting:

- 20% for the first year, after the date of purchase.
- 10% per year, for each succeeding year.

This is subject to a minimum indemnity of 40% of the current new replacement value of the nearest equivalent property.

For property that isn't covered by 'A. Material damage', the basis of cover will be the market value of the insured property immediately before the loss or damage. At our sole discretion, the insured property will be regarded as totally destroyed if the repair costs of the property are equal to, or in excess of, its market value immediately before the loss or damage.

What will we pay

The amount we'll pay for any claim is noted on your policy schedule. We'll also pay for the following, up to the sum insured:

Clearing costs

The reasonable and necessary costs for the demolition or dismantling of the property, removal of debris, erecting and maintaining hoardings and other similar structures required during demolition, dismantling, debris removal and reconstruction, are covered up to a maximum of 25% of the claimed amount.

Express delivery and overtime

The reasonable and necessary additional costs for express delivery, airfreight, overtime, and Sunday and holiday rates of wages payable for the repairs or replacement. The maximum amount we'll pay is 50% of the amount which the repair or replacement would've cost, if these additional costs hadn't been incurred

Professional fees

Professional fees required for the reinstatement or replacement of the property, limited to a maximum amount of 25% of the sum insured, as noted on your policy schedule.

General items: A. Material damage

Average

Average will apply in respect of both a total and partial loss, where the cost of repair, replacement or reinstatement (if the whole of the insured property had been lost or damaged) is more than the sum insured, in which case you'll be considered as being your own insurer for the difference. We'll pay a rateable proportion of the loss or damage. Each item of this section (if more than 1) to which these conditions apply will be separately subject to this provision.

Fire extinguishing charges

Reasonable costs relating to the extinguishing of fire or fire-fighting are covered, provided that you're legally liable for these costs and that the insured property was in danger from the fire.

Hire purchase/finance agreements

Where the insured property is subject to a suspensive sale or similar agreement, we'll first pay the financier and this payment will be regarded as payment having been made to you.

Power surges/lightning strikes

Where you claim for loss of, or damage to, property caused by power surges or lightning strikes, the excess won't apply if you've appropriately and adequately protected the insured property with SABS-approved safeguards against electrical supply fluctuations and lightning strikes.

Tenants' clause

Your cover won't be affected by any act or omission on the part of any owner of a building, or any tenant (other than you), without your knowledge. You must inform us as soon as such an act, which is in contravention of any of the terms, exceptions or conditions of this section, becomes known to you, and you'll be responsible for any additional premium payable from the date that any increased risk occurs.

Optional cover: A. Material damage

Cover more. Pay a little more

You may choose to add the following option to your basic 'Electronic equipment: Material damage' cover. If so, it will only be covered if it's separately noted on your policy schedule and an additional premium is paid.

Non-forced and violent entry into a vehicle

You're covered for loss of, or damage to, goods in the cab or boot of a vehicle where you state that the vehicle was locked, but no evidence of forced and violent entry to or exit from the vehicle exists, provided that:

- You can provide us with the police case number.
- This cover will only apply to property that's stated on your policy schedule.

*** Please note: This optional cover doesn't provide for items stolen from a vehicle, which are contained in a compartment of the vehicle and are visible to passers-by.**

B. Consequential loss

What's covered by the king

Increased cost of working

You're covered for the additional, reasonable and necessary costs incurred by you, as a result of the accidental physical loss of, or damage to, the insured property, resulting from an incident covered under 'A. Material damage', for which you've claimed for the sole purpose of avoiding or reducing the interruption of, or interference with, your normal business, less any amount saved.

This cover won't apply directly or indirectly to:

- The cover provided for the reinstatement of data or programs.
- The intrinsic value (including the reinstatement value) of the property covered by 'A. Material damage'.

Reinstatement of data/programs

You're covered for the reasonable and necessary costs for the reconstitution or recompilation of data or programs, recorded on or stored in data-carrying media, which are lost as a result of theft, accidental erasure (which includes an incident covered by 'A. Material damage', or the intentional cancellation, deletion or corruption of the data or programs provided for in 'A. Material damage', provided that:

- Cover won't include costs due to program errors, incorrect entry or the inadvertent cancellation, deletion or corruption of data or programs.
- When insuring the software, you provide us with a schedule of these programs at the start of each period of cover.

General items: B. Consequential loss

Accident

Failure of the public supply of electricity at the terminal ends of the service feeders in the premises, from any accidental cause other than:

- The deliberate act of the insured or any supply authority.
- Drought or shortage of fuel at any electricity utility.

Indemnity period

The period during which the results of the business will be affected in consequence of the accident, beginning with the number of hours/days stated on your policy schedule as the time excess after the occurrence of the accident, and ending not later than the expiry of the period stated on your policy schedule as the indemnity period after such occurrence.

The time excess won't apply to loss or damage directly caused by fire, storm (excluding lightning), subsidence, wind or the collapse of buildings.

What's NOT covered by the king: B. Consequential loss

You're not covered for consequential loss due to:

- Fines or penalties for breach of contract for late or non-completion of orders, or any penalties of any nature.
- Loss of profit or consequential loss of any nature, unless specifically covered.
- Any additional amount by which loss is increased, due to you being unable or unwilling to replace or reinstate property destroyed or damaged, or as a result of additions, alterations or improvements being made to the damaged or lost property when repaired.

Optional cover: B. Consequential loss

Cover more. Pay a little more

You may choose to add the following options to your basic 'Electronic equipment: Consequential loss' cover. If so, it'll only be covered if it's separately noted on your policy schedule and an additional premium is paid.

Telkom or a similar service provider's access lines

You're covered for consequential loss for reinstatement of data/programs, and increased cost of working caused by accidental failure of the Telkom (or a similar service provider's) access lines, provided that:

- Your cover will begin 12 hours after the failure and end not later than 30 days after the failure.
- There's no cover for loss caused by the deliberate act of any Telkom authority, or by the exercise of the Telkom authority of its right to withhold or restrict access to its lines.

General items: A. Material damage and B. Consequential loss

Capital additions and currency fluctuations

You're covered for:

- Additional equipment or programs purchased by you, of a similar nature to those stated on your policy schedule, provided that, in respect of the loss or damage due to electrical, mechanical or electronic breakdown or explosion, your cover will only start after the satisfactory completion of installation, commissioning or testing, and be put into use at your premises.
- Provision for devaluation or revaluation of the Rand against that of the country of origin of the insured property, and other inflationary trends that may result in the escalation of the sum insured (representing the installed new replacement value) of the insured property, provided that the increase won't exceed the total sum insured for 'A. Material damage' by more than 25%, it being agreed that you'll advise us of the alterations after the expiry of each period of cover, and pay the additional premium thereon.

Where you're covered

You're covered anywhere in the world in respect of laptops, notebooks or palmtop computers, as well as all other portable computer equipment that temporarily located outside of the premises, provided that it's stated on your policy schedule.

What's NOT covered by the king: A. Material damage and B. Consequential loss

Viruses, Trojans and worms

You're not covered for loss or damage of whatsoever nature arising directly or indirectly out of, or in connection with, the action of any computer virus, Trojan or worm/s, or other similar destructive media.

Optional cover: A. Material damage and B. Consequential loss

Cover more. Pay a little more

You may choose to add the following options to your basic 'Electronic equipment' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Incompatibility cover

You're covered for costs incurred in respect of:

- Modifications or alterations to the insured property following an insured incident covered under this section, to ensure the operating integrity of the electronic system.
- Replacement or upgrading of legal programs to achieve compatibility with the modified electronic system.
- The restoration of previously captured data that's become inaccessible due to the modifications to the electronic system, or as a consequence of the replacement or upgrading of legal programs.

Always provided that:

- The costs provided for above are necessarily and reasonably incurred to maintain normal working conditions.
- The cover in respect of any 1 incident is limited to the amount noted on your policy schedule.

Riot and strike

You're covered for loss of, or damage to, the insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully constituted authority.
- For damage or loss caused by stoppage, slowing down or the interruption of work or any process.
- For loss due to war, acts of a foreign enemy, warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that is calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.
- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.

*** Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.**

Fidelity



In a nutshell...

You place your trust in your employees every day... After all, they're your biggest asset. But, 1 bad apple can spoil the whole barrel. In this case, you can count on the king. King Price fidelity insurance covers you for dishonest and unlawful actions by employees that could harm your business' finances or reputation.

Choice of cover

You may select to be covered in the following ways:

A. Blanket basis

B. Named employee/specified position basis

By 'blanket basis' we mean

You're covered for losses involving any employee or number of employees acting together. The maximum amount we'll pay is noted on your policy schedule.

By 'named employee/specified position basis' we mean

You're covered for losses involving the person specified and named, or occupying the specified position, as stated on your policy schedule. The maximum amount we'll pay is the amount you've chosen for that person or position, and which is stated on your policy schedule.

What's covered by the king

You're covered for financial loss under 'Fidelity' cover, due to fraud or dishonesty of an insured employee, by the theft of money or other property belonging to you, or for which you're responsible, which occurs during your period of cover, and which results in a dishonest personal financial gain for that employee.

By 'employee' we mean

For the purposes of cover under this section, an employee is any person who's:

- Employed by you under a contract of service or apprenticeship.
- Hired by you, or seconded into your service, and whom you have the right, at all times, to control and direct in the performance of their work in the course of your business.

What we'll pay

Where a principal, partner, director or member has been directly involved in a loss, we'll only be liable to the extent of the participation or shareholding of any partners, principals, directors or members who weren't involved in the loss. This applies to partnerships, proprietary companies and close corporations.

Recovery of losses

If you've suffered a loss that you can claim for, and the amount of the loss is more than the amount that you're insured for, you'll be entitled to amounts that may be recovered. The amount recovered will be apportioned:

- First, to you in the amount of your loss, which exceeded the sum insured, less the costs incurred by us (or plus the costs incurred by you) in recovering the amount, and less the excess you paid.
- Secondly, if there's any balance due to us in the amount we paid you in respect of the claim, plus any costs incurred by us in recovering the amount.
- Thirdly, if there's any balance to you in respect of the excess you paid.

This doesn't include recovery of losses from any suretyship, insurance, reinsurance, security or indemnity taken or effected by us.

Controls, checks and balances

You must implement and maintain the systems of control, accounting and clerical procedures, and methods of conducting your business, which you presented to us when applying for cover, and on which cover was granted.

You may change the remuneration and conditions of service of any employee and change duties or position of an employee named on your policy schedule. We need to be informed of these changes as they occur.

Remember, incorrect details = incorrect cover.

Your accounting records

You need to provide us with any financial records that we require, in order to process or investigate a claim.

Previous employees

Any person who ceases to be an employee will be considered as being an employee for a period of 30 days after he/she ceased to be an employee at your company.

Increasing the sum insured

If you increase the sum insured at any time, the increased amount will only apply to insured incidents committed after the date you increased the sum insured.

Other insurances

It's a condition that no other insurance that covers the same risks as this section is in force, other than:

- A money policy.
- A policy declared to the company at inception or renewal, or at the time a claim is submitted.
- A fidelity pension fund policy that isn't in excess of this section.
- This policy.

Compulsory excess payable

The amount payable under this section in respect of a defined incident, involving an employee or any number of employees acting in collusion, will be reduced by:

- 2% of the aggregate of the sum insured under this section, or R60,000, whichever is less.
- A further amount of 10% of the net amount, payable after deduction of the amount specified above.

*** Please note: Both these excess amounts must be paid in full by you in the event of a claim.**



Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Fidelity' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Computer losses

You're covered for any loss which is the result of the dishonest manipulation of, input into or suppression of input into, destruction of, or alteration of, any computer program, system, data or software, by an insured employee, who's employed in your electronic data processing department or area.

Costs of recovery

You're covered for the costs of recovery of the loss from the guilty person or persons where you have suffered a loss for which you can claim, and the amount of the loss is more than the amount for which you're insured. Your cover is limited to the amount stated on your policy schedule.

Retroactive cover... No previous insurance in force

You're covered for an incident that you can claim for under this section and which occurred up to 12 months before cover under this section started.

You're not covered for:

- Any incident that occurred more than 24 months before the discovery of the loss.
- Any loss that's discovered more than 12 months before:
 - The cancellation of this section.
 - The cancellation of cover in respect of a specified employee or position.
 - The termination of the employment of the employee, or the last of a group of employees, involved in a loss, whichever occurs first.

Retroactive cover: Previous insurance in force

You're covered for an incident that you can claim for under this section, which occurred during the period of insurance of a previous policy, and which is stated on your policy schedule. Cover is provided for losses that would have been payable, but for which you couldn't claim under the previous policy, because the period allowed for the discovery of the loss in terms of that previous policy had expired.

The maximum amount we'll pay, where the incident occurred during the period of insurance of:

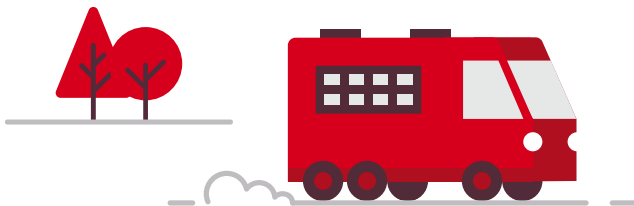
- The previous policy, is limited to the amount stated on your policy schedule for this section, or the sum insured on your previous policy, whichever is less.
- The previous policy and this section, limited to the amount stated on your policy schedule for this section.

You're not covered for:

- Any incident that occurred prior to the number of years stated on your policy schedule, before the start of cover of this section.
- Any incident that occurred more than 24 months before the discovery of the loss.
- Any loss that's discovered more than 12 months before:
 - The cancellation of this section.
 - The cancellation of cover in respect of a specified employee or position.
 - The termination of the employment of the employee, or the last of a group of employees involved in a loss, whichever occurs first.

Retroactive cover: Previous insurance, extended period

Where you've selected the cover, you have the same cover as provided for in 'Retroactive cover: Previous insurance in force', but the 24-month period referred to will be extended to 36 months.



What's NOT covered by the king

You're not covered for a financial loss under 'Fidelity' cover (including 'Optional' cover), due to:

- Any incident that occurred more than 24 months before the discovery of the loss.
- Any loss that's discovered more than 12 months before:
 - The cancellation of this section.
 - The cancellation of cover in respect of a specified employee or position.
 - The termination of the employment of the employee, or the last of a group of employees involved in a loss, whichever occurs first.
- The dishonest personal financial gain by an employee in the form of salary, salary increases, fees, commissions, bonuses, promotions or other income.
- Consequential losses of any kind following a loss covered under this section.
- Loss that's caused, or contributed to, by:
 - Your business partner, to the extent that the partner will benefit by payment under this policy.
 - Your principal, director or member, unless that director or member is also your employee.
 - An employee, from the time that you become aware that the employee has committed any theft, fraud or dishonesty.
- Any company or other legal entity acquired during your period of cover.
- Any loss, if the loss is the result of the dishonest manipulation of, input into or suppression of input into, destruction of, or alteration of, any computer program, system, data or software by your insured employee, who is employed in your electronic data processing department or area.



Fire








In a nutshell...

A fire can lay waste to a business of any size. The smoke and flames, and the water and foam that are used to extinguish fires, can damage the assets of your business, as well as the building and its contents. Our fire insurance offers comprehensive cover for the financial loss that your business may suffer after a fire.

Choice of cover

Your choice, our pleasure

Under this section you can cover the following property belonging to you, or for which you're responsible:

				
Column 1:	Column 2:	Column 3:	Column 4:	Column 5:
Buildings, including landlord fixtures and fittings, tenant's improvements, walls (except dam walls), gates, posts and fences. Water heating systems and pressurised water pipes are not included.	Rent and alternative premises.	Fixtures, fittings, plant, machinery, equipment and other contents that you're responsible for.	Stock in trade, raw materials, or goods being manufactured.	Other miscellaneous property described on your schedule.

By 'fire' cover we mean

Loss or damage to the whole, or part, of the property that's stated on your policy schedule, which is owned by you or for which you're responsible (including alterations made by you, as tenant, to the buildings and structures), due to:

- Fire, lightning or thunderbolt, subterranean fire, explosion or earthquake (excluding loss or damage to property due to the underground workings of any mine).
- Special perils such as storm, wind, water, hail and snow, but excluding loss or damage:
 - Arising from the property undergoing any process necessarily involving the use, or application, of water.
 - Caused by a tidal wave originating from an earthquake or volcanic eruption.
 - In the underground workings of any mine.
 - In the open (other than to buildings, structures and plant designed to exist or operate in the open) unless stated otherwise on your policy schedule.
 - To any structures that aren't completely roofed.
 - To retaining walls.
- Aircraft and other aerial devices, and objects dropped from them.
- Impact by animals, trees (except if they're being felled), aerials, satellite dishes and vehicles, but you're not covered for any damage to them, or for any property in or on such vehicles.

'Special perils' don't cover:

- Plastic tunnels or any other tunnels, unless stated otherwise on your policy schedule.
- Wear and tear or gradual deterioration.
- Destruction or damage that's caused or aggravated by:
 - Leakage or discharge from any sprinkler or drencher system in the insured buildings or in buildings containing insured property.
 - Subsidence or landslip, unless stated otherwise on your policy schedule.
 - Your failure to take all reasonable precautions for the maintenance and safety of the insured property or to minimise any destruction or damage.

By ‘the value of your stock’ we mean

You need to insure your stock in trade for the maximum amount of stock you'll have at any given time. If this maximum amount increases or decreases at any time, you need to let us know. This'll ensure that you remain properly covered.

Where the amount of any loss or damage is more than the amount you specified as the maximum, the average will apply, and you'll only be paid out a percentage of the insured amount. This is known as the ‘average’ and happens when you've under-insured your property.

If you've insured your stock on a stock declaration basis, you need to declare your stock to us as frequently as indicated on your policy schedule.

What's covered by the king

You're covered for loss or damage of property under ‘Fire’ cover:

Aerials and satellite dishes

Damage to aerials and satellite dishes that's caused by breakage or their collapse, limited to R5,000 per incident.

All other contents

This includes:

- Money and stamps, limited to R7,500.
- Documents, manuscripts, business books, plans, computer system records and media designs but only for the value of the materials and labour costs, and not for the value to you of the information they contain.
- Patterns, models and moulds, but only for the value of the materials and labour costs.
- Personal property (including bicycles) that belongs to you and your principals, partners, directors and employees, limited to R7,500 per person.



By 'documents' we mean

Items such as mortgage bonds, title deeds, films, tapes, addressograph plates, transfer deeds, powers of attorney, tender documents and agreements, deeds, mortgages, certificates, wills, manuscripts, business books, maps, plans, drawings, abstracts, specifications, computer programs and records (whether on paper, microfilm, magnetic tape or disc and written and printed documents) in connection with the business, which are owned by you or for which you're responsible, and which are normally kept at the office premises, up to the amount stated on your policy schedule.

You're not covered under 'documents' for:

- Money, current postage or revenue stamps, cancelled and uncanceled coupons, securities, bearer bonds or cheques.
- Any written order to pay a sum in money, or any written evidence of indebtedness or obligation.
- All property carried or held as samples of for sale or for delivery after sale.
- Computer software and data-carrying media, unless stated otherwise on your policy schedule.
- Costs, charges and expenses for reshooting films or videos, and recording audio tapes.

Architects and other professional fees

Professional fees required for the reinstatement or replacement of insured property, limited to a maximum of 25% of the sum insured that's stated on your policy schedule.

Capital additions

You're covered for alterations, additions and improvements to the insured property (other than stock and materials in trade), limited to 25% of the sum insured. You must let us know about such alterations, additions and improvements as soon as possible, to be covered for them.

Computer system records

The insurance of any item of computer system records is limited to the cost of material and the cost of the clerical labour and computer time expended in reproducing such records (excluding any expenses connected to the production of information to be recorded therein). You're not covered for the value to you of the information they contain.

Crude fodder and tobacco

You're covered for the loss of crude fodder, hay, straw, chaff and similar crops in buildings, as well as tobacco in air-curing barns, by fire or lightning as defined in this section, limited to 75% of the sum insured. If any other insurance exists, then we'll pay the rateable proportion of 75% of the market value of the property immediately before the fire or the sum insured, whichever is less, provided that:

- You're considered your own insurer for 25% of the market value of the insured property or the sum insured, whichever is less, and will bear at least 25% of any loss.
- Our liability in respect of crude fodder stored in enclosed buildings is limited to R250,000 per building, unless stated otherwise on in your policy schedule.
- Our liability in respect of crude fodder stored in buildings that aren't fully enclosed is limited to R100,000 per building, unless stated otherwise on your policy schedule.

Damage by wild baboons, monkeys or animals

You're covered for the loss of, or damage to, the building/s and the contents inside fully enclosed building/s that are stated on your policy schedule, which is caused by wild baboons, monkeys or animals, provided that:

- 'Wild baboons, monkeys or animals' means those that live freely in the natural surroundings and aren't kept as pets or farm animals, and doesn't include rodents, moths or vermin.
- Our liability is limited to R10,000 per incident.

Damage to water tanks, apparatus or pipes

You're covered for the loss of, or damage to, water tanks, water apparatus and water pipes on the insured property or installed in the insured buildings, as stated on your policy schedule.

Demolition and clearing costs

This covers costs related to the demolition of buildings and machinery, the removal of debris (including stock debris) and providing, erecting and maintaining hoardings required during demolition, site clearing and building operations.

You're not covered for any costs incurred in removing debris from any other site, other than the site of the insured property and the area immediately adjacent to it.

Fire extinguishing charges

Reasonable costs relating to extinguishing of fire or fire-fighting are covered, provided that you're legally liable for these costs and that the insured property was in danger from the fire. This cost will be payable in addition to any other payment that we may be liable for in terms of this section.

Malicious damage

You're covered for the insured property that's stated on your policy schedule if it's damaged intentionally.

You're not covered for:

- Damage caused intentionally (or with your knowledge or consent) by you, or by your principals, partners, members and directors.
- Property that's stolen or that's damaged while being stolen.
- Property that's damaged while thieves are gaining entrance to, or exit from, the premises.
- The removal or partial removal, demolition or attempted or partial demolition, of your building, where there's an attempted or successful theft from your building or any portion of it.
- Consequential loss, other than loss of rent or the cost of alternative accommodation.
- Damage or loss caused by stoppage, slowing down or interruption of work or any process.
- Loss or damage where the building has been unoccupied for more than 30 consecutive days, or is vacant or abandoned, unless stated otherwise on your policy schedule.
- Spontaneous combustion.

Municipal plans scrutiny fees

Municipal plans scrutiny fees are covered, provided that the total amount recoverable under any item doesn't exceed the sum insured for the building affected.

Paddock and boundary fences: Fire and lightning only

Paddock and boundary fences must:

- At all times be insured for their replacement value. Our liability is limited to the sum insured that's stated on your policy schedule and, if you're under-insured, then you're considered to be self-insured for the difference and will bear a rateable share of the loss.
- Be insurable. We're not liable for the loss of, or damage to, paddock and boundary fences if it's found that your fencing wasn't in an insurable condition at the start of this cover.

Poultry

We're not liable for the death of poultry as a result of 'special perils' unless the poultry is at least 6 weeks old, and provided that the death of the poultry is subject to an insured peril that's accompanied by the physical loss of, or damage to, the structure/s that the poultry lodge in.

Power surges/lightning strikes

The loss of, or damage to, the insured property, which is caused by power surges and lightning strikes, is covered up to the sum insured that's stated on your policy schedule.

Prevention of access

If property within a 50km radius of the insured premises noted on your policy schedule is lost or damaged by a defined peril during the period of insurance, and this prevents or hinders the use of, or access to, the property insured under this section, we'll pay for any loss of rent you may incur as a result, up to the sum insured that's stated on your policy schedule. The loss of rent calculation will be based on the rent payable immediately before the incident, or its equivalent rental value.

Property removed temporarily

Property noted on your policy schedule, which is temporarily removed from the premises, within South Africa, Malawi, Namibia, Botswana, Lesotho and Swaziland, is covered for loss or damage caused by an incident covered under this section.

The property must be:

- Conveyed by road, rail or inland waterways.
- Removed for the purpose of cleaning, renovation or repair.

Public authorities' requirements

You're covered for the cost of ensuring that the insured building complies with government/local authority requirements, provided that it doesn't exceed the sum insured.

You're not covered for any cost:

- Where the building didn't comply or where a notice of non-compliance was served on you before the incident.
- For any damage not insured under this section.
- For undamaged property or portions of the property.
- Where the building can't be built or repaired where it stood prior to the incident.
- Of any rate, tax, duty, development or other charge or assessment arising from capital appreciation.

Public supply connections

You're covered for accidental damage to water, sewerage, gas, electricity and telecommunication connections which you own or for which you're legally responsible, between the insured property and the public supply or mains.

Rent and alternative premises

If you own a building that's insured under column 2 and that's occupied by a paying tenant at the time of an incident that's covered by this section and which makes the building untenable, you're covered for your loss of rent receivable. You're also covered if the insured building you own and occupy is rendered untenable and you need to pay rent elsewhere.

If you're a paying tenant in a building that's rendered untenable by an incident that's covered by this section, you're covered for the rent owed by you to the building's owner or landlord.

Cover is limited to the sum insured that's stated on your policy schedule, and to the number of months that you specify.

The amount we'll pay is determined by the proportion that the sum insured bears to the actual rent receivable/payable.

Reinstatements and replacements

In the event of property other than stock being damaged, the amount payable will be calculated based on the cost of replacing or reinstating with property on the same site, of a similar kind, but not superior to, the insured property when new property, provided that:

- The replacement or reinstatement must be carried out with reasonable dispatch (it may be on another site subject to our liability not being increased).
- We'll only be liable to pay, once costs have been incurred by you, for replacing or reinstating the property.

Where the insured property that's damaged by an insured peril has a measurable function and it's not possible to replace or reinstate such property in terms of the reinstatement value condition, then we'll pay the cost of replacing such property with property of quality, capacity, function or output as near as possible, but not inferior, to that of the original property, in line with the reinstatement value condition.

Security costs

We'll pay for costs incurred, with our prior consent to protect, or attempt to protect, any insured property following an insured incident. This amount will be in addition to any other payment that we may be liable for in terms of this section.

Cover is limited to R500 per day, with a maximum limit of R10,000 per incident.

Spontaneous combustion

You're covered for the destruction or damage of insured property by fire that's caused by its own spontaneous fermentation, heating or combustion.

Subsidence and landslip

You're covered for loss or damage caused by subsidence and landslip, but excluding:

- Drains, water courses, boundary walls, garden walls, screen and retaining walls, gate posts, gates, fences, driveways, paving, swimming pool borders and tennis courts.
- Damage attributable to faulty design, insufficient compacting or filling, and poor construction.
- The removal or weakening of support.
- Structural alterations, additions or repairs.
- Surface or subterranean excavations, except those performed during mining operations.
- Normal settlements, shrinkage and expansion.
- Contraction or expansion of clay and similar soil types due to their moisture or water content.
- Damage that exists at the start of this cover.
- Consequential loss, except for loss of rent.

If we allege that cover under this extension doesn't apply, then you have the burden of proving the contrary.

Temporary removal

The insured property is covered while it's temporarily removed elsewhere on the insured premises or to any other premises, including while it's in transit by road, rail or inland waterway, anywhere in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi, provided that:

- Unless such temporary removal is for the purpose of cleaning, renovation, repair, or a similar process, our liability is limited to 15% of the sum insured.
- The amount payable is limited to the amount that would've been payable if the loss had occurred on the part of the premises from which it was temporarily removed.

Temporary repairs and measures after a loss

You're covered for reasonable costs and expenses that you incur to effect temporary repairs and take temporary measures as may be reasonably necessary after an insured incident. Our liability is limited to R10,000 per incident.

Tenant's clause

Your cover won't be affected by any act or omission on the part of any owner of a building, or any tenant (other than you), without your knowledge. You must let us know as soon as such an act, which is in contravention of any of the terms, exceptions or conditions of this section, becomes known to you, and you'll be responsible for any additional premium payable from the date that any increased risk occurs.

Tobacco: Special perils

In respect of tobacco in air-curing barns:

- Our liability is limited to 75% of any loss and won't exceed 75% of the total sum insured.
- We're not liable for loss caused by water unless the roof of the building is damaged by an insured peril and water penetrates the building.

Vehicle loads

If any insured property is left loaded on a vehicle within the insured premises, you're covered for the loss of, or damage to, that property caused by any of the insured perils, unless more specifically insured under the 'goods in transit' section. This cover applies in respect of the stock in excess of the sum insured amount in column 4.

Water heating and pipes

You're covered for the:

- Loss of, or damage to, water heating systems and pressurised water pipes, if they're insured under column 5, that's caused by rust, decay, gradual deterioration or wear and tear.
- Cracking and splitting of a water heating system and its parts, and any concealed, pressurised water pipes.
- Cost of repairing or replacing a water heating system and its parts, and any concealed, pressurised water pipes.

 **Please note: You're not covered for sewerage pipes.**

Underinsurance

Not applicable to windmills, game and ostriches

If, at the time of any loss, the insured property has a collective value that's more than the sum insured, then you're considered to be your own insurer for the difference and will bear a rateable share of the loss. Every item of this section is separately subject to this condition.

Applicable to windmills, game and ostriches

If, at the time of any loss of insured game, ostriches and windmills due to an insured peril, it's found that the number of the specific kind of game, ostriches and windmills is higher than the number insured, then you're considered to be your own insurer for the difference and will bear a rateable share of the loss. Every item of this section is separately subject to this condition.

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Fire' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Deterioration of stock

You're covered for the deterioration of stock in insured buildings as a result of damage that occurs on the insured premises and for which we've made payment or accepted liability in terms of 'Machinery breakdown' cover. Our liability is limited to R100,000 or the sum insured that's stated on your policy schedule, whichever is less.

You're not covered for loss or damage that's directly or indirectly caused by:

- Drought.
- Water pollution.
- A shortage of fuel or water.
- A fault on any part of the installation that belongs to the insured premises.
- The exercise of an authority that's empowered by law to supply water, gas or electricity of its power to withhold or restrict supply, unless such withholding or restriction is directly attributable to damage to the property of such authority.
- A change in temperature as the result of the total or partial failure of the public supply of electricity to the insured premises, which is caused by mechanical, electrical or electronic breakdown, unless such failure lasts longer than 24 hours.

Deterioration of stock: Insured perils only

You're covered for the deterioration of stock in insured buildings as a result of fire, lightning, thunder, storm, wind, hail or snow. Our liability is limited to the sum insured that's stated on your policy schedule.

You're not covered for loss or damage that's directly or indirectly caused by:

- Drought.
- Water pollution.
- A shortage of fuel or water.

- A fault on any part of the installation that belongs to the insured premises.
- The exercise of an authority that's empowered by law to supply water, gas or electricity of its power to withhold or restrict supply, unless such withholding or restriction is directly attributable to damage to the property of such authority.
- A change in temperature as the result of the total or partial failure of the public supply of electricity to the insured premises, which is caused by mechanical, electrical or electronic breakdown, unless such failure lasts longer than 24 hours.

Applicable to windmills, game and ostriches

If, at the time of any loss of insured game, ostriches and windmills due to an insured peril, it's found that the number of the specific kind of game, ostriches and windmills is higher than the number insured, then you're considered to be your own insurer for the difference and will bear a rateable share of the loss. Every item of this section is separately subject to this condition.

Escalation

During each period of insurance, the sum/s insured under columns 1 and 3 will be increased by the portion of the percentage that's stated on your policy schedule. Unless agreed otherwise, these provisions will only apply to the sum/s insured in force at the start of the period of insurance.

At each renewal date you need to notify us of the sum/s to be insured for the forthcoming period of insurance and the percentage increase required for such period. If you fail to do so, we'll continue to apply the percentages of the previous period until we're notified of a change for the new renewal period.

Leakage

You're covered for the accidental physical loss of, or damage to, the insured property caused by the discharge or leakage from tanks, sprinklers, drenching systems or fire extinguishing equipment, pipes or appearance of chemicals, oils, liquids, fluids, gases or fumes (including the loss of these chemicals, oils, liquids, fluids, gases or fumes).

*** Please note: You're not covered if the cause of the discharge, leakage or appearance is due to, or contributed to by, wear and tear, or if you haven't maintained equipment regularly and according to recommended or expert's specifications, or any other gradually operating cause.**

Plastic tunnels

You're covered for the loss of, or damage to, plastic tunnels, provided that:

- The plastic is at least 200 microns thick.
- The tunnels are installed according to the manufacturer's specifications.
- You provide us with the manufacturer's guarantee on the plastic.



Please note: Cover will only apply for 2 years from the time that the plastic is installed as new.

Riot and strike

You're covered for loss of, or damage to, the insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully-established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.
- For damage or loss caused by stoppage, slowing down or the interruption of work or any process.
- For loss due to war, acts of a foreign enemy, warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.
- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.

- For loss due to the act of any lawful authority, in any other way dealing with any occurrence referred to in any of the clauses above.

*** Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.**

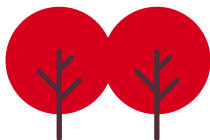
Shade- and hail-netting

You're covered for the loss of, or damage to shade- and hail-netting, provided that:

- The netting is installed according to the manufacturer's specifications.
- You provide us with the manufacturer's guarantee on the netting.

Our liability is limited as follows:

Age of netting	% of claim that we'll pay
0 - 24 months	100%
25 - 36 months	75%
37 - 48 months	50%
49 - 60 months	25%
60+ months	No cover



Subsidence and landslip

You'll have cover for loss or damage that's caused to your property by the sinking, caused by downward or lateral movement, of the land that supports it, due to natural shifts or human activity. This cover is subject to the building foundation and construction being designed and approved by a licensed structural engineer.

You're not covered for damage caused by:

- Volume changes in clay-based soil or in rock, caused by changes in the moisture levels.
- Rise in the water table or pressure caused by it.
- Excavations (including the removal of lateral support), .
- Removal or weakening of pillars.
- Defective design, material and workmanship.
- Normal settlement, shrinkage or expansion of the soil supporting the structures.
- The poor compaction of soil used to fill areas under paving and floors.
- Additional underpinning of foundations that's necessary for the repair of the building, or to prevent further damage.
- Drains, water courses, boundary walls, garden walls, retaining walls, gates, posts or fences, unless specifically insured.
- Workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises.
- Consequential loss of any kind whatsoever, except for the loss of rent or the cost of alternative accommodation.



Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.

What's NOT covered by the king

Unless stated otherwise in this section, you're not covered for loss or damage to property (including 'Optional' cover):

- Due to its exposure to any heating, drying or water process (unless specifically included).
- Due to any tsunami or tidal wave originating from an earthquake.
- Due to the underground workings of a mine.
- That's insured during the period of insurance by any marine policy, except in excess of the amount that would've been payable under the marine policy, had this insurance not been effected.
- Due to goods being left in the open, other than those designed to be used or to operate in the open, unless stipulated on your policy schedule.

- Due to structures that aren't completely roofed, unless stated on your policy schedule.
- Caused by defects in the design or construction of the building, or where the structure wouldn't have been approved by the relevant local authorities at the time of construction.
- Caused by retaining walls, drains or constructed water courses.
- Being spray irrigation systems on wheels and centre pivots.
- Being computer system records; securities, bonds or cheques; and explosives.
- Caused directly or indirectly by, through, or in consequence of, the act of any lawfully-constituted authority.
- Being livestock, game or ostriches, growing crops, growing tobacco, standing or felled trees, or cotton.
- Being any type of covering that forms part of, or is used in connection with, tunnels.

*** Please note: This section doesn't cover any motor or electronic equipment. These must be specifically insured under the relevant sections, unless they form part of column 4.**

Our T's and C's

Alteration and misdescription

Cover by this section won't be prejudiced by any alteration or misdescription of occupancy, whether due to the transfer of processes or machinery or by virtue of structural alterations, repairs to buildings, machinery or plant, if you let us know as soon as practical after an incident and you pay any additional premium that's required.

Automatic reinstatement

No sum insured will be reduced by the amount of any claim paid, or payable, by us, but you'll have to pay us an additional premium on this amount, calculated pro rata from the date of the loss or damage to the end of the insurance period.

Breach of conditions

The conditions of this section apply individually to each of the risks insured and not collectively to them. Thus, a breach of any condition will void the section only in respect of the risks to which the breach applies, and won't affect the section in respect of the other risks.

Disposal of salvage

If we pay you out for, or replace, a damaged item, we then become the owner of the damaged property and may dispose of it at our discretion. If you can establish, to our repurchase the property at its fair intrinsic value, or market value, whichever is higher.

Grain storage facilities

You must have a documented grain elevator housekeeping plan in place. A weekly grain elevator housekeeping checklist must be done, dated and filed. This must include records of:

- Mouldy smells.
- Condensation on or in the roof and walls.
- Colouring, or green mouldy deposits, on the walls.
- Grain processing.

Proper record-keeping of stored grain must be available at all times.

A maintenance plan must be documented, and it must include roof inspections and repairs to all grain storage facilities on a rotation basis, with documented inspections every 5 years. Leak testing, structural inspections and repairs to silo tube walls must be conducted every 5 years. Repairs to grain storage facilities must be done by authorised contractors and inspection guarantees must be kept.

Continuous operational control on all installed pumping equipment must be in place at all the grain storage facilities.

After heavy rains and before the rainy season, ad hoc roof inspections must be done and the results must be recorded.

Products being stored in grain storage facilities must comply with the grading regulations of the directorate Plant and Quality Control of the Department of Agriculture, Forestry and Fisheries.

The moisture content of stored grain may not exceed:

- Maize: 14%.
- Soya beans: 13%.
- Sorghum: 14%.
- Wheat: 13%.
- Sunflower: 10%.
- Malt and barley: 13%.



Please note: You're not covered for water damage to grain stocks, including storm damage, if it's due to consequential damage, wear and tear, faulty design or workmanship, or bad maintenance whether by you or a contractor.

Hammermills

No process of milling may be carried out within any insured building or structure, or within 5m of such building or structure.

Irrigation pipes and pumping equipment below normal flood levels

Irrigation pipes and pumping equipment situated below the normal flood levels must be referred to underwriting for special acceptance. If no acceptance is negotiated, you'll be held liable for 30% of any claim in addition to the excess due.

Labourers/contractors/employees

If a labourer, contractor or employee does something or omits to do something in contradiction of the conditions of this section, without your knowledge, you'll still be covered. You must, however, advise us of this act or omission as soon as you become aware of it.

Mortgagee

The interest of any mortgagee won't be prejudiced by any act or omission on the part of the mortgagor without the mortgagee's knowledge. The mortgagee must inform us as soon as any such act or omission comes to their knowledge, and will be responsible for any additional premium payable from the date that any increased risk becomes known.

Pallets

All stocks must be raised at least 150mm off the floor and placed onto pallets, shelves, or the like. In the event of non-compliance with this clause, you'll be liable for 25% of a claim.

Railway and other subrogation clause

You won't be prejudiced by signing the 'Transnet Cartage (Hazardous Premises) Indemnity' clause or other special agreements with Transnet regarding private sidings or similar agreements with other government bodies.

Special provisions: Game and ostriches

All species

All game and ostriches of specific species must be insured.

Condition of animals

The insured game and ostriches must all be sound, in perfect health and free from injury at the commencement of this insurance.

Death

You must let us know immediately if an insured animal dies, and you must allow us an opportunity to inspect the carcass, by not cutting or disposing of it, until 24 hours after you've notified us. You must, at your own expense and within 14 days of being asked, furnish us with such information, veterinary certificates and satisfactory proof as to the death, identity and value of the animal/s, as we may require. It's your responsibility to prove that an insured animal hasn't died from an excluded cause. If your claim is successful, you must dispose of the carcass to the best advantage and any amount realised belongs to us.

In the event of a claim for the death of game and ostriches caused by lightning, your claim must include a sworn affidavit:

- To confirm that the death of the animal/s was caused by lightning.
- Declaring the total number of game and ostriches in your possession as well as the total number of game and ostriches that don't belong to, are held in trust by, or are in the custody or under the control of, you or any employee or agent of yours, at the time of the loss.

Fire and lightning

In the event of the death or destruction of insured game and ostriches, which is caused by lightning only or by fire and lightning only, whether other insurance exists or not, our liability is limited to the rateable proportion of the market value of the property or the sum insured, whichever is less, or we may replace the game or ostriches at our discretion.

You're not covered for:

- The loss of, or damage to, game and ostriches that don't belong to, are held in trust by, or are in the custody or under the control of, you or any employee or agent of yours.
- The confiscation, requisition, destruction or detention of any game and ostriches by order of any statute, government or public authority.
- The slaughter of game and ostriches without our consent, except in the case of an injury caused by an insured peril which necessitates that an animal be slaughtered without delay in the interests of humaneness, provided that:
 - A veterinary surgeon of our choice may perform a post mortem examination.
 - You're not covered for consequential loss.

Stock declaration conditions

In respect of stock and materials in trade insured under this section, the premium is calculated on 75% of the sum/s insured.

- You must confirm, in writing, the market value of your stock and materials in trade, within 30 days of the last of each month/quarter (as stated on your policy schedule). Otherwise, you'll be deemed to have declared the sum insured of such property as its market value.
- After each period of insurance, your premium will be calculated on the average sum insured, which is the total of the values you've declared or are deemed to have been declared, divided by the number of declarations due to have been made. If the resulting premium differs from the provisional premium, the difference will be payable by or to you as the case may be. However, the amount payable by us is limited to 50% of the provisional premium.
- Any claim hereunder will be settled on the basis of the market value immediately before the damage.
- If, after the damage, it's found that the amount of your last declaration is less than the amount that should have been declared, then the amount that would've been recoverable by you will be reduced in proportion to the amount that the said declaration bears to the amount that ought to have been declared, or to the sum insured, whichever is less. These provisions will apply cumulatively, and average will also be applied.
- In consideration of the insurance not being reduced by the amount of any loss, you'll pay additional premium on the amount of the loss from the date that it happens to the expiry of the period of insurance. This extra premium won't be taken into account in, and will be distinct from, the final adjustment premium.
- Our liability is limited to the sum insured, and premium isn't receivable on values in excess thereof.
- These conditions apply separately to each item of the specifications to which these stock declaration conditions apply.

Storage of crude fodder

All combustible material and vegetation within at least 5m of an insured building or structure in which crude fodder of any kind is kept or stored must be cleared and removed from the site.



Glass



In a nutshell...

While broken glass may not seem like an expensive commodity to replace, speciality glass can be costly. If the glass on your business premises breaks, we can't promise you won't have 7 years of bad luck (sorry) but we'll turn your frown upside down by making sure it's replaced ASAP.

By 'glass' cover we mean

You're covered for the loss of, or damage to, your internal and external glass (including reflective glass or mirrors), signwriting and treatment thereon, at the insured premises that's stated on your policy schedule, or for which you're responsible.

By glass we refer to window glass (including mirrors), which is plain plate or float glass not exceeding 6mm in thickness, whether coated with a film or not, or 6.5mm laminated safety glass. If the glass you intend covering under this section is glass other than the glass described here, you need to let us know.

What's covered by the king

You're covered for loss or damage under 'Glass', including:

- The reasonable cost of the necessary boarding-up.
- Damage to shop fronts, frames, window displays (including fixtures and fittings), burglar alarm strips, wires and vibrators.
- The cost of the removal and reinstallation of fixtures and fittings necessary for the replacement of the glass.
- The cost of a security guard before the replacement of the glass, boarding-up or the repair of the burglar alarm system. We're not liable for this if this cost is covered by any other insurance policy.



Please note: The maximum amount we'll pay in respect of the glass and other costs is stated on your policy schedule.

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Glass' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Riot and strike

You're covered for the loss of, or damage to, the insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.
- For damage or loss caused by stoppage, slowing down or the interruption of work or any process.
- For loss due to war, acts of a foreign enemy or warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim; to bring about any social or economic change. violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.

*** Please note: If your claim is rejected because we say that 1 or more of the above exclusions apply, the onus is on you to prove the contrary.**

Special replacement

Following an incident that you can claim for, if you're obliged in terms of the National Building Regulations or similar legislation to replace the damaged glass with glass of a superior quality, then we'll cover the increased cost of the replacement, including frames. The maximum amount we'll pay is stated on your policy schedule.

What's NOT covered by the king

You're not covered for loss or damage under 'Glass' (including 'Optional' cover) if:

- The loss or damage is insured by any fire insurance policy. This exclusion won't apply if you're responsible for the glass as a tenant.
- The loss or damage is a result of alterations or additions to the insured building.
- The glass forms part of your stock in trade.
- The damage existed before your cover under this section started.
- The defacement or damage, other than fracture, is through the entire thickness of the glass or any laminate thereof.



Goods in transit: Bloodstock, livestock, poultry and game



In a nutshell...

Transporting animals ain't for sissies! There are 1,000,000 things that could go wrong but, as long as you've taken all the right precautions on your side, the king's cover is here to save your hide. We offer 3 options so that you can choose the level of cover that works for you, and so that you don't pay for cover you don't need.

Choice of cover

Your choice, our pleasure

Under this section you can cover your bloodstock, livestock, poultry and game, while they're in transit, in the following ways:

- A. Comprehensive cover**
- B. Fire, lightning, flood, explosion, collision, derailment and overturning only**
- C. Fire, lightning, flood, explosion, collision, derailment, overturning, theft and hi-jack only**

By 'goods in transit' we mean

Goods being transported by road, rail or air.



By 'means of transport' we mean

You'll also be covered when your goods are being transported temporarily, by a means of transport other than the means you specified if:

- The means you specified has broken down during transit.
- The means you specified is undergoing repairs or servicing.
- For any reason beyond your control, the goods are at risk of loss or damage.



Please note:

- **You may only claim for the goods that you've specified and that are stated on your policy schedule.**
- **The maximum amount we'll pay for any claim is the amount stated on your policy schedule.**
- **Transit begins with the moving (including carrying and loading) of the goods at the consignor's premises, continues during the transportation of the goods, and ends when the goods are offloaded and delivered to the consignee's premises or the premises nominated by them.**
- **The duration of the transportation includes cover while the goods are stored temporarily, for a maximum of 96 hours in total, during the journey.**
- **Transit includes the return of goods refused by the consignee, to premises of the consignor.**
- **You're covered for costs necessarily incurred in respect of the clearing up and removal of debris and fire extinguishing charges, following damage to the means of transport or to the property on it, limited to R10,000 or the sum insured that's stated on your policy schedule, whichever is higher, in respect of any insured incident.**
- **You're covered for goods that are inside the borders of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique and Malawi.**

A. Comprehensive cover

What's covered by the king

You're covered for the loss of, or damage resulting from the death of, the insured property that's stated on your schedule, which belongs to you or for which you're responsible, and that's caused by an accident or incident while in transit or within 14 days of an accident while in transit. In the case of bloodstock, you're also covered for their death due to illness that's sustained or contracted during transit in or on any means of road conveyance, or that's caused by any accident or misfortune not otherwise excluded.

B. Fire, lightning, flood, explosion, collision, derailment and overturning only

What's covered by the king

You're covered for the death, during the period of insurance, of any bloodstock, and all other livestock, poultry and game, that belong to you or for which you're responsible, that's caused by fire, lightning, flood, explosion, collision, derailment and overturning, including loading and unloading.

C. Fire, lightning, flood, explosion, collision, derailment, overturning, theft and hi-jack only

What's covered by the king

You're covered for the death, during the period of insurance, of any bloodstock, and all other livestock, poultry and game, that belong to you or for which you're responsible, that's caused by fire, lightning, flood, explosion, collision, derailment and overturning, including loading and unloading, as well as theft and hi-jack.

*** Please note: Our liability in respect of all loss or damage, arising from a single incident, or series of incidents, and resulting from or attributable a single source or original cause, is limited to the sum insured that's stated on your policy schedule.**

Optional cover

Cover more. Pay a little more

You may choose to add the following option to your basic 'Goods in transit: Bloodstock, livestock, poultry and game' cover. If so, it'll only be covered if it's separately noted on your policy schedule and an additional premium is paid.

Riot and strike

You're covered for loss of, or damage to, the insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully-established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.
- For damage or loss caused by stoppage, slowing down or the interruption of work or any process.
- For loss due to war, acts of a foreign enemy, warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) that's calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.
- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.



Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.

What's NOT covered by the king

You're not covered for loss or damage under 'Goods in transit: Bloodstock, livestock, poultry and game' cover (including 'Optional' cover):

- Due to wear and tear or gradual deterioration (including the gradual action of light, climatic or atmospheric conditions), unless this follows an accident or incident that you can claim for.
- Due to mechanical, electronic or electrical breakdown, failure, breakage or derangement of the insured goods, unless this follows an accident or incident that you can claim for.
- Due to goods not being properly secured with ropes and covered with canvas while in transit.
- Due to loss of any kind, delay, loss of market, depreciation or changes brought about by natural causes, unless following an accident or misfortune that isn't excluded.
- If the insured vehicle is involved in an accident and it doesn't meet the roadworthy requirements of road traffic legislation.
- Due to an accident where the insured vehicle is towing passengers in a vehicle, or is carrying a load of goods or cars that exceeds the capacity for which it was constructed or licensed to carry, unless stated otherwise on your policy schedule.
- Incurred while any vehicle is driven by you or any other person (with your consent and to your knowledge) who is under the influence of drugs or alcohol, isn't licensed to drive the vehicle, has an endorsed licence for drunken or reckless and negligent driving, or unlawfully leaves the scene of an accident.
- Incurred while the vehicle is being driven by a person who doesn't have a valid Professional Driving Permit to drive the vehicle, as required by the National Road Traffic Act, if applicable.
- Due to the loss of, or damage to, cash, bank and currency notes, coins, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts or securities of any kind.
- As a result of theft from any unattended vehicle in your custody or control, or in the custody or control of your principal, partner, member, director or employee, unless the goods are contained in a completely closed and securely locked vehicle or the vehicle itself is housed in a securely locked building and entry to, or exit from, the locked vehicle or building is accompanied by forced and violent entry to, or exit from, it.
- Due to inherent vice or defect, vermin, insects, damp, mildew or rust.
- As a result of your dishonesty or that of your principal, partner, member, director or employee, whether acting alone or in collusion with others.
- Due to detention, confiscation or requisition by customs or other officials or authorities.
- Arising while in transit by sea or inland waterway.
- Due to the breakdown of refrigeration equipment.

Our T's and C's

Condition of animals

It's warranted that the bloodstock, livestock, poultry and game stated on your policy schedule are all in good condition and free from any injury or illness at the start of this insurance.

Notification of claim

You must immediately let us know about any illness of, or accident to, any insured bloodstock, livestock, poultry and game and must, at your own expense, immediately provide for adequate attendance and treatment by a veterinary surgeon. You must also send us this vet's report on the animal's condition, if we ask for it. You must at all times use and exercise all due and reasonable care, safeguard against loss or danger of loss, and comply with all reasonable regulations and directions given by us or by a veterinary surgeon in our employ.

You must let us know immediately if an insured animal dies, and you must allow us an opportunity to inspect the carcass, by not cutting or disposing of it, until 24 hours after you've notified us. You must, at your own expense and within 14 days of being asked, furnish us with such information, veterinary certificates and satisfactory proof as to the death, identity and value of the animal/s, as we may require. It's your responsibility to prove that an insured animal hasn't died from an excluded cause. If your claim is successful, you must dispose of the carcass to the best advantage and any amount realised belongs to us.



Goods in transit: General



In a nutshell...

When a pothole hits your delivery van that's full of precious cargo, you need comprehensive cover with a no-holes policy. We know that transport damage and theft happen all-too-often, whether the goods are in your own car, or being transported in your business fleet or by professional carriers. With the king's cover, this damage won't slow your business down.

Choice of cover

Your choice, our pleasure

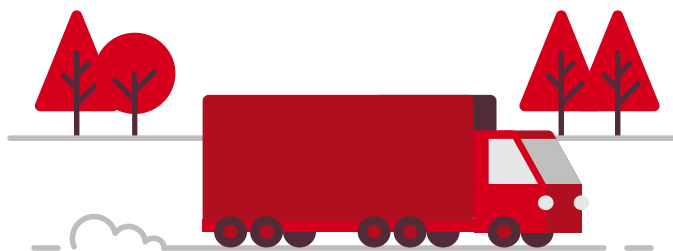
Under this section you can cover your goods in transit in the following ways:

- A. Comprehensive cover**
- B. Fire, explosion, collision, derailment and overturning only**
- C. Fire, explosion, collision, derailment, overturning, theft and hi-jack only**

By 'goods in transit' we mean

You'll also be covered when your goods are being transported temporarily, by a means of transport other than the means you specified if:

- The means you specified has broken down during transit.
- The means you specified is undergoing repairs or servicing.
- For any reason beyond your control, the goods are at risk of loss or damage.



By 'means of transport' we mean

Goods transported by road, rail or air.



Please note:

- **You may only claim for the goods that you've specified and that are stated on your policy schedule.**
- **The maximum amount we'll pay for any claim is the amount stated on your policy schedule.**
- **Transit begins with the moving (including carrying and loading) of the goods at the consignor's premises, continues during the transportation of the goods, and ends when the goods are offloaded and delivered to the consignee's premises or the premises nominated by them.**
- **The duration of the transportation includes cover while the goods are stored temporarily, for a maximum period of 96 hours in total, during the journey.**
- **Transit includes the return of goods refused by the consignee, to premises of the consignor.**
- **You're covered for costs necessarily incurred in respect of the clearing up and removal of debris and fire extinguishing charges, following damage to the means of transport or to the property on it, limited to R10,000 or the sum insured that's stated on your policy schedule, whichever is higher, in respect of any insured incident.**
- **You're covered for goods that are inside the borders of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique and Malawi.**

A. Comprehensive cover

What's covered by the king

You're covered for the loss of, or damage to, goods in transit belonging to you or for which you're responsible, that's caused by an accident or any incident (including fire extinguishing charges) not excluded under this section.

B. Fire, explosion, collision, derailment and overturning only

What's covered by the king

You're covered for the loss of, or damage to, goods in transit belonging to you or for which you're responsible, caused by fire, explosion, collision, derailment and overturning.

C. Fire, explosion, collision, derailment, overturning, theft and hi-jack only

What's covered by the king

You're covered for the loss of, or damage to, goods in transit belonging to you or for which you're responsible, caused by fire, explosion, collision, derailment, overturning, theft and hi-jack.

Optional cover

Cover more. Pay a little more

You may choose to add the following option to your basic 'Goods in transit: General' cover. If so, it'll only be covered if it's separately noted on your policy schedule and an additional premium is paid.

Riot and strike

You're covered for loss of, or damage to, the insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully-established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.
- For damage or loss caused by stoppage, slowing down or the interruption of work or any process.
- For loss due to war, acts of a foreign enemy, warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) that's calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.

- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.



Please note: If your claim is rejected because we say that 1 or more of the above exclusions apply, the onus is on you to prove the contrary.

What's NOT covered by the king

You're not covered for loss or damage under 'Goods in transit: General' cover (including 'Optional' cover):

- Due to wear and tear or gradual deterioration (including the gradual action of light, climatic or atmospheric conditions), unless this follows an accident or incident that you can claim for.
- Due to mechanical, electronic or electrical breakdown, failure, breakage or derangement of the insured goods, unless this follows an accident or incident that you can claim for.
- Due to goods not being properly secured with ropes and covered with canvas while in transit.
- Due to loss of any kind, delay, loss of market, depreciation or changes brought about by natural causes, unless following an accident or misfortune that isn't excluded.
- If the insured vehicle is involved in an accident and it doesn't meet the roadworthy requirements of road traffic legislation.
- Due to an accident where the insured vehicle is towing passengers in a vehicle, or is carrying a load of goods or cars that exceeds the capacity for which it was constructed or licensed to carry, unless stated otherwise on your policy schedule.
- Incurred while any vehicle is driven by you or any other person (with your consent and to your knowledge) who is under the influence of drugs or alcohol, isn't licensed to drive the vehicle, has an endorsed licence for drunken or reckless and negligent driving, or unlawfully leaves the scene of an accident.
- Incurred while the vehicle is being driven by a person who doesn't have a valid Professional Driving Permit to drive the vehicle, as required by the National Road Traffic Act, if applicable.
- Due to the loss of, or damage to, cash, bank and currency notes, coins, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts or securities of any kind.

- As a result of theft from any unattended vehicle in your custody or control, or in the custody or control of your principal, partner, member, director or employee, unless the goods are contained in a completely closed and securely locked vehicle or the vehicle itself is housed in a securely locked building and entry to, or exit from, the locked vehicle or building is accompanied by forced and violent entry to, or exit from, it.
- Due to inherent vice or defect, vermin, insects, damp, mildew or rust.
- As a result of your dishonesty or that of your principal, partner, member, director or employee, whether acting alone or in collusion with others.
- Due to detention, confiscation or requisition by customs or other officials or authorities.
- Arising while in transit by sea or inland waterway.
- Due to the breakdown of refrigeration equipment.



Irrigation systems



In a nutshell...

The king can cover your irrigation system, its wheels and centre pivots, and its power and water supply... Down to the last little bolt. And, we spoil you with choices. You can insure just the system, or its power and water supply. Or both. You can also choose your level of cover: From comprehensive cover that takes care of everything that could go wrong, to fire only or third party liability only. Your choice, our pleasure. Really.

Choice of cover

Your choice, our pleasure

Under this section you can cover the following property belonging to you, or for which you're responsible:

- **Irrigation system/s**
- **Power and water supply not forming part of the irrigation system/s**

You can also choose to cover your irrigation system/s, and your power and water supply, in 3 ways:

- A. Comprehensive cover**
- B. Fire only**
- C. Third party liability only**

By 'basis of settlement' we mean

In the event of a valid claim:

- If an irrigation system can be repaired, we'll cover the cost of restoration to working order based on the customary daily wage rates in the district, as well as normal freight, erection and customs dues.
- If an irrigation system is totally destroyed, our liability is limited to the sum insured that's stated on your policy schedule.
- We may choose to repair, reinstate or replace a damaged irrigation system or pay the amount of the damage in cash.

By 'insured value' we mean

You must insure each irrigation system stated on your policy schedule for its new replacement value, including costs for dismantling re-erection and freight expenses, provided that:

- If damage is restricted to a part or parts of any irrigation system, our liability is limited to the value of the part or parts allowed for the sum insured, plus dismantling, re-erection and freight expenses.
- If, at the time of loss or damage to an insured irrigation system, the sum insured is lower than the new replacement value then you're considered to be self-insured for the difference and will bear a rateable share of the loss. Every irrigation system is separately subject to this condition.
- In the event of any necessary part, accessory or fitting, or the entire irrigation system, not being available in South Africa as a standard (ready-manufactured) article, our liability is limited to the value of such part, accessory, fitting or system at the time of loss or damage but not exceeding the manufacturer's latest price list. The cost to import such part, accessory or equipment is covered.
- If an irrigation system is the subject of a suspensive sale or similar agreement, any claim payment due by us will be made to the owner and their receipt of payment will be a full and final discharge of our obligation in respect of loss or damage.

By 'irrigation system' we mean

An irrigation system (centre pivot) includes the fixtures and fittings attached thereto or thereon as supplied by the manufacturer as standard fixtures and fittings, including the:

- Centre point (hub) and truss.
- Control box (panel).
- Towers, each with their own fixtures, fittings and attached equipment (electric cabling, sprayer heads, electrical motors and gearboxes, and micron switches).
- Overhang.
- Tyres on each tower.

By 'power and water supply' we mean

The power and water supply includes:

- Underground pipe-lines.
- Cables and harnesses.
- Transformers.
- Compressors and impeller systems.
- Step-up motors.
- Pumps, whether used exclusively for the pivot or not.

- Power-cable extensions (above or below ground) from the centre point to the public supply.
- Any power unit/point that doesn't form part of the towers but is attached to the centre point.
- Any similar, related equipment (above or below ground).

All additional electrical cabling from the control box to the power supply, as well as the electrical motor and water pump, and the underground pipes lines from the water supply to the system, have to be stated on your policy schedule with individual sums insured.

A. Comprehensive cover

What's covered by the king

You're covered for the accidental physical loss of, or damage to, the property stated on your policy schedule. The amount payable for all loss or damage arising out of 1 original cause or source is limited to the sum insured that's stated on your policy schedule.

B. Fire only

What's covered by the king

You're covered for the loss of, or damage to, the whole or part of the property stated on your policy schedule, that's caused by:

- Fire.
- Lightning or thunderbolt.
- Explosion.



Please note: Loss and damage covered under 'Earthquake', 'Malicious damage' and 'Special perils' will be deemed to have been caused by fire.

Earthquake

You're covered for loss or damage caused by earthquake, but excluding damage to property in the underground workings of any mine.

Malicious damage

You're covered for loss or damage that's directly caused by, through, or as a consequence of, the deliberate or wilful act of any person with the intention of causing such damage, but excluding damage to:

- Movable property that's stolen or damaged while being stolen.
- Movable or immovable property that's damaged by thieves while breaking into, or out of, your premises, or while attempting to do so.
- Immovable property that's owned or occupied by you, and that's caused by:
 - The removal or partial removal of the property, or any attempt to do so.
 - The demolition, partial demolition, or attempted demolition, of the property or any part thereof, with the intention of stealing it.

You're not covered for:

- Damage that's related to, or caused by, fire or explosion.
- Consequential or indirect damage, except for loss of rent if specifically insured.
- Damage that results from total or partial cessation of work, or from the retarding, interruption or cessation of any process or operation.
- Damage that's caused by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully-constituted authority.

*** Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.**

Special perils

You're covered for loss or damage caused by:

- Storm, wind, water, hail or snow, but excluding damage to property:
 - Arising from it undergoing any process necessarily involving the use or application of water.
 - Caused by a tidal wave originating from an earthquake or volcanic eruption.
- Aircraft and other aerial devices, and objects dropped from them.
- Impact by animals, trees (except if they're being felled), aerials, satellite dishes and vehicles, but you're not covered for any damage to them, or for any property in or on such vehicles.

You're not covered under this special peril extension for:

- Wear and tear or gradual deterioration.
- Damage that's caused or aggravated by:
 - Subsidence or landslip.
 - Your failure to take all reasonable precautions for the maintenance and safety of the insured property and to minimise any damage.

C. Third party liability only

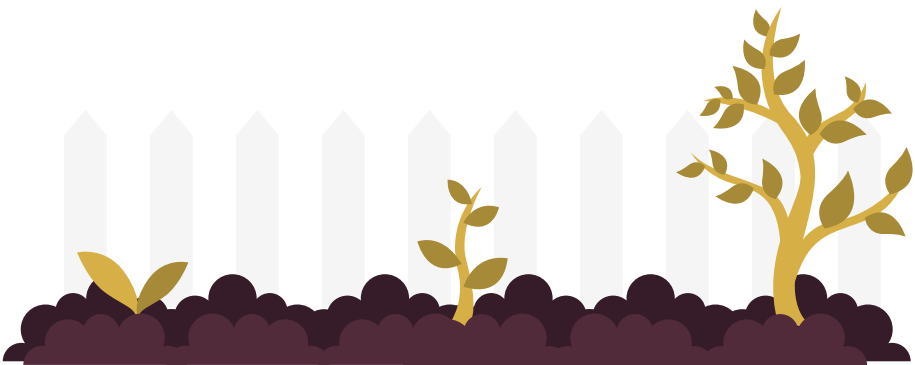
What's covered by the king

You're covered for any accident caused by, through, or in connection with, any irrigation system that's stated on your policy schedule, or in connection with the loading or unloading of such system, in respect of which you become legally liable to pay all sums, including the claimant's costs and expenses for;

- The death of, or bodily injury to, any person, but excluding the death of, or bodily injury to, any person in your employ arising from and in the course of such employment, and any member of your household.
- Damage to property, but excluding property that's owned by you, or that's in your custody or control.

You're also covered for:

- Costs and expenses incurred with our prior written consent, provided that we may arrange for representation at any inquest or inquiry in respect of any death being claimed for, and to defend in any magistrate's court any criminal proceedings in respect of any act causing or relating to any incident being claimed for, and our liability is limited to the sum insured that's stated on your policy schedule.
- Any person/s who operate/s or control/s an insured irrigation system on your instruction or with your permission, provided that:
 - Such person/s must observe, fulfil and be subject to the T's and C's, and exclusions, of this insurance in so far as they can apply.
 - We're not liable for claims made by any member of the same household as such person.
 - Such person isn't entitled to cover under any other insurance, except in respect of any amount not recoverable thereunder.



Optional cover

Cover more. Pay a little more

You may choose to add the following options to your comprehensive 'Irrigation system' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Credit shortfall

If any total loss settlement for an irrigation system is less than the amount owing to the financier under a current instalment sale or lease agreement, we'll also pay you the shortfall less:

- Any arrears instalments or rentals, including interest payable on such arrears.
- Any refunds of premium for cancellation of any insurance cover relating to the system.
- The increased instalments or rental that would've been paid if there was no residual capital value at the end of the finance period, calculated to the month in which the claim is settled.
- The excess amount due by you.

You're not covered for:

- Any amount that exceeds the sum insured less the excess payable for the irrigation system.
- Credit shortfall, if 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.
- A shortfall that's the result of a re-advance under an instalment sale, or refinancing in terms of a lease.

Damage to tyres

You're covered for total loss of, or irreparable damage to, the tyres of the comprehensively insured irrigation system/s stated on your policy schedule, as a result of any unseen or concealed object while on the land or any other surface, provided that:

- Our liability per tyre is limited to 10% of the sum insured for the irrigation system. You're covered for tyres with a value that exceeds this 10%, provided that they're stated on your policy schedule.
- You must, at your own expense, have all damage and wear and tear assessed by 1 or more reputable retreaders, to assess whether a tyre can be repaired or not and what the extent of wear and tear is.

Fire extinguishing charges

Any costs relating to the extinguishing or fighting of fire will be deemed to be damage to the insured property and will be payable in addition to any other payment for which we may be liable in terms of this section, provided that you're legally liable for such costs and the insured property was in danger from the fire, and limited to R10,000.

Wreckage removal

You're covered for costs and expenses incurred by you for the clearing-up and removal of debris and wreckage of any insured irrigation system/s following a successful claim for an insured incident, provided that, in addition to our limit of indemnity for the irrigation system, our liability for wreckage removal is limited to R5,000 or the sum insured that's stated on your policy schedule, whichever is greater, per incident.

A. Comprehensive cover

What's NOT covered by the king

You're not covered for:

- Detention, confiscation, attachment, destruction or requisition by any lawfully-constituted authority or other judicial process.
- Loss or damage for which a supplier, contractor or repairer is responsible either by law or under contract.
- The loss of, or damage to, insured property that's caused by:
 - Any fraudulent scheme, trick, device or false pretence practised on you (or any person having custody of the insured property) or fraud by, or the dishonesty of, any principal or agent of yours.
 - Overheating, implosion, cracking, fracturing, weld failure, nipple leakage or other failure. This exclusion applies only to vessels, pipes, tubes and similar apparatus.
 - Altering, bleaching, cleaning, dyeing, manufacture, repair, restoring, servicing, renovating, testing or any other work thereon.
 - Any fault or defect in design, formula, specification, drawing, plan, materials, workmanship or professional advice, normal maintenance, gradual deterioration, depreciation, corrosion, rust, oxidation or other chemical action or reaction, frost, change in temperature, expansion or humidity, fermentation or germination, dampness, dryness, wet or dry rot, shrinkage, evaporation, loss of weight, contamination, pollution, change in colour, flavour, texture or finish, or its own wear and tear.

- Termites, moths, insects, vermin, inherent vice, fumes, flaws, latent defects, fluctuations in atmospheric or climatic conditions or the action of light.
- Chemicals, oils, liquids, fluids, gases or fumes due to leakage or discharge from their container.
- Drought.
- Shortage of fuel or water.
- The exercise of an authority that's empowered by law to supply water, gas or electricity of its power to withhold or restrict supply, unless such withholding or restriction is directly attributable to damage to the property of such authority.
- Consequential loss, except if the irrigation system is damaged due to wear and tear, or mechanical, electronic or electrical break-down, failure or breakage.
- Deterioration in value whether arising from repairs following an insured incident or not.
- Wear and tear, or mechanical, electronic or electrical break-downs, failures or breakages.
- Damage to tyres by road punctures, cuts or bursts.

B. Fire only

What's NOT covered by the king

You're not covered for:

- Consequential loss, except if the irrigation system is damaged due to wear and tear, or mechanical, electronic or electrical break-down, failure or breakage.
- Deterioration in value whether arising from repairs following an insured incident or not.
- Wear and tear, or mechanical, electronic or electrical break-downs, failures or breakages.
- Damage to tyres by road punctures, cuts or bursts.
- Detention, confiscation or requisition by customs or other officials or authorities.

Unless specifically included, you're not covered for:

- The loss of, or damage to, property that's caused by it undergoing any heating or drying process.
- The loss of, or damage to, property that's insured during the period of insurance by any marine policy, except in excess of the amount that would've been payable under the marine policy, had this insurance not been effected.

C. Third party liability only

What's NOT covered by the king

You're not covered for:

- Any part of a claim that falls within the scope of any compulsory motor system insurance law, regardless of whether insurance under such law is in force or has been effected.
- The death of, or bodily injury to, any person being carried in or on, or getting on to or off of, an insured irrigation system at the time of an incident that's being claimed for.
- Any consequential loss.



Please note: Our liability for third party claims is limited to R2,500,000 per incident, unless stated otherwise on your policy schedule.

All options

What's NOT covered by the king

You're not covered for any accident, injury, loss, damage or liability:

- While an insured irrigation system is being used with your general knowledge and consent otherwise than in accordance with the 'description of use' clause.
- That's incurred outside South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi, although you're covered for the loss of, or damage to, an insured irrigation system while it's in transit by sea, air or between ports or places in these territories, including while being loaded and unloaded during such transit.



Please note: On all cover options, you're not covered for any claim that arises contractually, unless such liability would also have attached to you in the absence of such contractual agreement.

Our T's and C's

Cross liability

Where more than 1 insured is named on your policy schedule, we'll indemnify each insured separately and not jointly, and any liability arising between such insureds will be treated as though separate policies had been issued to each, provided that our aggregate liability will not exceed the sum/s insured stated on the policy schedule.

Description of use

Your irrigation system/s must be used by you exclusively for farming purposes, and for your own use. You're covered while such irrigation system is in the custody or control of a member of the motor trade for the purpose of overhaul, upkeep or repair, but excluding hiring.

Maintenance

You, or anyone acting on your behalf, or any person operating or controlling your insured irrigation system with your knowledge and consent, must take all reasonable steps to safeguard the system from loss or damage, to maintain it in an efficient condition, and to ensure that regular maintenance inspections are carried out to ensure that it's working properly, provided that:

- We shall, at all times, have free access to examine such system.
- In the event of an accident or breakdown, such system must not be left unattended without proper precautions being taken to prevent further damage or loss. If such system is used before the necessary repairs are effected, any increase of the damage or further damage is entirely for your own risk.
- Cover for any irrigation system older than 5 years is subject to a comprehensive report by an engineer, or an authorised and approved agent or representative of the manufacturer, which must confirm that such system is in a sound working condition and that no repair work is necessary, and also to determine the degree of deterioration. Such systems must be inspected annually thereafter.
- You need to let us know the manufacturer's name before this cover can start.

Premium adjustment: Specified irrigation systems

If an insured irrigation system is disposed of and another irrigation system is substituted in its place during the period of insurance, no adjustment of premium will be made, provided that the applicable sums insured and extensions are the same. If the sums insured differ after the replacement, or you add or delete extensions, your premium will be adjusted accordingly.

Waiver of subrogation rights

We waive all rights of subrogation or action that we may have or acquire against any other person to whom this cover applies. Each such person must observe, fulfil and be subject to the T's and C's, and exclusions of this insurance in so far as they can apply.



Liability



In a nutshell...

As a business owner, you're responsible for many things... Including the safety of your work family, and the public at large. A lawsuit holding your business responsible for damage to property belonging to others, or the loss of life, could be crippling. That's why we'll cover you for any legal liability following injury or damage to another that happens in the course of, or in connection with, your business.

* Please note:

- **Work away cover is automatically included, unless specifically excluded.**
- **Additional 'Excess liability' insurance is automatically included with our 'Liability' cover. This additional cover is limited to R25,000,000. Please refer to your policy schedule for details.**

Choice of cover

Your choice, our pleasure

Under this section you can choose to be covered under 1 of the following options:

- A. Claims made basis**
- B. Claims incurred basis**

Where you're covered

You're covered anywhere in the world, but there's no cover if the liability that arises is in connection with:

- Any business carried on by you, or at or from, your premises.
- Any contract to do work outside South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique and Malawi.

By ‘the insured’ we mean

Any person or persons, company, or other entity named as an insured on your policy schedule, acting as a director, member, partner or principal of the business; including:

- Their predecessors in that specific business as director, member, partner or principal.
- Any person who becomes a director, member, partner, employee or principal during the period of insurance, but limited to the extent that liability only attaches to the insured.

By ‘an employee’ we mean

For the purpose of cover under this section, an employee is any person who’s:

- Employed by you, under a contract of service or apprenticeship.
- Hired by you or seconded into your service, and whom you have the right, at all times, to control and direct in the performance of their work in the course of your business.

By ‘first claim date’ we mean

Any series of claims made against you by 1 or more claimants and arising from 1 or more incidents with 1 original cause during the period of insurance, will be treated as if they had all first been made against you on the date that you reported the incident to us. Or, if you weren’t aware of the incident, this will be the date that the first claim of the series was first made against you in writing.

By ‘manifestation of damage or injury’ we mean

Where the facts don’t speak for themselves and we can’t mutually agree when the injury or damage leading to a claim happened, then for the purpose of determining indemnity:

- Injury will be deemed to have happened when the claimant first consulted a qualified medical practitioner about the injury, whether or not it was correctly diagnosed at the time. If no such consultation took place, then the injury will be deemed to have happened when you were first advised of the injury.
- Damage will be deemed to have occurred when it first became evident to the claimant, even if the cause was unknown.

By ‘product’ we mean

A product is any tangible property (including containers and labels) after it’s left your custody or control and which you’ve designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired, inclusive of any gratuitous or technical advice given by you in the promotion of the product. A product excludes food and drink provided by you to your staff as an employee benefit.

By 'pollution' we mean

Pollution means the emission, discharge, release, dispersal, disposal, seepage or escape of any liquid, solid, gaseous or thermal irritant or contaminant, inclusive of the generation of smell, noises, vibrations, light, electricity, radiation, changes in temperature and any other sensory effects upon land, water or the atmosphere.

A. Claims made

What's covered by the king

You're covered for damages that you become legally liable to pay, arising from the accidental death or illness of, or bodily injury to, other people, or the accidental loss of, or damage to, their tangible property, which happened in the course of, or in connection with, your business.

The liability must arise on or after the retroactive date shown on your policy schedule, and must result in a claim first being made against you, in writing, during the period of insurance.

The amount we'll pay in respect of a claim is limited to the sum insured that's stated on your policy schedule, and includes:

- Legal costs incurred that you may be liable for.
- Related litigation expenses.

You must:

- Report any incident that may give rise to a claim to us as soon as reasonably possible.
- Provide us with all details of the incident in writing when we ask you to do so.
- Provide us with all the information, documentation or proof, as we require and within the time limits we set.

In the event of the cancellation or non-renewal of this section:

- Any claim resulting from an insured incident that you've reported to us, which is first made against you in writing during the 48 months immediately following cancellation or non-renewal, will be treated as having been made against you on the same day that you reported the incident. If the claimant is a minor, the 48 months will be extended until the expiry of 12 months after the attainment of majority by the claimant.
- You may report an insured incident that may lead to a claim, and which you've not previously reported to us, for up to 15 days after cancellation or non-renewal, provided that:
 - The incident occurred during the period of insurance.
 - Any subsequent claim, first made in writing against you as a result of the incident, will be treated as if it had first been made on the day before the cancellation or non-renewal, and is subject to the 48-month period explained above.

B. Claims incurred

What's covered by the king

You're covered for damages that you become legally liable to pay, arising from the accidental death or illness of, or bodily injury to, other people, or the accidental loss of, or damage to, their tangible property, which happened in the course of, or in connection with, your business.

The liability must arise during the period of insurance with us, and must result in a claim first being made against you, in writing, during the period of insurance. The amount we'll pay in respect of a claim is limited to the sum insured that's stated on your policy schedule, and includes:

- Legal costs incurred that you may be liable for.
- Related litigation expenses.

You must:

- Report any incident that may give rise to a claim to us as soon as reasonably possible.
- Provide us with all details of the incident in writing when we ask you to do so.
- Provide us with all the information, documentation or proof, as we require and within the time limits we set.

What's covered by the king: A. Claims made basis and B. Claims incurred basis

Acquisition and new business

This cover extends to any company formed or acquired by you during the period of insurance, for 90 days from the formation or acquisition, provided that:

- The retroactive date in respect of the new company will be deemed to be the date when a newly formed or acquired company first purchased liability insurance of the type hereby insured on a 'claims made' basis, subject to a declaration from the newly acquired company's previous management of no known or reported claims or circumstances likely to give rise to a claim at the date of the acquisition. In the absence of such a declaration, the retroactive date will be the date of the acquisition.
- Your business activities remain unchanged.
- The annual turnover of all newly formed or acquired companies doesn't exceed 5% of your estimated annual turnover, as advised by you at the inception of this policy.
- You advised us of the formations or acquisitions within 90 days thereof, and we may amend the terms of this section of the policy accordingly.

Additional insured

We'll, as though a separate policy had been issued to each, indemnify:

- In the event of your death or that of any personal representative of yours, in respect of liability incurred by you that you're entitled to claim for in terms of this insurance:
 - Your partner, director or employee (if requested by you).
 - Your family member/s who usually reside at the same premises as you or who is/are financially dependent on you.
 - To the extent required by the conditions of any contract and in connection with any liability arising from the performance of the contract, any employer named in any contract entered into by you for the purposes of the business.
- In respect of the activities of any social or sports club, welfare organisation, first aid, fire or ambulance service, canteen or the like, belonging to you or formed by you for the benefit of your employees:
 - Any officer or member thereof.
 - Any visiting sports team or member thereof.

Provided that:

- Our liability is limited to the sum insured that's stated on your policy schedule.
- Any person/organisation who/that this extension applies to isn't entitled to indemnity under any other policy.



Please note: This cover only applies in respect of liability that you would be covered for if the claim had been made against you. For the purposes of this cover, we waive all rights of subrogation or action that we may have or acquire against any of the above. Each party to whom this cover applies will observe, fulfil and be subject to all the exclusions, and T's and C's, of this insurance in so far as they can apply.

Animal-drawn vehicles

You're covered for legal liability arising from any animal-drawn vehicle that belongs to you, or is in your custody or control, including the death of, or injury to, any person who isn't an employee of yours, while such person is being carried in or on, entering, or getting onto or alighting from, a cycle or animal-drawn vehicle.

Animals that don't belong to you

You're covered for legal liability arising from animals that don't belong to you, which are grazing on your land with your permission.



Please note: You're not covered for the loss of, or damage to, such animals.

Car parks

You're covered for legal liability arising from the loss of, or damage to, vehicles and their contents and accessories, which belong to your tenants, customers, visitors and employees, while they're using parking facilities provided by you.

Crop spraying

You're covered for legal liability arising from crop spraying with insecticides and the like on farmlands or veld that you own or occupy.



Please note: You're not covered for any liability that arises out of aerial spraying of crops, plantations, farmlands or veld.

Cross liabilities

Where more than 1 insured is named on your policy schedule, we'll indemnify each of them separately and not jointly. If a claim for liability that's covered under this section arises between them, each insured will be treated as if a separate policy had been issued to them, provided that our liability is limited to the sum insured that's stated on your policy schedule.

Droving and escaping of animals and stray animals

If an animal that you own causes the loss of, or damage to, any land or property that adjoins yours, or anything growing on such land, our liability is limited to R500,000.

You're not covered for liability arising from:

- The droving of animals on a public road, unless you comply with all applicable road traffic ordinances.
- The straying of animals, unless all fences alongside public roads are in good condition, and all gates that provide direct excess to public roads are kept closed, at all times.

Emergency medical expenses

You're covered for all reasonable expenses incurred by you for immediate medical treatment necessary at the time of an accident that causes injury to anyone who may claim against you in terms of this section.

Gratuitous advice

You're covered for incidents caused by your unintentional failure to perform your legal duty to exercise due care to another person or party while providing technical information or advice, provided that we're not liable for liability arising from:

- Your insolvency.
- Financial services or cost estimates provided by you or on your behalf.
- Defamation.
- A design or formula, or supervision, treatment or advice, given by you or on your behalf, in exchange for a fee or benefit of some kind.
- Technical information or advice given in connection with a product, unless our 'Liability for products' cover is included on your policy schedule.

Legal defence costs

We'll cover your employee, partner or director for costs and expenses incurred by them, with our consent, to defend any criminal action brought against them in the course of their work for you, arising from an alleged contravention of the statutes as herein defined during the period of insurance, provided that:

- We won't cover any costs in the case of an appeal, unless a senior counsel approved by us has advised that the appeal should succeed.
- Such person isn't covered in respect of any fine or penalty imposed by any magistrate or judge, or any loss as a consequence.
- Our liability is limited to the amount that's stated on your policy schedule.

Such person will, as though he were you, observe, fulfil and be subject to the exclusions, and T's and C's, of this policy, in so far as they can apply.

*** Please note: If, at the time of an incident giving rise to a claim under this clause, cover is also provided under any other insurance, we're not liable for any costs except for any amount that you're liable for over and above the cover provided by the other insurance, and limited to the sum insured that's stated on your policy schedule.**

Liability by agreement

You're covered for liability that arises from:

- Any contract entered into with, or indemnity given to, Transnet, government or quasi-government departments, provincial administrations, municipalities and/or similar bodies covering the use of railway sidings or in respect of cartage (hazardous premises) agreements and/or agreements of a similar nature.
- The loss of, or damage to, property that belongs to Transnet while it's in your custody or control.
- Through, or in connection with, any vehicle, trailer, locomotive or rolling stock that belongs to Transnet while being used by you, or on your behalf, at any railway siding.

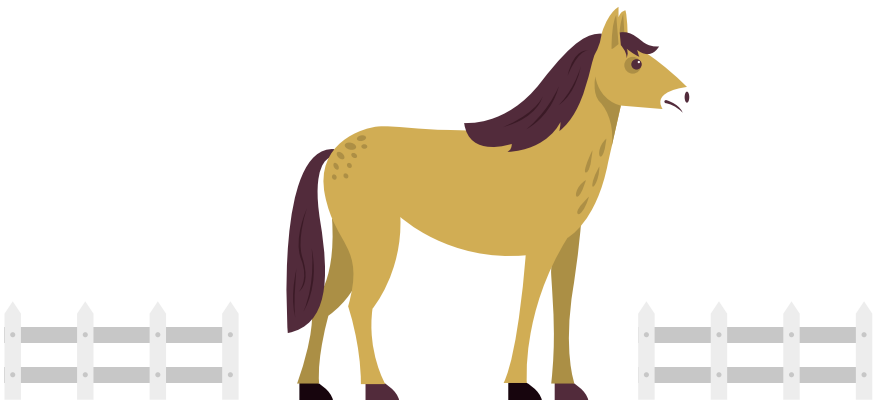
Livestock at shows and auctions: Excluding horses

You're covered for legal liability arising from displaying livestock and while such livestock is in your custody during an auction.

Security firms

You're covered for liability arising from any security firm that's contracted by you to protect your insured property, if you become legally liable for the acts or omissions of the employees of the security firm in the course of this employment, as if they were your employees. Our liability is limited to the sum insured that's stated on your policy schedule.

If, at the time of an incident that gives rise to a claim, the security firm is entitled to cover for the incident under any other policy, we're not liable to make any payment except in respect of any amount above the amount that's payable under the other policy.



Spread of fire

You're covered for damage or bodily injury caused by the spreading of a veld or forest fire, in terms of 1 of the following 3 options. Our liability is limited to the sum insured that's stated on your policy schedule for:

- Spread of fire, excluding spread to forests, other plantations and sugar cane fields.
- Spread of fire, including spread to forests, other plantations and sugar cane fields.
- Spread of fire, excluding spread to forests and other plantations but including spread to sugar cane fields.



Please note:

- **You must comply with all applicable legislation.**
- **You must take all reasonable steps to prevent fire on your property from spreading.**

Tenants' liability

The exclusions regarding:

- The ownership, possession or use by you or on your behalf, of any mechanically propelled vehicles.
- Damage to property belonging to you won't apply to premises occupied by you as tenant (but not as the owner) thereof.

Tools of trade

You're covered for liability arising from the operation of any mechanically propelled vehicle that you own or use, or that's used owned or used on your behalf, as well as from any plant that forms part of such vehicle or is attached thereto, provided that we're not liable if:

- Such liability falls within any form of motor insurance or compulsory third party insurance legislation, whether or not such insurance is in force or has been effected.
- You have any other form of motor insurance that covers such incidents.

Unattached trailers

You're covered for liability arising from a trailer that was attached to a mechanically propelled vehicle that you own or use, or that's used owned or used on your behalf, but which became unintentionally unattached, provided that we're not liable if:

- The incident would, but for the existence of this section, be covered by any other King Price policy.
- Such liability falls within any form of compulsory third party insurance legislation, whether or not such insurance is in force or has been effected.

Wrongful arrest and defamation

You're covered for damages:

- Resulting from wrongful arrest (including assault in connection with such wrongful arrest).
- In respect of defamation.



Please note: Our liability is limited to R250,000 in any 1 annual period of insurance.

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Public and personal liability' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Commercial hunting and game viewing activities

You're covered for liability arising from commercial hunting and game-viewing activities, provided that:

- No alcohol is consumed during hunting activities.
- Clients participating in game-viewing activities must at all times be accompanied by you, or by a guide, employee or other person delegated by you.
- Firing zones must be clearly demarcated and explained to hunting groups/hunters/clients before any hunting activities start.

*** Please note:**

- **All correspondence, notices and disclaimers must be conducted and displayed in at least 2 of SA's official languages and, if a client, hunter, guest or other participating party requests an interpreter, 1 must be made available. Such disclaimer must be clearly displayed at the entrance to your premises.**
- **Your indemnity/disclaimer wording must be approved by, and lodged with, us.**
- **The indemnity/disclaimer between you and your clients must be signed by both parties and placed on record before any commercial hunting or game viewing activities.**
- **Under no circumstances may any firearms be aimed at fellow hunters, clients or any other people.**

Dam walls

You're covered for liability arising from an insured dam wall breaking or overflowing. What we'll pay includes any legal costs recoverable from you by claimants, and all other costs and expenses incurred with our consent, for any 1 incident or series of incidents with 1 original cause or during any 1 annual period of insurance. Our liability is limited to the sum insured that's stated on your policy schedule.

Defective workmanship

You're covered for legal costs recoverable from you by claimants, and all other costs and expenses incurred with our consent, for liability due to defective workmanship, which arises from any 1 incident or series of incidents with 1 original cause, during any 1 annual period of insurance, limited to the sum insured that's stated on your policy schedule.

You're not covered for:

- The cost of rectifying or recalling defective work.
- Liability arising from inefficacy of work or work that doesn't produce the result anticipated or claimed.
- Liability that arises before handing over such work.
- Liability that arises from defective design.
- Liability that arises from any work on any aircraft or part thereof.

*** Please note:**

- **If a client requires 'shooting in' or adjustment/s to any firearm/s this must be done under your control or the control of your guide, employee or delegated person.**
- **You must at all times comply with the requirements of all relevant acts, ordinances and regulations.**

Employer's liability

You're covered for damages that you're legally liable to pay as the result of the death or illness of, or bodily injury to, any person who's employed under a contract of service or apprenticeship with you.

Provided that the incident occurs:

- In the course of, and in connection with, the person's employment with you.
- Within South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi or Mozambique.
- On or after the retroactive date that's stated on your policy schedule, and which results in a claim first being made against you in writing, during your period of cover.



Please note: You're covered, inclusive of legal costs and associated expenses, to the sum insured that's stated on your policy schedule.

You're not covered for:

- Liability that's assumed by you by agreement, unless you would've been liable to the same extent had the agreement not been entered into.
- Liability for disease or impairment attributable to a gradually-operating cause that doesn't arise from a sudden and identifiable accident or incident.
- Fines, penalties or punitive damages.
- Damages in respect of judgments delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within South Africa, Namibia, Botswana, Lesotho or Swaziland.
- Expenses for litigation that are recovered from you by any claimant, but which aren't incurred in, or recoverable from, the circumstances described above.
- Any claim arising from an incident that's known to you but not disclosed to us, and which isn't reported to us before this insurance starts.
- Any claim (in the event of cancellation or non-renewal of this section) that's not first made in writing against you within the 48-month period (or extended period in respect of minors).
- Death, injury, illness or liability directly or indirectly caused by, related to, or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power.

EU liability: Optional cover: Products

You're covered for injury and damage that results from goods or products that you export to any European Union (EU) or European Free Trade Association (EFTA) country in respect of judgments delivered in the first instance in courts of the EU or EFTA.

Provided that you:

- Implement and maintain a system in terms of which these goods or products are clearly identified by batch number, serial number, date stamp, or similar.
- Record the date on which the goods or products were first put into circulation, and keep records for at least 10 years from such date.
- Make such information, and all supporting documentation, available to us or an agent appointed by us, any time that we ask.

Extended reporting

You may extend the period in which you're required to report an incident that may lead to a claim, for a period to be agreed but not longer than 36 months, provided that:

- You pay an additional premium.
- This option may only be selected by you if we cancel or refuse to renew your 'Public and employer's liability' cover, and must be exercised by you in writing within 30 days of such cancellation or non-renewal. Once exercised, this option can't be cancelled either by you or by us.
- You don't have other insurance that's similar in scope and cover to this section.
- We're only liable for insured incidents that occur after the retroactive date but before the date of cancellation or non-renewal.
- Claims first made against you, or incidents reported by you, during the extended reporting period will be treated as if they were first made or reported on the day before the cancellation or non-renewal.
- The total amount payable by us for claims made, or incidents reported, during an extended reporting period won't increase the sum insured that's applicable on the day before the cancellation or non-renewal.

*** Please note: You're not covered for claims that arise from an incident that's reported during the extended reporting period, which are first made against you in writing more than 48 months after the day before cancellation or non-renewal. If the claimant is a minor, this 48-month period is extended until 12 months after the claimant attains majority.**

Fire extinguishing charges

You're covered for costs relating to extinguishing and fighting a fire (including water-bombing) in addition to any other payment that we may be liable for in terms of your 'Public and employer's liability' cover, provided that you're legally liable for such costs and the insured property was in danger from the fire.



Please note

- **Our liability is limited to R500,000 or the sum insured that's stated on your policy schedule, per claim.**
- **Our liability includes the reasonable costs and expenses that you're legally liable to pay for a spotter plane that belongs to any organisation contracted to the Fire Protection Association of SA (FPASA) and that's requested by an FPASA fire protection officer to spot a fire or guide a water-bombing helicopter or plane. Our liability in this respect is limited to R25,000 per incident or during an annual period of insurance.**

Inefficacy

You're covered for claims made against you for loss and damage, that you're legally liable to pay, as a result of inefficacy of products that you produce.

'Inefficacy' means that a product:

- Doesn't measure up as expected.
- Is unfit to be used.



Please note: Our liability is limited to R100,000 for any 1 incident or series of incidents with 1 original cause, and R500,000 for any 1 annual period of insurance.

Products

You're covered for an insured incident that happens elsewhere than at your business premises but within a territory that's stated on your policy schedule, and which is caused by any product that's sold or supplied by you in connection with your business, including incorrect delivery and the delivery of incorrect goods.

Our liability, inclusive of any legal costs recoverable from you by claimants, and all other costs and expenses incurred with our consent for any 1 incident or series of incidents with 1 original cause, or during any 1 annual period of insurance, is limited to the sum insured that's stated on your policy schedule.

You're not covered for:

- The cost of repairing, altering, recalling, reconditioning or replacing the product that caused the injury or damage, or part thereof. 'Replacing' includes any credit or refund granted, and any alternative product that's provided by you or on your behalf, in lieu of replacing the defective product.
- The cost of demolishing, breaking out, dismantling, delivering, rebuilding, supplying and installing the product, and any other property essential to such repair, alteration or replacement, unless physically damaged by the product.
- Liability arising from the failure of any product, or any part thereof, to fulfil its intended function or to perform as specified, warranted or guaranteed. However, you're covered for consequential injury or damage in this regard.
- Liability arising from products that are intended to be installed in or form part of, or that form part of, an aircraft.
- Injury or damage that happens in the United States of America or Canada, which is caused by, through or in connection with, any products sold or supplied by you, or sold or supplied on your orders, if you know that these products have been exported to the United States of America or Canada by you or on your behalf.
- Any defect in any product, or any part thereof, that you knew about before the inception of this cover.

Property belonging to employees and visitors

You're covered for property that belongs to you, your directors and employees, and any visitors to your premises, provided that:

- Our liability in respect of property that belongs to any visitor or guest is limited to R50,000.
- Our liability in respect of property that belongs to you and your employees is limited to R10,000.

*** Please note: Our liability includes legal costs recoverable from you by claimants and all other costs and expenses incurred with our consent for any 1 incident or series of incidents with 1 original cause or source.**

Warehousemen

You're covered for legal liability that arises from gross negligence by your:

- Cold storage operators.
- Fruit packers.
- Fruit graders.
- Warehousemen.
- Wine cellar operators, wine makers and or wine bottlers.

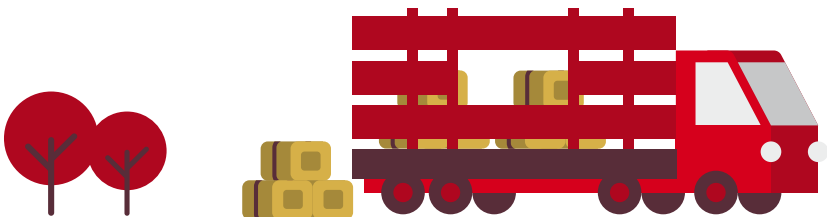
Provided that:

- Every client or organisation of yours must sign a standard contract in respect of deliveries that lead to you storing, processing or maintaining any third party property.
- Property is only accepted by you for storage, processing or maintenance if the third party requesting storage, processing or maintenance has agreed to the T's and C's of such standard contract by signing and dating the T's and C's.
- A copy of these T's and C's is lodged with us and isn't changed in any way without our written approval.
- If a claim arises in respect of third party property already in your custody or control at the inception date of your 'Warehousemen' cover, then the onus is on you to prove that the damage being claimed for occurred after the inception date.
- At all times, you must visibly display a disclaimer of liability at your premises.

You're not covered for loss or damage to third party property that's due to any insured or insurable peril, or that's insurable under any machinery breakdown, deterioration of stock following machinery breakdown, or loss of income/profit following machinery breakdown policy, whether such cover is incorporated into your King Price agri policy or not.



Please note: For every claim under 'Warehousemen' you're liable for the first 10%, with a minimum of R5,000, or the amount that's stated on your policy schedule, whichever is greater.



What's NOT covered by the king

* Please note: All of the below are applicable to 'A. Claims made basis' and 'B. Claims incurred basis'.

You're not covered for loss or damage under 'Public liability' cover due to:

- Liability that arises from injury to your employees or any person under apprenticeship to you, in the course of their employment or apprenticeship with you.
- Damage to:
 - Property that belongs to you or your employees, or is in your or their custody or control. This exclusion doesn't apply to premises that are temporarily occupied by you to work in, or their contents, but you're only covered if such damage results directly from work done by you or your employee.
 - A part of any property that you are, or have been, working on, if the damage is the direct result of that work.
 - Any underground cables, pipes and conduits, that's caused while digging trenches.
- Injury or damage that's directly or indirectly caused by, through, or in connection with:
 - Any advice or treatment of a professional nature (other than incidental first aid treatment) that's given or administered by you or at your direction.
 - The ownership, possession or use by you, or on your behalf, of any mechanically-propelled vehicle (other than a pedal cycle or a lawnmower), trailer, watercraft, locomotive or rolling stock. This exclusion doesn't apply to an injury or damage that's caused, or arises in connection with, the loading or unloading of a vehicle, where the liability for the injury or damage isn't covered by any other insurance.
 - An aircraft, including the refuelling of an aircraft, the ownership, possession, maintenance, operation or use of an aircraft or an airline, and the ownership, hiring or leasing of any airport, airstrip or helicopter pad. This exclusion doesn't apply to model aircraft.
 - Goods or products (including containers) that are sold or supplied by you, if the injury or damage occurs elsewhere than on your premises. This exclusion doesn't apply if you have our optional liability cover for products.
- Injury or damage that occurs after finishing and handing over any work and that's directly or indirectly caused by, through, or in connection with, any defect, error in, or omission from, the work.
- Any incident that's known to you but not disclosed to us, and which occurred before this 'Liability' cover started.

- Damage that's caused by vibration, or the removal or weakening of, or interference with, support to any land, building or structure.
- Assumed by you, by agreement, unless you would have been liable to the same extent, had the agreement not been entered into.
- Fines, penalties, punitive, exemplary or vindictive damages.
- Damages in respect of judgments delivered or obtained in the court of competent jurisdiction within South Africa, Namibia, Botswana, Lesotho, Mozambique, Swaziland and Malawi, including any costs and expenses of litigation recovered by any claimant from you, which aren't incurred or recoverable in these areas.
- Any claim arising from, based on or in connection with unlawful competition (including trade mark, trade name, domain name or advertising infringement), unfair business practices, abuse of monopoly power, cartel activities or in any way relating to any breach of a provision of the Competition Act No. 89 of 1998 as amended, or any similar provision, act or regulation that may be in force in any jurisdiction or country in which the liability arose.
- Any liability for the loss of use of property that arises from, or is caused by, pollution, contamination or seepage, including the cost of neutralising or cleaning up the pollution. This exclusion won't apply to any claims arising from a sudden, unintended and unforeseen incident, unless specifically excluded on your policy schedule.
- Injury, damage to property, or liability that's directly or indirectly caused by, related to, or in consequence of, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power.
- Liability relating to injury or damage that's directly or indirectly caused by, in connection with, arises from, or is attributable to:
 - Explosives or the explosion of any boiler.
 - Flood, including burst or overflowing dam walls.
 - Fire or explosion
- Claims for compensation and legal costs and expenses in respect of death, injury or illness due to a gradually-working cause that's not the result of a sudden and identifiable accident or event.
- The ownership or occupation of any land or building, if this is extended to be included under a buildings policy.

Machinery breakdown



In a nutshell...

Machines are an integral part of any manufacturing or production process. Without them, you'll find it hard to be productive if this is the business you're in. Luckily, King Price can fix you up with machinery breakdown cover that'll have you going again in no time at all. Our machinery breakdown insurance provides cover for unforeseen and sudden damage to the insured machinery on your premises.

What's covered by the king

Damage to property

You're covered for unforeseen and sudden fortuitous physical damage to the insured property, for its replacement value, market value or agreed value, whilst on the premises, from any cause not specifically excluded.

The damage must occur while the property is:

- At work or at rest.
- Being dismantled or subsequently re-erected for the purpose of cleaning, inspection, repair, overhaul, removal to another position within the premises, or in the course of these operations.

The damage must be caused by, but isn't restricted to:

- Defects in casting or material.
- Faulty design.
- Faults at workshop or in erection.
- Bad workmanship, lack of skill or carelessness.
- Shortage of water in boilers.
- Physical explosion.
- Tearing apart on account of centrifugal force.
- Short circuit.
- Any other cause not specifically excluded.

Provided that this cover will only apply to the insured property after successful completion of the performance acceptance tests, whether the property is:

- At work or rest.
- Being dismantled for the purpose of cleaning or overhauling, or in the course of the aforesaid operations themselves.
- Being shifted within the premises.
- Being subsequently re-erected.

What's NOT covered by the king

You're not covered for:

- Direct or indirect loss of, or damage to:
 - Exchangeable tools (for example dies, moulds or engraved cylinders).
 - Parts that by their use or nature suffer a high rate of wear and tear (for example, but not limited to, refractory linings or crushing hammers and saw blades).
 - Objects made of glass, belts, ropes, wires, rubber tyres, and operating media (for example lubricants, fuels or catalysts).
- Loss or damage caused by incidents as covered under the king's 'Fire' section.
- Loss or damage for which a supplier, contractor or repairer is responsible, either by law or under contract.
- Loss or damage caused directly or indirectly by any faults or defects which you had knowledge of at the time of commencement of this section, whether these faults or defects were known to us or not.
- Loss or damage as a direct consequence of the continual influence of operation (for example, but not limited to, wear and tear, cavitation, erosion, corrosion, rust or boiler scale).
- Damage resulting from the misapplication of tools or from experiment, overhauls or tests requiring the imposition of abnormal conditions.



Please note: If parts or tools are damaged as a result of damage to other parts of your insured machinery, you're covered for the residual value of such parts or tools.

By 'market value' we mean

This means the current-day purchase price of used property of equal performance or capacity and of similar condition to the property that's lost or damaged. Where no similar property is available, market value is calculated by deducting from the current new replacement value of the nearest equivalent property, an amount representing:

- 20% for the first year after the date of purchase.
- 10% per year for each succeeding year.

This is subject to a minimum indemnity of 40% of the current new replacement value of the nearest equivalent property.

By 'new property insured' we mean

New property means property purchased no more than 3 years before an insured incident. Upgrades, enhancements, as well as the age of the property, will be taken into consideration to determine the covered amount.

By 'partial loss' we mean

If the property insured suffers damage that can be repaired, the amount payable will be calculated based on the expenses incurred to restore the damaged property to its former working condition, provided that:

- The value of damaged parts that can be used will be deducted.
- The costs of any alteration, addition, improvement or overhaul carried out at the time of repair, aren't recoverable under this section.
- If, without our consent, necessary temporary repairs are carried out by you in the interests of safety or to minimise further loss or damage to the property, the cost of temporary repairs will be borne by us. If such temporary repairs aggravate the loss or cause additional loss or damage to the property, then any additional costs so incurred, or consequences arising from these repairs, will be for your account.
- If damage is restricted to a part or parts of an insured item, we're not liable for an amount greater than the value of such part/s.

*** Please note: If the repairs are executed at a workshop owned by you, we'll pay the reasonable costs of materials and wages incurred for the purposes of the repairs, plus a reasonable percentage to cover overhead charges.**

By 'total loss' we mean

New property that's totally lost or destroyed

The amount payable will be calculated based on the cost of replacing or reinstating with property on the same site of equal performance or capacity, or having the nearest equivalent performance or capacity, provided that:

- The work of replacement or reinstatement (which may be carried out upon another site subject to our liability not being increased) must commence and be carried out within a reasonable time.
- We'll only be liable for payment once expenditure has been incurred by you in replacing or reinstating the property.

Property that isn't new or isn't totally lost or destroyed

The amount payable will be calculated based on the market value of the insured property immediately before the loss or damage. At our option, property will be regarded as totally destroyed if the cost of a partial loss is equal to, or exceeds, its market value immediately before the damage.

Our T's and C's

Additional cover

The additional cover provided under this section is subject to the sums insured, as noted on your policy schedule opposite the applicable items and, where appropriate, include dismantling, re-erection, transport, removal of damaged insured property and, where applicable, import duties and VAT.

Architects and other professional fees

Professional fees required for the reinstatement or replacement of the insured property, limited to 25% of the sum insured that's stated on your policy schedule.

Average

If the property is collectively of greater value than its sum insured, then you're considered as being your own insurer for the difference, and you'll bear a rateable share of the loss accordingly. Every item, if more than 1, will be separately subject to this condition.

Capital additions

This clause covers alterations, additions and improvements to the insured property for an amount not exceeding 25% of the sum insured. You must please advise us of such alterations, additions and improvements as soon as possible, to be covered for them.

Clearing costs

This covers the reasonable and necessary costs for the demolition or dismantling of the property, removal of debris, erecting and maintaining hoardings and other similar structures required during demolition, dismantling, debris removal and reconstruction, to a maximum of 15% of the claimed amount.

Express delivery and overtime

The reasonable and necessary additional costs for express delivery, airfreight, overtime, and Sunday and holiday rates of wages payable for the repairs or replacement. The maximum amount we'll pay is 50% of the amount which the repair or replacement would've cost, if these additional costs hadn't been incurred.

Manufacturer's specifications

You must, at all times, fully observe:

- The manufacturer's instructions for the operation, inspection and maintenance of the insured property.
- Government regulations.
- Statutory regulations.
- Municipal regulations.
- All other binding regulations in force concerning the operation and maintenance of the insured property.

Operation of damaged property

Your cover will cease if the insured property is kept in operation after a claim, without being repaired to our satisfaction, or if temporary repairs are carried out without our consent.

Service and maintenance records

All insured machinery must be kept in a sound working order, and service and maintenance records must be kept.



Machinery breakdown: Business interruption



In a nutshell...

All businesses rely on some form of equipment and most insurers cover this. However, some insurers forget to cover the financial loss that businesses can suffer if this machinery breaks down and your business activities are interrupted. With the king's cover, your gross profit, gross rentals and increase in cost of working are insured... Just as long as the machinery that breaks down is also insured with us.

Choice of cover

Your choice, our pleasure

Under this section you can choose to cover:

A. Gross profit:

- Difference basis
- Additions basis

B. Gross rentals

C. Additional increase in cost of working

What's covered by the king

Financial loss

You're covered for your financial loss due to the interruption of or interference with your business activities, following an incident causing loss or damage to any machinery that's:

- Covered by the king's 'Machinery breakdown' section.
- Noted on your 'Machinery breakdown' policy schedule.
- Used by you at the premises, for the purpose of the business.

By 'incident' we mean

The unforeseen and sudden, physical damage to the machinery described in your 'Machinery breakdown' schedule, from any cause that's covered under the king's 'Machinery breakdown' insurance.

By 'gross profit' we mean

Where you sell or deliver goods, or render a service in the course of your business:

- You're covered for the amount by which the rate of gross profit, which you earned in the previous financial year on your standard turnover, is reduced as a result of an insured incident.
- Your standard turnover is the turnover you make in the 12 months immediately before an insured incident occurs. If you haven't yet been in business for 12 months before an insured incident occurs, we'll use the number of months you've been in business.
- Adjustments to your standard turnover to provide for trends, variations and other circumstances that would've affected your business before or after, but for the insured incident, will be made.
- We'll also take into account that a reduction in your standard turnover can be postponed, or that your standard turnover can be maintained, from using accumulated stock or the proceeds of the sale of salvage.
- At premises other than the premises noted on your policy schedule, for the benefit of your business either by yourself or by others on your behalf, the money paid or payable for these sales or services will be considered in arriving at the turnover.

Where you process or manufacture goods in the course of your business:

- You're covered for the amount by which the rate of gross profit, which you earned in the previous financial year on your standard output, is reduced as a result of an insured incident.
- Your standard output is the sale or transfer value, as shown in your books, of the goods processed or manufactured in the 12 months immediately before an insured incident occurs. If you haven't yet been in business for 12 months before an insured incident occurs, we'll use the number of months you've been in business.
- Adjustments to your standard output to provide for trends, variations and other circumstances that would've affected your business before or after, but for the insured incident, will be made.
- If goods are processed or manufactured at premises other than the premises noted on your policy schedule, for the benefit of your business either by yourself or by others on your behalf, the sale or transfer value of these goods will be considered in arriving at the output.

By 'net profit' we mean

The net trading profit (exclusive of all capital receipts and accretions and all outlay properly chargeable to capital) resulting from your business at your insured premises, after due provision has been made for all standing and other charges including depreciation, but before the deduction of any taxation chargeable on profits.

By 'insured standing charges' we mean

As specified on your policy schedule, the words and expressions used shall have the meaning usually given to them in your books of accountancy.

A. Gross profit: Difference basis

The amount by which the sum of the turnover and the amount of the closing stock is less than the sum of the amount of the opening stock and the amount of the uninsured costs. The amount of the opening and closing stocks will be calculated in accordance with your normal accountancy methods, due provision being made for depreciation.

The cover under this section is limited to loss of gross profit due to a reduction in turnover and an increase in cost of working, and the amount payable as indemnity will be:

- In respect of reduction in turnover, the sum produced by applying the rate of gross profit to the amount by which the turnover during the period will, in consequence of the damage, fall short of the standard turnover.
- In respect of increase in cost of working, the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in turnover which, but for that expenditure, would've taken place during the indemnity period in consequence of the damage, but not exceeding the sum produced by applying the rate of gross profit to the amount of the reduction thereby avoided.
- Less any sum saved during the indemnity period, in respect of such of the charges and expenses of the business payable out of gross profit as may cease or be reduced in consequence of the damage, provided that the amount payable shall be proportionately reduced if the sum insured in respect of gross profit is less than the sum produced by applying the rate of gross profit to the annual turnover if the maximum indemnity period is 12 months or less, or the appropriate multiple of the annual turnover if the maximum indemnity period exceeds 12 months.

A. Gross profit: Additions basis

The sum produced by adding to the net profit the amount of the insured standing charges or, if there's no net profit, the amount of the insured standing charges less such proportion of any net trading loss as the amount of the insured standing charges bears to all the standing charges of the business.

The cover under this section is limited to loss of gross profit due to a reduction in turnover and an increase in cost of working, and the amount payable as indemnity will be:

- In respect of reduction in turnover, the sum produced by applying the rate of gross profit to the amount by which the turnover during the indemnity period shall, in consequence of the damage, fall short of the standard turnover.
- In respect of increase in cost of working, the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in turnover which, but for that expenditure, would have taken place during the indemnity period in consequence of the damage, but not exceeding the sum produced by applying the rate of gross profit to the amount of the reduction thereby avoided.
- Less any sum saved during the indemnity period, in respect of such of the insured standing charges as may cease or be reduced in consequence of the damage, provided that the amount payable shall be proportionately reduced if the sum insured in respect of gross profit is less than the sum produced by applying the rate of gross profit to the annual turnover, where the maximum indemnity period is 12 months or less, or the appropriate multiple of the annual turnover if the maximum indemnity period exceeds 12 months. If any standing charges of the business are not insured under this section, then in computing the amount recoverable hereunder as increase in cost of working, that proportion only of the additional expenditure will be brought into account which the sum of the net profit and the insured standing charges bears to the sum of the net profit and all the standing charges.





Please note:

- **You're covered for the insured period that you've chosen and that's been noted on your policy schedule.**
- **You'll be covered to the maximum sum insured that you've chosen and that's noted on your policy schedule, unless stated otherwise. The sum insured you choose must be sufficient to cover your potential loss. You're encouraged to seek advice from us or your broker when choosing this amount.**
- **The amount we pay will be reduced by any amount for charges or expenses you saved or didn't pay out of your revenue as a result of the insured incident.**
- **If you trade at branches (including departments or divisions) and financial information can be determined independently for each branch, then this cover will apply separately to each branch.**
- **For the purposes of average, where applicable, if the sum insured that you've chosen is less than the total of the revenue of all branches, then the amount we pay will be proportionately reduced, even though other branches haven't been affected by the insured incident.**

B. Gross rentals

The insurance under this item is limited to loss of gross rentals and an increase in cost of working. The amount payable as indemnity will be:

- In respect of loss of gross rentals, the amount by which the gross rentals during the indemnity period will, in consequence of the damage, fall short of the standard gross rentals.
- In respect of increase in cost of working, the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the loss of gross rentals, which but for that expenditure, would have taken place during the indemnity period in consequence of the damage, but not exceeding the amount of the loss of gross rentals thereby avoided.
- Less any sum saved during the indemnity period in respect of such of the charges and expenses of the business payable out of gross rentals as may cease or be reduced in consequence of the damage, provided that the amount payable will be proportionately reduced if the sum insured in respect of gross rentals is less than the annual gross rentals, where the maximum indemnity period is 12 months or less, or the appropriate multiple of the annual gross rentals if the maximum indemnity period exceeds 12 months.

C. Additional increase in cost of working

The insurance under this item is limited to reasonable additional expenditure (not recoverable under other items) that's incurred with our consent, during the indemnity period, in consequence of the damage, for the purpose of maintaining the normal operation of the business.

- * **Please note:**
- **You're covered for the insured period that you've chosen and that's been noted on your policy schedule.**
 - **You'll be covered to the maximum sum insured that you've chosen and that's noted on your policy schedule, unless stated otherwise. The insured amount you choose must be sufficient to cover your potential loss. You're encouraged to seek advice from us or your broker when choosing this amount.**
 - **The amount we pay will be reduced by any amount for charges or expenses you saved or didn't pay out of your revenue as a result of the insured incident.**

What's NOT covered by the king

You're not covered for:

- Direct or indirect loss of, or damage to:
 - Exchangeable tools (e.g. dies, moulds or engraved cylinders).
 - Parts that, by their use or nature, suffer a high rate of wear and tear (e.g. but not limited to, refractory linings and crushing hammers).
 - Objects made of glass, belts, ropes, wires, rubber tyres, and operating media, e.g. lubricants, fuels or catalysts).
- Loss or damage caused by incidents that are covered under the king's 'Fire' section.
- Loss or damage for which a supplier, contractor or repairer is responsible, either by law or under contract. If we allege that, by reason of this provision, any loss or claim is not covered by this section, the burden of proving the contrary will rest on you.
- Loss or damage caused directly or indirectly by any faults or defects that you had knowledge of at the time of commencement of this section, whether these faults or defects were known to us or not.
- Loss or damage as a direct result of the continual influence of operation (e.g. but not limited to, wear and tear, cavitation, erosion, corrosion, rust or boiler scale).
- Damage resulting from the misapplication of tools or from experiment, overhauls or tests requiring the imposition of abnormal conditions.

- Shortage, destruction, deterioration of, or damage to, raw materials, semi-finished or finished products or other materials required for proper operation, even if there is, or may be, a consequence of material damage to an item described in the list under the heading 'List of machinery and plant' on your policy schedule for this section.
- Any restrictions on reconstruction or operation imposed by any public authority.
- Repairing or replacing destroyed or damaged machinery, if you don't have sufficient capital.
- Loss of, or damage to, machinery, mechanical installations and their additional installations or other items, which aren't described in the list under the heading 'List of machinery and plant' on your policy schedule for this section, even if there is, or may be, a consequence of material damage to an item described in this list.
- Loss of business due to causes such as suspension, lapse or cancellation of a lease, licence or order, which happens after machinery and plant affected by an incident is again in operating condition and the business could've been resumed if the lease, licence or order hadn't been suspended, lapsed or cancelled.
- We're not liable under this section in respect of the prolonging of any period of interruption of, or interference with, the business resulting directly or indirectly from the operation of:
 - Any gazetted law of South Africa, including any exchange control regulation directed against any other country.
 - Any law of a foreign country or international law directed against South Africa.
 - Any economic sanctions, conventions, trade embargoes, boycotts, strikes or actions directed against South Africa, other than occurring within the borders of South Africa.



Please note: If we allege that any of the above clauses are applicable, the burden of proving the contrary will rest on you to prove your claim.

Our T's and C's

Accumulation of stock

In assessing any loss, we'll take an equitable allowance into account if any shortage in turnover due to an incident is postponed by reason of turnover being temporarily maintained from accumulated stock of finished goods in warehouses or depots during the period of cover. Any additional expenditure incurred in replacing such stock will be regarded as increase in cost of working, as defined.

Additions, alterations and improvements

You're not covered in respect of any part of an interruption or interference due to additions, alterations or improvements being effected to the damaged item when repaired. The period of cover will exclude any time deducted by virtue of this clause.

Department clause

If the business is conducted in departments (the independent trading results of which are ascertainable), cover will apply separately to each department affected by the incident, except that if the sum insured for the said item is less than the aggregate of the sums produced by applying the rate of gross profit for each department of the business (whether affected by the incident or not) to the relative annual turnover thereof, the amount payable will be proportionately reduced.

Indemnity period

The period during which the results of the business shall be affected in consequence of an incident, beginning the number of hours/days shown on your policy schedule after the incident, and ending not later than the expiry of the period shown on your policy schedule after such incident.

Please note: Cover under this section will cease if the business is wound up or carried on by a liquidator or judicial manager, or is permanently discontinued, except with our written agreement.

*** Please note: Cover under this section will cease if the business is wound up or carried on by a liquidator or judicial manager, or is permanently discontinued, except with our written agreement.**

Premium rebate

In the event of the gross profit earned during the accounting period of 12 months (most nearly concurrent with any period of insurance as certified by your professional accountants) being less than the sum insured, a pro rata return of premium, not exceeding 50% of the premium paid, will be made in respect of the difference. Where the indemnity period exceeds 12 months, the amount of gross profit will, for the purpose of this calculation, be adjusted in the proportion which the indemnity period bears to 12 months.

Professional accounts report

Any particulars or details (contained in your books of account, or other business books or documents) that may be required by us for the purpose of investigating or verifying any claim may be produced by professional accountants, if they're regularly acting as such for you at the time, and their report will be considered prima facie evidence of the particulars and details to which the report relates.

Reinstatement of loss

The sum insured won't be reduced by the amount of any loss, but you'll pay an additional premium on the amount of such loss pro rata from the date of the incident to the anniversary of the cover.

Sales and services

If, during the period of insurance, goods are sold or services are rendered elsewhere than at the premises for the benefit of the business either by you or by others on your behalf, the money paid or payable in respect of such sales or services will be brought into account in arriving at the turnover during the period of cover.

Standby machinery

You warrant that any item of plant or machinery insured, against which the word 'Standby' appears on your policy schedule, will be maintained as standby machinery available for immediate use in the event of the failure of the plant or machinery to which it's a standby.



Machinery breakdown: Deterioration of stock



In a nutshell...

With King Price, you won't have any shortage of cover for what happens when the lights go out. You can trust us to be reliable when it comes to protecting your business in the event of goods deterioration due to certain unplanned incidents.

What's covered by the king

Deterioration of goods

You're covered for the deterioration of the goods described on your policy schedule, inside the refrigeration chamber/s at your premises, from any incident not specifically excluded, resulting from the:

- Unforeseen and sudden, fortuitous physical damage to the insured property that's stated on your policy schedule.
- Contamination by refrigerant, as a result of physical damage to the refrigeration installation.
- Sudden and unforeseen interruption of the public power supply at the terminal ends of the supply authorities' service feeders at the premises.

You're covered under this section, provided that:

- The refrigeration machinery is covered under our 'Machinery breakdown' section.
- The insured refrigeration machinery is connected to an automatic alarm system in an attended location.
- The stock isn't stored in 'controlled atmosphere' chambers.
- The goods are stored in the refrigeration chambers at the time of the loss or damage.
- You maintain daily stock records in which the type, quantity and value of the goods stored, and the beginning and end of the storage period, are entered separately for each refrigeration chamber.
- A firm arrangement is made for competent specialists to maintain and adjust the machinery at regular intervals, or for the machinery to be maintained by your own maintenance personnel.
- Written records of inspections and repairs are kept.

Optional cover

Cover more. Pay a little more

You may choose to add the following option to your basic 'Machinery breakdown: Deterioration of stock' cover. If so, it will only be covered if it's separately noted on your policy schedule and an additional premium is paid.

Contamination and pollution of wine stock

You're covered for the sudden and accidental pollution of wine (including packaging) arising from:

- Destruction on the grounds of health hazard or any order of government or local authority.
- Sudden and unforeseen electrical and/or mechanical damage to the controlled environment system.
- Malfunction of the controlled environment system.
- Escape of refrigerant or contamination of the property insured.
- Failure of the supply of electricity.
- Error and/or omission of any of your employees.
- Failure of the refrigeration units or cold stores to operate at their normal efficiency.

Provided that:

- The maximum amount we'll pay is noted on your policy schedule.
- We're not liable for consequential loss or liability due to, or arising from, the deterioration or putrefaction of goods.



Please note: For the purpose of this cover, the basis of valuation in respect of wine is deemed to be the selling price.

What's NOT covered by the king

Improper storage and damaged packaging

You're not covered for loss arising directly or indirectly from improper storage, damage to packing material, insufficient circulation of air, or non-uniformity of temperature.

Deterioration or putrefication

You're not covered for the deterioration or putrefaction of stock in the cold chamber of any deep freeze unit that's due to a rise or fall in temperature as a result of:

- The exercise of its power by an authority that legally supplies electricity to withhold or restrict supply.
- Damage that's covered by any other section of this policy, or by any other insurance policy.

*** Please note: We're not liable for the first R5,000 of each claim, and our liability is limited to R20,000 in any 1 incident.**

Incorrect storage temperature

Within the no-claim period that's noted on your policy schedule, you're not covered for the loss of goods in your refrigeration chambers due to deviation from the prescribed refrigeration temperature, unless:

- The deterioration is caused by contamination, as a result of leakage of refrigerant.
- The deterioration is caused by accidental freezing of goods.
- Fresh goods that haven't reached the prescribed refrigeration temperature are affected.

*** Please note: The no-claim period is the time period immediately following cessation of cooling during which, with the storage room left sealed, no deterioration takes place.**

Penalties, consequential loss and liability

You're not covered for penalties for delay, consequential loss or damage, or liability of any nature whatsoever.

Power supply interruption

You're not covered for a sudden and unforeseen interruption of the public power supply caused by:

- Load shedding.
- A deliberate act by you or any public supply authority.
- Drought or shortage of fuel at any power station.

Shrinkage, and inherent and natural causes

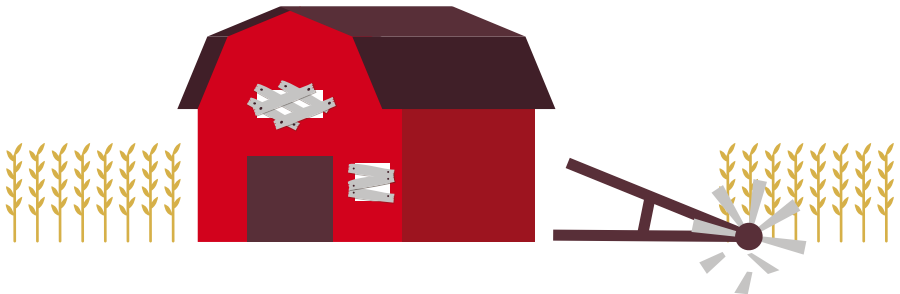
You're not covered for loss due to shrinkage, inherent defects or diseases, natural deterioration or natural putrefaction.

Temporary repairs

You're not covered for loss caused directly or indirectly by temporary repair carried out, without your consent, on the refrigeration machinery.

Willful acts

Loss or damage caused by your willful act, or willful negligence of your representatives.



Money



In a nutshell...

King Price covers you and your business in the unfortunate event of financial loss that's due to the loss of, or damage to, any money that's kept on your business premises or at your home.

By 'money' we mean

Money is your cash, bank and currency notes, cheques, postal orders, current negotiable postage and revenue, credit card vouchers and documents, certificates or other instruments of a negotiable nature. This includes money for which you're responsible.

What's covered by the king

If an incident that leads to the loss of, or damage to, money, occurs in South Africa, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe, Mozambique and Malawi (except if stated otherwise on your policy schedule) the maximum amount we'll pay won't exceed the sum insured that's stated on your policy schedule.

Locks and keys

You're covered for the cost of replacing locks and keys to any insured building or safe, following the disappearance of any key to such premises, or if you have good reason to believe that any unauthorised person may be in possession of a duplicate key.

*** Please note: Each claim will be limited to the sum insured that's stated on your policy schedule.**

Receptacles and clothing

You're covered for the loss of, or damage to:

- Any safe, strong room, strongbox, till, cash register, cash box or other receptacle for money, and any franking machines.
- Clothing and personal effects belonging to you or your principal, partner, director, member or employee, which is lost or damaged as a result of theft, or attempted theft, of money.



Please note: You're not covered for receptacles and clothing that are more specifically insured elsewhere. The maximum amount we'll pay is noted on your policy schedule.

Skeleton keys

You're covered for theft where access into the receptacle is gained by the use of a skeleton key or other similar device.

You'll:

- Not have cover if a duplicate key is used to gain access into the receptacle.
- Need to prove, to our satisfaction, that a skeleton key or device was used.



Please note: Your cover is limited to the sum insured that's stated on your policy schedule.

Our T's and C's

Our liability to you for the full payment of a claim for the theft of a cheque is conditional on you complying with the following provisions. If you don't comply with these provisions, your claim will be reduced by an amount equal to 25% of the loss.

Cheques drawn by you

A cheque must have been drawn and crossed exactly as provided for in the king's recommended example below, and the printed portion (as opposed to the written or typed portion) must have been printed by the bank itself or by a printer licensed to print cheques by the Automatic Clearing Bureau (ACB).

A cheque may only be posted using certified mail or mail with security that's equal, or superior, to certified mail.

Cheques drawn by someone else and received by you

A cheque must immediately be crossed and marked 'not negotiable' and 'not transferable' by you, as soon as you receive it and you're able to identify the drawer of the cheque and the amount from your records.

Cheques that you own, that are drawn by someone else and posted to you, but aren't received by you

This applies when a cheque has been drawn and crossed exactly in accordance with the king's recommended example below, and is posted to you by certified mail or mail with security that's equal, or superior, to certified mail, but isn't received by you.

The king's example of a cheque

The diagram shows a cheque from Banky MCBank with the following details and annotations:

- Bank Name:** Banky MCBank
- Crossing:** A diagonal line with the handwritten text "non negotiable" is drawn across the cheque.
- Transferability:** The words "NOT TRANSFERABLE" are printed on the cheque.
- Year:** The year "13052016" is printed in a grid format, with "D D M M Y Y Y Y" below it.
- Payee:** "Pay Dan Smith" is handwritten.
- Amount:** "Amount One Thousand Rand Only" is handwritten.
- Amount in Figures:** "R1000-00" is handwritten in a box.
- Signature:** A handwritten signature is present, with the text "AUTHORISED SIGNATURE" printed below it.
- Options:** "Or Order" and "Or Bearer" are printed, with "Or Bearer" crossed out.
- Annotations:**
 - Top-left box: "Provides additional remedies to the owner of the cheque." (points to the bank name)
 - Top-middle box: "General crossing requires payments to be made to a bank only." (points to the "non negotiable" crossing)
 - Top-right box: "Prohibits transfer of the cheque." (points to "NOT TRANSFERABLE")
 - Far-right box: "Cross out for added protection." (points to the crossed-out "Or Bearer")
 - Bottom-left box: "Leave no gaps." (points to the MICR line "012345 12345 00001245")
 - Bottom-middle box: "Use full correct name of payee." (points to "Dan Smith")
 - Bottom-right box: "Draw a line after name, amount in words and amount in figures to prevent inclusion of further detail." (points to the line after "One Thousand Rand Only")
 - Bottom-far-right box: "Leave no gaps." (points to the amount in figures "R1000-00")

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Money' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Personal accident

You're covered for the intentional or accidental, violent and visible, bodily injury to you (assault), or your principal, partner, director, member or employee, resulting from a theft or attempted theft of money, while the injured person is performing their duties of employment with you.

- Bodily injury includes any injury resulting from starvation, thirst or exposure to the elements where the injured person is a victim of theft or attempted theft.
- Where you, your principal, partner, director, member or employee can't be found as a direct consequence of the theft or attempted theft, we're satisfied that:
 - The missing person has sustained an injury covered by this section.
 - The injury has resulted in the death of the missing person. It'll be assumed, for the purposes of the claim, that the missing person is deceased, provided that if payment in respect of a claim is made and the missing person is later found alive, the money paid by us will be refunded by you.

We'll pay you, the injured person, or their estate, the amount set out in the table below, in the event that the injury results in an insured injury to that person within 24 months of the theft or attempted theft.





Please note:

- If an injury isn't specified in the table above, we may pay an amount that, at our sole discretion, is consistent with an injury in the table.
- Permanent, total loss of the use of a body part, in the above table, will be regarded as having lost that part.
- The maximum amount we'll pay is the sum insured that you've chosen, and which is stated on your policy schedule, plus any amount paid for a claim under items 3 and 4.
- The amount specified under item 3 will only be paid for the duration of the incapacity, and won't be paid for more than 52 weeks. Payments will stop as soon as the injury causing the incapacity has healed as far as is reasonably possible, even though a permanent disability may remain thereafter.
- Any amount paid under item 4 will be reduced by any amounts received under any workmen's compensation legislation.
- Cover will only apply to persons who are between the ages of 16 and 70 years of age at the time of the theft or attempted theft.
- If a person has made a claim under this section, the person will be required to agree to and undergo a medical examination and any treatment specified by us. We're not liable for any payment unless the person has done so to our satisfaction.
- Neither the 'Nuclear substances' clause in the 'General' section nor the 'Dual insurance' clause in the 'General terms and conditions' section of this policy will apply to this additional cover.
- There's no cover for death or bodily injury directly or indirectly caused by, or in consequence of, war, invasion, acts of a foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution or military or usurped power.

Riot and strike

You're covered for loss of, or damage to, the insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully-established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.

- For damage or loss caused by stoppage, slowing down or the interruption of work or any process.
- For loss due to war, acts of a foreign enemy, warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) that's calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.
- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.

*** Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.**

What's NOT covered by the king

Dishonesty

You're not covered for loss or damage that arises from the dishonesty of any principal, partner, director, member or employee.

This exclusion won't apply if the loss is discovered within 14 working days of the theft, in which case the excess due by you for each claim will be 10% of the amount of the claim, or the amount noted on your policy schedule, whichever is higher.

Error

You're not covered for loss or damage arising from a shortage due to an error or omission.

From cars

You're not covered for loss, or damage to, insured property from or in any car being used by you.

This exclusion won't apply if you can show, to our satisfaction that you, or your principal, partner, director, member or employee, at the time of the loss, were/was:

- Actually in the car, or within 5m of it and in a position from which the car was clearly visible.
- Rendered incapacitated by an accident involving the car.
- If less than R3,000 is stolen, in which case the excess won't apply to your claim.

Keys

You're not covered for loss or damage arising from the use of keys to any safe or strong room.

This exclusion won't apply:

- If the keys were obtained by violence or threats of violence.
- If the keys were used by the key holder (or a person colluding with him/her) and you can show, to our satisfaction, that the key holder (or a person colluding with him/her) used the key to open the safe or strong room.
- If less than R3,000 is stolen, in which case the excess won't apply to your claim.

Other insurance

You're not covered for loss or damage arising from an incident that you can claim for under the king's 'Fidelity' cover, or any other fidelity insurance policy, whether you submit a claim or not.

Unlocked or unattended strong room

You're not covered for loss or damage if insured property is contained in an unlocked safe or strong room that's in a part of the premises that's unattended at the time of the incident.

This exclusion won't apply:

- If you can show, to our satisfaction, that the key holder to the safe or strong room at the time of the theft deliberately left it unlocked with the intention of allowing the money to be stolen.
- If less than R3,000 is stolen, in which case the excess won't apply to your claim.

Motor



In a nutshell...

Whether your business vehicles are used by many employees or just 1, whether they're used for long-distance trips or just quick trips to the co-op, and whether they're made to be on the road or in your fields, you need to keep them moving forward. That's why you need King Price motor insurance. We've got you covered for the loss of, or damage to, your vehicles due to accidents, fire, hail, or unlawful 'borrowing'. You can choose to insure specific vehicles or your entire fleet, and we have great extra benefits, too.

By 'motor' and 'vehicle' we mean

Any South African-registered:

- Private-type vehicles (including station wagons, safari vans, estate cars and the like, and similar vehicles designed to seat not more than 9 persons including the driver).
- Commercial vehicles, light delivery vehicles (LDVs) or panel vans with a carrying capacity not exceeding 2,000kg, vehicles specifically adapted or designed for the purpose of accommodating commercial hunting and game-viewing activities, and motorised caravans including all their permanent fixtures, fittings, equipment, utensils, mattresses (not exceeding the number specified by the manufacturer), side tents and motorbikes as defined below.
- Motorbikes, self-propelled tricars, scooters and quad bikes.
- Buses (including vehicles used for business purposes and seating more than 9 people including the driver).
- Trailers (vehicles without a means of self-propulsion that are designed to be drawn by a motorised vehicle), motorised lawnmowers and motorised golf carts but excluding any parts or accessories not permanently fitted thereto, non-motorised caravans and pick-a-back caravans including all their permanent fixtures, fittings, equipment, utensils, mattresses (not exceeding the number specified by the manufacturer) and side tents.
- Special-type vehicles as stated on your policy schedule (excluding irrigation systems on wheels and centre pivots).
- Agricultural implements as stated on your policy schedule (excluding irrigation systems on wheels and centre pivots).

The vehicle to be covered must be owned by you, or be a vehicle that you've hired, borrowed or leased temporarily and which serves as a replacement vehicle for 1 that's out of use for the purpose of overhaul, upkeep and/or maintenance repairs. The maximum amount we'll pay for the replacement vehicle won't exceed the lesser of the market value of the replacement vehicle or the sum insured of the replaced vehicle, as stated on your policy schedule.



Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.

By 'usage' we mean

The use that you choose is noted on your policy schedule. To have sufficient cover, it's vital that you insure your vehicle for the correct use.

- **Private use**

Private or social purposes, including driving between your home and regular place of work.

- **Business use**

Private use with additional cover, for instance where the vehicle forms an essential part of any work or function. (It basically means that without your vehicle you can't really make a living.)

- **Trade or agri use**

Private and business use, with additional cover where the vehicle is used to carry goods or stock that you use for the business that's stated on your policy schedule.

By 'insured value' we mean

The sum insured that's shown on your policy schedule refers to the amount a vehicle is covered for: Either the agreed or retail value.

In the event of a claim, the maximum amount that we'll pay is this sum insured minus:

- The basic excess amount that's payable by you, as noted on your policy schedule for each type of claim.
- Any additional excess amounts that are payable by you, if applicable, and if they're noted on your policy schedule for that type of claim.
- Any dual insurance, meaning that if you're covered for the same amount at another insurer, we're only liable for our portion of it.
- Betterment values, if applicable.

If the vehicle is financed we'll first pay the outstanding settlement over to the relevant finance institution, up to the sum insured. This excludes settlement penalties and interest charges on arrear payments that your finance institution may charge. The balance, if any, will be paid to you.

The sum insured of your vehicle and its accessories is determined by the Auto Dealers' Guide. This guide takes the age, mileage and condition of your vehicle and its accessories into account. If the vehicle isn't listed in the guide, we'll establish its reasonable value from a suitable source.

If the vehicle has been hi-jacked or stolen and not recovered, or if it's been written off, we'll pay the sum insured, including the value of any specified, non-standard, factory-fitted accessories, according to the values determined by the Auto Dealers' Guide.

Choice of cover

Your choice, our pleasure

In this section you can choose to cover your vehicles as:

- **Specified**
- **Fleet**

By 'specified vehicle' we mean

The vehicle that you specify and specifically describe is covered by the policy. You can cover a 'specified vehicle' as follows:

- **A named driver basis**

If the vehicle is driven by 1 person whose details are disclosed to us when you apply for cover. The vehicle won't be covered by this section if it's driven by any other person. The vehicle may be used privately, and/or for business or trade purposes.

- **A regular driver basis**

If the vehicle is driven by a person who drives the vehicle more regularly than any other person during a period of a month. The vehicle may also be driven occasionally by a person who's licensed to drive it. The vehicle may be used privately, and/or for business or trade purposes.

- **A multiple named drivers basis**

If the vehicle is driven by a number of different drivers whose details are all disclosed to us when the vehicle is insured. The drivers' details can be updated at any time and must be in order to keep the vehicle properly covered. The vehicle is only covered by this section when it's driven by these noted drivers. The vehicle may be used privately, and/or for business or trade purposes.

- **A multiple driver basis**

If the vehicle is driven by a number of drivers at any point. The drivers' details don't need to be disclosed when applying for cover. The drivers will be covered under this section as long as they're licensed to drive the particular vehicle. The vehicle may be used privately, and/or for business or trade purposes.

By 'fleet' we mean

The vehicles you list in groups/fleets are covered by the policy.



Please note: The entire 'Motor' section is applicable to both cover choices, unless a 'specified vehicle' is specifically referred to.

You can also choose to cover your vehicles in 3 ways:

A. Comprehensive cover

Cover for the loss of, or damage to, an insured vehicle caused by an accident or fire, self-ignition, lightning or explosion, or by the theft or any attempted theft of the vehicle. Medical expenses and liability to others are also covered under this section.

B. Third-party, fire and theft only

Cover for the loss of, or damage to, an insured vehicle solely caused by fire, self-ignition, lightning, or explosion, or by the theft or any attempted theft of the vehicle. Liability to others is also covered under this section but you don't have cover for any medical expenses here.

C. Third-party only

Cover as provided for under 'Liability to others' only. You don't have cover for any loss or damage to the vehicle itself, or cover for any medical expenses.

A. Comprehensive cover

What's covered by the king

Cross liabilities

Where more than 1 insured person is named on your policy schedule, we'll cover each insured person separately and not jointly, and any liability arising between them will be treated as though separate policies had been issued to each, provided that our aggregate liability won't exceed the limit of indemnity that's stated on your policy schedule.

Fire extinguishing charges

You're covered for costs relating to the extinguishing or fighting of fire that endangers an insured vehicle. Such costs will be deemed to be damage to the vehicle and will be payable in addition to any other payment for which we may be liable in terms of this section, provided that you're legally liable for such costs, and limited to R10,000.

Liability to others

You're covered for any accident caused by, through, or in connection with, any vehicle stated on your policy schedule, or in connection with the loading and/or unloading of such vehicle in respect of which you and/or any passenger become/s legally liable to pay costs and expenses for:

- The death of, or bodily injury to, any person, but excluding the death of, or bodily injury to, any person who you employ, and which arises from and in the course of their employment, or any member of your household.
- Damage to property other than property belonging to, or that's held in trust by you or is in your custody or control, or is being conveyed by, loaded onto or unloaded from the vehicle.

We'll also, in terms of and subject to, the limitations and purpose of this 'Liability' cover:

- Pay all costs and expenses for representation at any inquest or inquiry into any death for which you've claimed under this cover, or for defending, in any magistrate's court, any criminal proceedings in respect of any act causing or relating to any incident that you've claimed for. The total amount we'll pay for the claim, together with any costs and expenses, won't exceed the sum insured noted on your policy schedule for 'Liability' cover.
- Cover any person who drives or uses an insured vehicle on your instruction or with your permission, provided that the person:
 - Observes, fulfills and is subject to the exclusions, and T's and C's, of this insurance cover, as you would, in so far as they can apply.
 - Who's driving the vehicle hasn't been refused any vehicle insurance cover or renewal of cover by any insurer (including us).
 - Isn't covered under any other policy, except for any amount that you can't claim for under this policy.
- Cover you while personally driving or using any private-type vehicle that doesn't belong to you, and isn't leased or hired to you under a lease or suspensive sale agreement, provided that you're an individual and have insured a vehicle (other than a motorbike, bus or trailer) under this policy, and provided that we're liable for damage to the vehicle itself.

- Cover liability arising from the towing by a vehicle (other than for reward) for any other vehicle or trailer (including liability in connection with the towed vehicle or trailer), provided that we're liable for damage to the towed vehicle or trailer itself, or the property in or on it.

*** Please note: Cover won't apply to claims made by any member of the same household as the driver.**

Loss or damage

You're covered for the loss of, or damage to, the vehicles that are stated on your policy schedule, whether caused by accident, theft or hi-jack, including their accessories and spare parts (while on or in a vehicle). In addition, if a vehicle can't be driven following any loss or damage covered by this policy, we'll pay the reasonable cost for the storage and towing of the vehicle to the nearest repairer.

We'll also pay the reasonable cost of delivering the vehicle to you after repairs, not exceeding the reasonable cost of transport to your permanent address in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi or Mozambique.

Medical expenses

If an occupant, anywhere in an insured vehicle or such vehicle's permanently enclosed compartment designed for carrying passengers, sustains bodily injury by violent, accidental, external and visible means, we'll pay you the medical expenses incurred as a result of the injury, up to R2,000 per injured occupant.

We'll pay a maximum amount of R25,000 in total for all the occupants who're injured as a result of an incident or series of incidents caused by 1 single event. Medical expenses include any costs incurred to free an injured occupant from an insured vehicle, and the cost to transport the injured occupant to a place where medical treatment can be given.

The amount we pay will be reduced by any amount recoverable under any workmen's compensation laws or similar legislation.

*** Please note: You'll only have 'Medical expenses' cover if the vehicle involved in the incident is comprehensively covered for loss or damage to the vehicle itself under this policy, and is a private-type vehicle or motorised caravan, or any other vehicle other than a bus or taxi.**

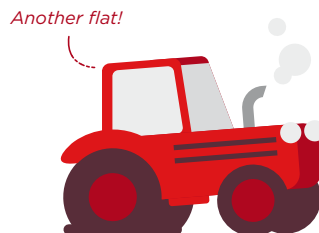
Tyre damage

You're covered for the total loss of, and irreparable damage to, the tyres and tracks of comprehensively insured vehicles stated on your policy schedule, which results from damage caused by unseen or concealed objects on a road or other surface.

Provided that:

- Our liability is limited to 10% of the insured value, with a minimum of R30,000, per incident, unless the aggregate value for tyres or tracks that exceed 10% of the insured value is stated on your policy schedule.
- All the tyres or tracks of insured vehicles are separately insured.
- You're responsible an excess amount equal to the first 10% of every claim.
- Only the tyre or track that's damaged will be paid for, not the set, except if the manufacturer specifies that a track set should be replaced, in which case your excess will be 15% of the claim.
- You must, at your own expense, have all damage, and wear and tear, assessed by at least 1 reputable retreader/repairer to assess whether a tyre or track can be repaired and determine the extent of wear and tear.

*** Please note: This cover is only applicable to comprehensively insured tractors, combines, self-propelled agricultural implements and special-type vehicles used for farming.**



B. Third-party, fire and theft only

What's covered by the king

Cross liabilities

Where more than 1 insured person is named on your policy schedule, we'll cover each insured person separately and not jointly, and any liability arising between them will be treated as though separate policies had been issued to each, provided that our aggregate liability won't exceed the limit of indemnity that's stated on your policy schedule.

Fire extinguishing charges

You're covered for costs relating to the extinguishing or fighting of fire that endangers an insured vehicle. Such costs will be deemed to be damage to the vehicle and will be payable in addition to any other payment for which we may be liable in terms of this section, provided that you're legally liable for such costs, and limited to R10,000.

Liability to others

You're covered for any accident caused by, through, or in connection with, any vehicle stated on your policy schedule, or in connection with the loading and/or unloading of such vehicle in respect of which you and/or any passenger become/s legally liable to pay costs and expenses for:

- The death of, or bodily injury to, any person, but excluding the death of, or bodily injury to, any person who you employ, and which arises from and in the course of their employment, or any member of your household.
- Damage to property other than property belonging to, or that's held in trust by you or is in your custody or control, or is being conveyed by, loaded onto or unloaded from the vehicle.

We'll also, in terms of and subject to, the limitations and purpose of this 'Liability' cover:

- Pay all costs and expenses for representation at any inquest or inquiry into any death for which you've claimed under this cover, or for defending, in any magistrate's court, any criminal proceedings in respect of any act causing or relating to any incident that you've claimed for. The total amount we'll pay for the claim, together with any costs and expenses, won't exceed the sum insured noted on your policy schedule for 'Liability' cover.
- Cover any person who drives or uses an insured vehicle on your instruction or with your permission, provided that the person:
 - Observes, fulfills and is subject to the exclusions, and T's and C's, of this insurance cover, as you would, in so far as they can apply.

- Who's driving the vehicle hasn't been refused any vehicle insurance cover or renewal of cover by any insurer (including us).
- Isn't covered under any other policy, except for any amount that you can't claim for under this policy.
- Cover you while personally driving or using any private-type vehicle that doesn't belong to you, and isn't leased or hired to you under a lease or suspensive sale agreement, provided that you're an individual and have insured a vehicle (other than a motorbike, bus or trailer) under this policy, and provided that we're liable for damage to the vehicle itself.
- Cover liability arising from the towing by a vehicle (other than for reward) for any other vehicle or trailer (including liability in connection with the towed vehicle or trailer), provided that we're liable for damage to the towed vehicle or trailer itself, or the property in or on it.



Please note: Cover won't apply to claims made by any member of the same household as the driver.

Loss or damage

You're covered for the loss of, or damage to, the vehicles that are stated on your policy schedule, when caused by theft or hi-jack, and their accessories and spare parts (while on or in a vehicle). In addition, if a vehicle can't be driven following any loss or damage covered by this policy, we'll pay the reasonable cost for the storage and towing of the vehicle to the nearest repairer.

We'll also pay the reasonable cost of delivering the vehicle to you after repairs, not exceeding the reasonable cost of transport to your permanent address in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi or Mozambique.

C. Third-party only

What's covered by the king

Liability to others

You're covered for any accident caused by, through, or in connection with, any vehicle stated on your policy schedule, or in connection with the loading and/or unloading of such vehicle in respect of which you and/or any passenger become/s legally liable to pay costs and expenses for:

- The death of, or bodily injury to, any person, but excluding the death of, or bodily injury to, any person who you employ, and which arises from and in the course of their employment, or any member of your household.

- Damage to property other than property belonging to, or that's held in trust by you or is in your custody or control, or is being conveyed by, loaded onto or unloaded from the vehicle.

We'll also, in terms of and subject to, the limitations and purpose of this 'Liability' cover:

- Pay all costs and expenses for representation at any inquest or inquiry into any death for which you've claimed under this cover, or for defending, in any magistrate's court, any criminal proceedings in respect of any act causing or relating to any incident that you've claimed for. The total amount we'll pay for the claim, together with any costs and expenses, won't exceed the sum insured noted on your policy schedule for 'Liability' cover.
- Cover any person who drives or uses an insured vehicle on your instruction or with your permission, provided that the person:
 - Observes, fulfills and is subject to the exclusions, and T's and C's, of this insurance cover, as you would, in so far as they can apply.
 - Who's driving the vehicle hasn't been refused any vehicle insurance cover or renewal of cover by any insurer (including us).
 - Isn't covered under any other policy, except for any amount that you can't claim for under this policy.
- Cover you while personally driving or using any private-type vehicle that doesn't belong to you, and isn't leased or hired to you under a lease or suspensive sale agreement, provided that you're an individual and have insured a vehicle (other than a motorbike, bus or trailer) under this policy, and provided that we're liable for damage to the vehicle itself.
- Cover liability arising from the towing by a vehicle (other than for reward) for any other vehicle or trailer (including liability in connection with the towed vehicle or trailer), provided that we're liable for damage to the towed vehicle or trailer itself, or the property in or on it.



Please note: Cover won't apply to claims made by any member of the same household as the driver.

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Motor' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Bereavement expenses: Private-type vehicles and LDVs

In the event of an accident involving an insured private-type vehicle and LDV (as defined) that results in your and/or your spouse's death within 3 months, we'll pay R10,000 to the estate as a contribution to bereavement expenses.

Car hire: Private-type vehicles and LDVs

You may choose to add car hire cover so that we can provide you with a hired car if your vehicle is:

- Damaged (covered by your policy) and being repaired.
- Damaged (covered by your policy) and not driveable.
- Stolen or hi-jacked (covered by your policy).

You'll have the option to hire any category vehicle, on an unlimited distance basis, and pay the premium accordingly.

If you make use of the hired car that we offer while your vehicle is being repaired or replaced, then you'll need to pay:

- The fuel, security deposit and running costs, as well as the collection and delivery fees.
- The excess amount that's payable in the event of a claim for loss of, or damage to, the hired car.

* Please note:

- **The hired car is available until your claim is finalised, or you take possession of your vehicle after repairs approved by us, up to a maximum period of 30 days.**
- **Car hire is linked to your comprehensive motor insurance policy. If your vehicle is being repaired under any other cover, you can't claim for car hire.**

Contents of spraying equipment

You're covered for the loss or destruction of, or damage to, the contents of a tank of spray equipment that belongs to you, provided that it's directly caused by fire, collision or overturning of a vehicle that's comprehensively insured by us, while it's being transported on the vehicle. Our liability is limited to R5,000 per incident.

Combine grain tables and picker heads

You're covered under 'Loss or damage' and 'Liability to others' in respect of grain tables and/or picker heads, whether or not they're attached to combine/s, provided that, while detached from such insured combine/s they're not attached to any other (uninsured) combine/s, and provided that such grain tables and/or picker heads and combine/s are stated on your policy schedule.

Contingent liability

You're covered for the death of, or injury to, any person being carried in or on, entering, or getting onto or alighting from, a commercial vehicle, motorbike, bus or trailer, which doesn't belong to you but which is being used for the purposes of your business, at the time of an incident for which you could claim if such vehicle belonged to you, but not including any person being carried in or on, entering, or getting onto or alighting from, a permanently-enclosed passenger-carrying compartment of such commercial vehicle.

Provided that:

- We're not liable for the loss of, or damage to, the vehicle itself.
- The payment of subsidies or travelling allowances by you to such person for the use of his own vehicle for your official purposes, including the carriage of people for those purposes, is allowed without prejudice to this cover.
- If, at the time of any accident that you can claim for under this 'optional' cover, you or such person are/is entitled to claim under any other policy for the same incident, we're not liable to make any payment, except for any excess beyond the amount payable under the other policy.



Please note: The exclusions, and T's and C's, of the policy will apply otherwise.

Credit shortfall

If any total loss settlement is less than the amount owing to a vehicle's financier under a current instalment sale or lease agreement, we'll pay the financier an amount equal to the shortfall, less:

- Any arrears instalments or rentals, including interest payable on such arrears.
- All refunds of premium for cancellation of any insurance cover relating to the vehicle (private-type vehicles and LDVs only).
- The increased instalment or rentals that would've 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.
- Your excess amount.

Provided that:

- The maximum amount we'll pay for the vehicle is stated on your policy schedule.
- This won't apply to an agreement in which 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.
- The shortfall isn't the result of a re-advance.

Death of an employee as a result of a vehicle accident

You're covered for the death of an employee being carried in or on, entering, or getting onto or alighting from, an insured private-type vehicle, commercial vehicle, LDV, panel van, commercial hunting or game-viewing vehicle, trailer, or motorised caravan, lawnmower or golf cart (as defined).

Provided that:

- The vehicle is insured for farming purposes under this section and is being used for farming activities at the time of the accident.
- The driver of such vehicle is fully licensed at all times when in control of the vehicle.
- This optional cover, and additional premium, only applies to the vehicle/s stated under this section on your policy schedule.
- If your employee is being carried on a trailer at the time of the accident, the trailer must have been connected to a light delivery vehicle, truck or a tractor.
- All sides of the loading area of the vehicle are fitted with railings.
- Our liability is limited to R60,000 per employee and R1,000,000 per incident.

Electronic equipment used for precision farming: Tractors, combines and agricultural implements

You're covered for the loss of, or damage to, electronic equipment that's used for precision farming, and which is installed in or on combines, tractors or agricultural implements.

Provided that:

- The vehicle is comprehensively insured under this section.
- Such electronic equipment is noted alongside the vehicle/s on your policy schedule.
- Our liability is limited to the sum insured that's stated on your policy schedule.
- You're liable for an excess amount of R2,000, per incident.
- You're not covered for consequential loss, depreciation in value whether arising from repairs following a defined incident, or mechanical breakdowns, wear and tear, failures or breakages.

Emergency accommodation: Private-type vehicles and LDVs

We'll pay for emergency accommodation for you and/or your spouse, as well as any passenger/s travelling with you, limited to R500 per person and R3,000 per incident.

This covers 1 night away from your residence if a journey can't be completed due to the loss of, or damage to, an insured private-type vehicle or LDV (as defined), provided that the loss or damage is covered under this section.

*** Please note: This cover doesn't cover accommodation in the event of mechanical or electrical breakdown of an insured vehicle.**

Loss of keys

We'll cover you for the cost of replacing locks and keys, including the remote alarm controller and, if necessary, the reprogramming of any coded alarm system of an insured vehicle, following the disappearance of any key or alarm controller of the vehicle, or if you have reason to believe that an unauthorised person may be in possession of a duplicate of such key or alarm controller, provided that:

- Our liability is limited to R10,000 per incident.
- You're responsible for the excess amount that's stated on your policy schedule.

Loss of use of vehicle: Tractors and combines

You're covered for the hire of a tractor and/or combine (with driver/s if necessary) if needed due to the loss of use of a tractor and/or combine that's stated on your policy schedule due to an insured peril that you can claim for under this section, limited to the number of days or the sum insured that's stated on your policy schedule, and subject to you providing us with an account from the supplier or lessor.

If you claim under this section, you must give us 30 days' written notice calculated from the date of the incident.

We're entitled to any recovery from third parties or their insurers in respect of loss of use of the insured tractor and/or combine.

Provided that we're not liable for:

- Loss or damage resulting from freezing or mechanical breakdown.
- The supply of a tractor and/or combine.
- Any loss of, or damage to, any tractor and/or combine that's hired by you after your insured loss or damage.

Loss of use of vehicle: Trucks and mechanical horses

You're covered for the hire of a truck and/or mechanical horse if needed due to the loss of use of a truck and/or mechanical horse that's stated on your policy schedule due to an insured peril that you can claim for under this section, limited to 30 days or R500 per day, as stated on your policy schedule, and subject to you providing us with an account from the supplier or lessor. The hired truck and/or mechanical horse must be similar to the insured truck and/or mechanical horse. We're entitled to any recovery from third parties or their insurers in respect of loss of use of the insured truck and/or mechanical horse.

If you claim under this section, you must give us 30 days' written notice calculated from the date of the incident.

If the insured vehicle has been stolen, cover for loss of use will only come into effect after it's recovered, and then only for the time necessary for repairs.

Provided that we're not liable for:

- Loss or damage resulting from freezing or mechanical breakdown.
- The supply of a truck and/or mechanical horse.
- Any loss of, or damage to, any truck and/or mechanical horse that's hired by you after your insured loss or damage.
- The first 5 days after the date on which we receive a written quote for the rental of the truck and/or mechanical horse.

Parking facilities and movement of third party vehicles

You're covered for accidents caused by, through, or in connection with, the moving of any vehicle (that's not owned or borrowed by, or hired or leased to, you) by any person employed by you or acting on your behalf, provided always that such vehicle was being moved:

- With the authority of your tenant, customer or visitor.
- In connection with your parking arrangements.
- To facilitate the carrying out of your business.

You're not covered for damage to vehicles that are parked for reward.



Please note: The vehicle (and its contents) won't be deemed to be held in your trust or control.

Passenger liability: Buses

You're covered for the death of, or injury to, a person being carried in or on, entering, or getting onto or alighting from, an insured bus (as defined), provided that:

- Our liability is limited to the sums insured stated on your policy schedule in respect of any 1 passenger and any 1 claim or series of claims arising out of 1 incident.
- This cover doesn't apply to any person being carried on a trailer.

Passenger liability: Commercial hunting and game-viewing vehicles

You're covered for the death of, or injury to, a person being carried in or on, entering, or getting onto or alighting from, an insured commercial hunting and game-viewing vehicle (as defined), or a trailer (as defined).

Provided that:

- Our liability is limited to the amounts stated on your policy schedule in respect of any 1 passenger and any 1 claim or series of claims arising out of 1 incident.
- Such vehicles and trailers are fitted with railings on all sides of the loading area.

Passenger liability: Excluding commercial hunting and game-viewing activities

You're covered for the death of, or injury to, a person being carried in or on, or entering or getting onto or out of, a commercial vehicle, LDV, panel van, motorised caravan, motorbike, trailer, special-type vehicle or farming implement (as defined above) at the time of an incident from which any claim arises, provided that:

- Such person dies or is injured while being carried in, or getting into or out of, the cab of such commercial vehicle, LDV, panel van, motorised caravan, special-type vehicle or farming implement.
- Such person dies or is injured while being carried on, or getting onto or off of, a commercial vehicle, LDV, panel van, motorised caravan or trailer, provided that such vehicle has railings on all sides of its loading areas as required by the Road Traffic Act No. 93 of 1996 as amended.
- Our liability is limited to the sum insured that's stated on your policy schedule.



Passenger liability: Employees

You're covered for the death of, or bodily injury to, an employee being carried in or on, entering, or getting onto or alighting from, an insured commercial vehicle, LDV, panel van, commercial hunting or game-viewing vehicle, trailer or motorised caravan, lawnmower or golf cart (as defined).

Provided that:

- The incident took place outside the context of their employment.
- Such vehicles and trailers are fitted with railings on all sides of the loading area.
- Our liability is limited to R250,000 or the sum insured that's stated on your policy schedule, per incident.

Removal and protection: Private-type vehicles and LDVs

You're covered for the cost of removal and protection in the event of mechanical or electrical breakdown of an insured private-type vehicle or LDV (as defined), limited to R2,500 and 1 incident in any 12 consecutive months of insurance.

Riot and strike

This covers you for the loss of, or damage to, your insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully-established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.
- For damage or loss caused by stoppage, slowing down, or the interruption, of work or any process.
- For loss due to war, acts of a foreign enemy, warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.

- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.

*** Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.**

Trauma: Private-type vehicles and LDVs

In the event of medical expenses that aren't otherwise covered, we'll pay up to R7,500 per incident for trauma treatment by a psychologist if needed by you and/or spouse need following the hi-jacking or attempted hi-jacking of a comprehensively insured private-type vehicle or LDV (as defined).

Unauthorised passenger liability

The cover provided under 'Liability to others' includes cover for your legal liability for the death of, or bodily injury to, persons while being carried in or on, entering, or getting onto or alighting from, a vehicle, in contravention of an instruction from you to your driver not to carry passengers.

If you choose to take this 'Unauthorised passenger liability' cover, the following exclusion to 'Liability to others' won't apply:

- The death of, or injury to, a person being carried in or on, entering, or getting onto or alighting from, a vehicle (as defined, but excluding a private-type vehicle) at the time of an incident that a claim arises from (except a person being carried in or upon or entering or getting onto or alighting from a permanently-enclosed passenger-carrying compartment of a commercial vehicle, LDV, panel van, game-viewing or hunting vehicle, motorised caravan or farming implement, as defined).

*** Please note: The maximum amount that we'll pay is the amount stated on your policy schedule.**

Unspecified agricultural implements

You're covered for the loss of, or damage to, unspecified agricultural implements while attached to a vehicle, provided that:

- The vehicle is comprehensively insured under this section.
- Our liability is limited to R20,000 per incident and the maximum amount we'll pay is stated on your policy schedule.
- You're liable for an excess amount of R500 per claim.

Vehicle sharing

You're covered for taking payment for giving lifts to passengers in private-type vehicles and LDVs (as defined) as part of a vehicle sharing agreement for social purposes or commuting, provided that:

- The passengers aren't being carried in the course of a passenger-carrying business.
- The total payments received for such journeys don't constitute any element of profit.

Waiver of basic excess: Private-type vehicles, LDVs and panel vans

In the event of a claim under 'Loss or damage' for a private-type vehicle, LDV or panel van (as defined), you won't be liable for these excess amounts stated on your policy schedule (as applicable):

- Basic excess (other than theft and/or hijacking).
- Replacement of window, headlamp or taillight glass, or headlamp or taillight units.
- Repair of window, headlamp and taillight glass.

Provided that the driver of the vehicle at the time of the incident is older than 25 and has had a valid driver's licence for more than 5 years.

*** Please note: The vehicle (and its contents) won't be deemed to be held in your trust, custody or control.**

Waiver of excess: Clients older than 55 years

If you or your spouse are/is older than 55 and are/is the registered owner of private-type vehicles and LDVs that are involved in an incident that may lead to a claim under this section, then the basic excess will be waived, provided that this waiver won't apply in the case of theft or hi-jack, or to any other individual.

Waiver of excess: Spare wheel and tools

You won't be liable for the excess amount that's stated on your policy schedule in the event of the loss of, or damage to:

- A spare wheel of a comprehensively insured private-type vehicle (as defined).
- Tools included as standard equipment by the manufacturer of such private-type vehicle.

Provided that:

- Such spare wheel and tools aren't lost or damaged when the vehicle is unattended, unless they're kept in the locked-up passenger- or luggage-compartment and access to such compartment is obtained by visible, violent and forced means.

Wreckage removal

You're covered for the loss of, or damage to, an insured vehicle, including the costs and expenses incurred by you for the clearing up and removal of debris and wreckage of the vehicle following damage in an incident that you can claim for, provided that our liability won't exceed the amount that's stated on your policy schedule, per incident.

What's NOT covered by the king



Please note: The following exclusions apply to all 'Motor' cover options.

Accident, injury, loss, damage or liability

You're not covered for any accident, injury, loss, damage or liability:

- If an insured vehicle is being used with your general knowledge and consent, other than for the use that's stated on your policy schedule.
- That's incurred outside South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi, Mozambique and Zambia. However, you're covered for the loss of, or damage to, any vehicle while it's in transit by sea or air between ports or places in these territories, including loading and unloading incidental to such transit. In the event of an incident that you can claim for while an insured vehicle is outside South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi, Mozambique and Zambia you're, at your own expense, responsible for the repatriation cost of the vehicle to a country that you're covered in. Until the vehicle has been repatriated to a covered territory, no liability will be admitted or payment made in terms of this cover.

- For a vehicle that's being driven by:
 - You, while under the influence of liquor or drugs (unless administered or prescribed by, and taken in accordance with, the instructions of a member of the medical profession other than yourself), while your blood alcohol percentage exceeds the statutory limit at the time of the incident, or while not licensed to drive such vehicle.
 - Any other person who, with your general consent or to your knowledge, is under the influence of liquor or drugs (unless administered or prescribed by, and taken in accordance with, the instructions of a member of the medical profession other than themselves), while their blood alcohol percentage exceeds the statutory limit at the time of the incident, or who isn't licensed to drive such vehicle. This won't apply if you can prove that you were unaware that the driver wasn't licensed and can also prove to our satisfaction that, in the normal course of your business, procedures are in place to ensure that only licensed drivers are permitted to drive the insured vehicles.

Provided that any driver will be deemed to be licensed to drive a vehicle if:

- He/she complies with the licensing laws relating to any of the territories referred to above.
- Non-compliance with any licensing law is solely due to a failure to renew any licence that's subject to periodic renewal.
- A licence isn't required by law.
- The driver is learning to drive and is complying with the laws relating to learners.

* Please note:

- **The term 'licensed' includes the requirement of having a Professional Driving Permit in addition to a driver's licence for those vehicle types requiring such permits by law.**
- **If you have optional 'Caravans hired out' cover, you're covered for the driver of an insured vehicle that's towing an insured caravan at the time of an incident that you can claim for.**

Contractual liability

You're not covered for any claim arising from contractual liability, unless liability would have attached to you whether the agreement was entered into or not.

You're covered, to the extent required by the conditions of any contract of the Building Industries Federation of South Africa, and in connection with any liability arising from the performance of such contract, for any principal named in such contract that you enter into for the purposes of the business. Our liability is limited to the sum insured that's stated on your policy schedule.

Caravans being lived in

You're not covered for any accident, injury, loss, damage or liability in respect of a caravan that's being used as permanent residence.

Liability to others

Cover for 'Liability to others' doesn't include cover for:

- Any compensation or claim that falls within the scope of any compulsory motor vehicle insurance legislation, irrespective of whether such cover is in force or has been effected.
- The death of, or injury to, a person being carried in or on, entering, or getting onto or alighting from, a vehicle as defined above (excluding a private-type vehicle, as defined) at the time of an incident from which any claim arises (except a person being carried in or upon or entering or getting onto or alighting from a permanently-enclosed passenger-carrying compartment of a commercial vehicle, LDV, panel van, game-viewing or hunting vehicle, motorised caravan or farming implement, as defined).
- Liability arising from the operation, demonstration or use (for purposes other than maintenance or repair of the vehicle) of any tool or plant forming part of, or attached to or used in connection with, a vehicle, or anything manufactured by or contained in any such tool or plant, except for forklift trucks.



Please note: The maximum amount we'll pay is noted on your policy schedule.

Loss or damage

Cover for loss or damage doesn't include:

- Consequential loss, as a result of any cause whatsoever.
- Depreciation in value whether arising from repairs following a claim for loss or damage that you're covered for, or otherwise.
- Wear and tear, or mechanical, electronic or electrical breakdowns, failures or breakages.
- Damage to tyres caused by braking, or by road punctures, cuts or bursts.
- Damage to springs/shock absorbers due to poor road conditions or any other surface, or due to impact with potholes.

Our T's and C's

Countries where you're covered

Your vehicle is covered in South Africa, Botswana, Lesotho, Mozambique, Namibia, Swaziland, Malawi and Zimbabwe.

Keep us informed

If, during a period of insurance, your driver's licence or the driver's licence of your authorised driver is endorsed, suspended or cancelled, or if you or your driver are/is charged or convicted of negligent, reckless or improper driving, you must let us know immediately following your knowledge of this fact.

Remember, incorrect details = incorrect cover.

Keeping it safe

You may need to fit an anti-theft device in your vehicle, the details of which will be confirmed with you when you take out your policy with us and which will also be noted on your policy schedule. Where a tracking device is a condition of cover, you need to inform the relevant tracking company as soon as reasonably possible if a theft or hi-jacking takes place.

Legislation

Cover under our 'Motor' section is at all times subject to you complying with the requirements of the National Road Traffic Act No. 93 of 1996 as amended.

Offences

If, during the period of insurance, your driver's licence, or that of an authorised driver, is endorsed, suspended or cancelled, or if you or driver are/is charged with, or convicted of, negligent, reckless or improper driving or driving under the influence of drugs, narcotics or anaesthetics, or are/is found to have a blood alcohol level that exceeds the statutory percentage limit, you must let us know immediately.

Premium adjustment

Non-specified vehicles

If you choose non-specified vehicle cover, you must send us a declaration of the total number of vehicles owned, hired or leased at the end of every period of insurance. On receipt of this declaration, we'll make a premium adjustment of 50% of the annual rate per vehicle applied to the difference in the number of vehicles at inception or renewal and the number declared.

Specified vehicles

If an insured private-type vehicle, LDV or panel van (as specified) is disposed of and another vehicle is substituted in its place during the period of insurance no premium adjustment will be made, provided that the insured values and extensions applicable to these vehicles don't differ. If the insured values insured increase or decrease with the replacement, or extensions are added or deleted, then the premium will be adjusted accordingly.

Replacement of insured vehicles: Private-type vehicles and LDVs

In the case of private-type vehicles and LDVs (as defined) we may, instead of a monetary payment, and subject to your consent or that of any interested party known to us, replace such vehicles with new vehicles of the same type and model (subject to availability) if such replacement is within 12 months of the vehicle's first registration and subject to it not having been driven for more than 30,000km, if:

- The loss of the vehicle is a result of theft and it can't be traced within a reasonable period after the theft is reported to us.
- The cost to repair the damage is more than 70% of the vehicle's list price plus taxes when new. The basis of indemnity will be the current cost of a new vehicle of the same or similar model, subject to a limit of 120% of the sum insured and less the excess.

Provided that:

- If a vehicle is replaced as described above, then we're entitled to the possession and ownership of the lost or damaged vehicle.
- Our liability is limited to the sum insured that's stated on your policy schedule.

Trickery

Loss and damage that's due to trickery or deceit is excluded. By 'trickery' we mean lies or fraud employed with the aim of depriving you of ownership, use or enjoyment of any insured property.

Unavailable spare parts

If any part that's needed to repair an insured vehicle, as part of a claim, isn't available in SA as a standard part, we'll pay you an amount:

- Limited to the manufacturer's list price at the time of the loss or damage.
- Including the reasonable cost to transport the part, other than by air, to SA.

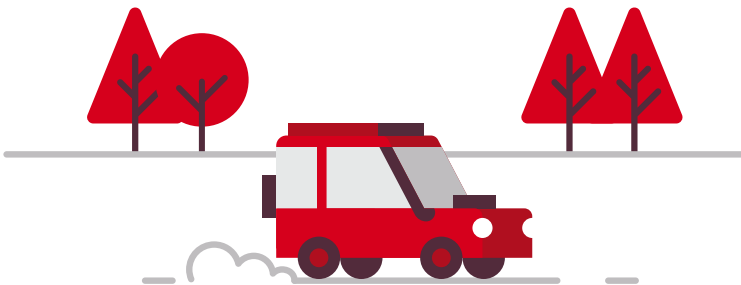
Vehicle maintenance

You, anyone acting on your behalf, and anyone driving an insured vehicle with your consent or that of anyone acting on your behalf, must take all reasonable steps to safeguard such vehicle from loss or damage and to maintain it in an efficient condition, provided that we have free access to examine such vehicle at any time. In the event of any accident or breakdown such vehicle may not be left unattended without proper precaution being taken to prevent further damage or loss. If such vehicle is driven before the necessary repairs are effected, any increase of, or further damage to, such vehicle is entirely at your own risk.

Waiver of subrogation rights

We waive all rights of subrogation or action which we have or acquire against any other person covered by this section, and each person will observe, fulfil and be subject to the terms, exceptions and conditions (both general and specific) of this section in so far as they can apply to them.

This clause won't apply where the driver of a vehicle, at the time of an incident for which you've claimed, was under the influence of alcohol, failed a breathalyser test, had a blood alcohol level in excess of the legal limit, or wasn't licensed to drive the vehicle.



Office contents



In a nutshell...

Sometimes, it's not just about what you do, it's also about how you do it... And have you ever wondered how you would do it if all your stuff was stolen or damaged? Luckily, the king has a back-up plan. We'll cover your office contents, rent and alternative premises, documents and legal liability related to documents, and increased cost of working, so that you can keep doing what you do.

Choice of cover

Your choice, our pleasure

Under this section you can cover the following property belonging to you, or for which you're responsible:

- A. Office contents**
- B. Rent and alternative premises**
- C. Documents**
- D. Legal liability: Documents**
- E. Increased cost of working**

A. Office contents

By 'office contents' we mean

The office contents at your business premises, as stated on your policy schedule, including:

- Landlord's fixtures and fittings belonging to you, or for which you're responsible.
- Furniture, movable property and office machinery belonging to you, or for which you're responsible.
- All other contents of your office.

What's covered by the king

You're covered for loss or damage due to:

- Fire, lightning or thunderbolt, subterranean fire or explosion.
- Storm, wind, water, hail or snow.
- Earthquake (excluding underground workings of any mine).
- Aircraft and other aerial devices, and objects dropped from them.
- Impact by animals, trees (except if they're being felled), aerials, satellite dishes and vehicles, but you're not covered for any damage to them, or for any property in or on such vehicles.
- Accidental damage or breakage of mirror glass, plate glass tops to furniture, or fixed glass forming part of any item of furniture.
- Intentional acts.

What's NOT covered by the king

You're not covered for loss or damage:

- Caused by a tidal wave originating from an earthquake.
- Arising from insured property undergoing any process involving the use or application of water.
- In the underground workings of any mine.
- Caused intentionally by you or, with your knowledge or consent by your principals, partners, members and directors.
- Caused by subsidence or landslide.
- Caused by the removal or partial removal, demolition, attempted demolition or partial demolition of your building, or where there is an attempt or successful theft from your building or any portion of it.
- If the building has been unoccupied for more than 30 consecutive days, or is vacant or abandoned.
- Of cars, such as motor cars, motorised scooters, LDVs, caravans, trailers, aircraft, trucks and watercraft, and all their accessories.
- Of electronic data processing equipment and software, related hardware, peripherals and the stored information or data.
- Of stock and materials in trade.
- Of property more specifically insured.

By 'electronic data processing equipment' we mean

This refers, and is limited, to computers and all related hardware, peripherals and computer software, and the information or data stored therein or thereon.

B. Rent and alternative premises

By 'rent' we mean

If you're the owner of the insured building and the insured building is occupied by a paying tenant at the time of an incident that's covered by this section, you'll be covered for your loss of rental income.

By 'alternative premises' we mean

If you're the owner and occupier of the insured building at the time of an incident that's covered by this section, you'll be covered for the rental cost of obtaining similar, alternative accommodation.

What's covered by the king

In terms of rent, you're covered for:

- The amount you would've received during the time it takes to make the building habitable again.
- The maximum amount actually received by you, or to the reasonable market rental value as determined by us for the tenanted premises, whichever is lower.
- The portion of the building that's actually tenanted.
- A maximum of 25% of the sum insured that's stated on your policy schedule.

In terms of alternative premises you're covered for:

- The actual rental amount payable by you during the time it takes to make the building habitable again.
- A maximum of 25% of the sum insured that's stated on your policy schedule.

C. Documents

By 'documents' we mean

Items such as mortgage bonds, title deeds, films, tapes, addressograph plates, transfer deeds, powers of attorney, tender documents and agreements, deeds, mortgages, certificates, wills, manuscripts, business books, maps, plans, drawings, abstracts, specifications, computer programs and records (whether on paper, microfilm, magnetic tape or disc and written and printed documents) in connection with the business, which are owned by you, or for which you're responsible, and which are normally kept at the office premises, up to sum insured that's stated on your policy schedule.

What's covered by the king

You're covered for the loss of, or damage to, documents due to any incident that's not specifically excluded.

*** Please note: Cover is limited to costs, charges and expenses for replacing or restoring the documents.**

What's NOT covered by the king

You're not covered for the loss of, or damage to, documents due to:

- Gradual deterioration or wear and tear.
- Electric, electronic or magnetic injury, disturbance or erasure of electronic or magnetic recordings, except when caused by lightning.
- Vermin or inherent defect, or by processing or copying of other work upon the documents.
- The dishonesty of any principal, partner, member or director, whether acting alone or in collusion with others. This exclusion won't apply where the member or director is also your employee, and where you have the right at all times to control and direct the performance of their work in the service of the insured and in the course of the business.
- Money, current postage or revenue stamps, cancelled and uncancelled coupons, securities, bearer bonds or cheques.
- Any written order to pay a sum in money, or any written evidence of indebtedness or obligation.
- All property carried or held as samples of for sale or for delivery after sale.
- Computer software and data-carrying media, unless stated otherwise on your policy schedule.
- Costs, charges and expenses for reshooting films, videos and recording audio tapes.



D. Legal liability: Documents

By 'Legal liability: Documents' we mean

You're covered for legal liability to others, caused directly by the loss of, or damage to, documents, that you can claim for under 'C. Documents'.

What's NOT covered by the king

You're not covered for loss or damage under 'D: Legal liability: Documents' due to:

- Liability assumed by agreement, unless you would still have been liable, had the agreement not been entered into.
- Any legal liability where your claim under 'C. Documents' cover has been rejected.

E. Increased cost of working

By 'increased cost of working' we mean

You're covered for additional expenditure as a result of an incident that you can claim for under 'C. Documents', which isn't otherwise provided for, for the purpose of maintaining the normal operation of your business. Cover is limited to 25% of the sum insured.

What's covered by the king

You're covered for loss or damage under 'Office contents' (including 'Optional cover) due to:

All other contents

All other contents referred to under 'Office contents' include, but aren't limited to, personal effects and tools belonging to you or your directors, members or employees, as long as this property isn't insured elsewhere.

This benefit is limited to the sum insured that's stated on your policy schedule per person, in respect of property lost or damaged while on your office premises.

Alteration and misdescription

The cover under this section won't be prejudiced by any alteration or misdescription of occupancy, due to:

- The transfer of processes or machinery.
- The acquisition of additional premises.
- Structural alterations or repairs to buildings, machinery or plant, provided that notice is given to us as soon as possible thereafter.

Capital additions

You're covered for alterations, additions and improvements to the property (other than stock and materials in trade), limited to 25% of the sum insured. You must let us know about such alterations, additions and improvements as soon as possible, to be covered for them.

Demolition and clearing costs

You're covered for the reasonable and necessary costs for the demolition or dismantling of the property, removal of debris, erecting and maintaining of hoardings and other similar structures required during demolition, dismantling, debris removal and reconstruction, limited to 15% of the claim amount.

Fire extinguishing charges

You're covered for reasonable costs relating to the extinguishing of fire or fire-fighting, provided that you're legally liable for these costs, and that the insured property was in danger from the fire.

Limitations

Our liability under this clause for:

- Money and stamps, is limited to the sum insured that's stated on your policy schedule.
- Documents, manuscripts, plans, business books, designs, patterns, models and moulds, computer system records and media, is limited to the cost of materials and labour.



By 'documents' we mean

Items such as mortgage bonds, title deeds, films, tapes, addressograph plates, transfer deeds, powers of attorney, tender documents and agreements, deeds, mortgages, certificates, wills, manuscripts, business books, maps, plans, drawings, abstracts, specifications, computer programs and records (whether on paper, microfilm, magnetic tape or disc and written and printed documents) in connection with the business, which are owned by you, or for which you're responsible, and which are normally kept at the office premises, up to the amount stated on your policy schedule.

You're not covered under 'C. Documents' for:

- Money, current postage or revenue stamps, cancelled and uncanceled coupons, securities, bearer bonds or cheques.
- Any written order to pay a sum in money, or any written evidence of indebtedness or obligation.
- All property carried or held as samples of for sale or for delivery after sale.
- Computer software and data carrying media, unless stated otherwise on your policy schedule.
- Costs, charges and expenses for reshooting films, videos and recording audio tapes.

Load shedding power surges

You're covered for the loss of, or damage to, your office contents caused by a power surge, following directly on the re-engagement of power after scheduled load shedding has occurred.

For the purposes of this cover, load shedding is the intentional and organised action taken by the power provider to reduce the supply of power in order to avoid an excessive load on a power generating plant.

You're only covered if you:

- Install power surge protection equipment in accordance with the SANS 10142-1 Code of Practice.
- Install a combination of class 1 and 11 protection devices on, or as part of, the electrical distribution and supply system of the building.
- Ensure that all installations, appliances, aerials and telephone lines are well earthed, and that sufficient earth leakage units are fitted to distribution boards.



Please note: If these protection devices aren't in place, our liability is limited to 25% of the claim amount.

Locks and keys

You're covered for the cost of replacing locks and keys to any insured building, following the disappearance of any key to such premises, or if you have good reason to believe that an unauthorised person may be in possession of a duplicate key.

*** Please note: Each claim will be limited to the sum insured that's stated on your policy schedule.**

Malicious damage

You're covered for property noted on your policy schedule that's damaged intentionally.

You're not covered for:

- Damage caused intentionally by you, or by your principals, partners, members and directors with your knowledge or consent.
- Property that's stolen or is damaged while being stolen.
- Property that's damaged while thieves are gaining entrance to, or exit from, the premises.
- The removal or partial removal, demolition, attempted demolition or partial demolition of your building, or if there's an attempt or successful theft from your building or any portion of it.
- Consequential loss, other than loss of rent or the cost of alternative accommodation.
- Damage or loss caused by stoppage, slowing down or interruption of work or any process.
- Loss or damage if the building has been unoccupied for more than 30 consecutive days, or is vacant or abandoned, unless stated otherwise on your policy schedule.

New and additional premises

If you occupy offices or consulting rooms (other than those stated on your policy schedule), in South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Mozambique and Malawi, the insurance under this section will apply as though these offices or consulting rooms were office premises within the meaning of this section, provided that:

- You advise us within a reasonable time of taking occupation, and you pay an additional premium calculated pro rata from the time of taking occupation, until the end of the then-current period of insurance.
- This clause won't apply to any loss, in so far as the same isn't otherwise insured.

Prevention of access: Rent

If property within a 50km radius of the insured premises noted on your policy schedule is lost or damaged by a defined peril during the period of insurance, and this prevents or hinders the use of, or access to, the property insured under this section, we'll pay for any loss of rent you may incur as a result thereof, up to the sum insured that's stated on your policy schedule.

The loss of rent calculation will be based on the rent payable immediately preceding the loss or incident, or its equivalent rental value.

Property removed temporarily

Property that's stated on your policy schedule, which is temporarily removed from the premises, within South Africa, Malawi, Namibia, Botswana, Lesotho and Swaziland, is covered for loss or damage caused by an incident covered under this section.

The property must be:

- Conveyed by road, rail or inland waterways.
- Removed for the purpose of cleaning, renovation or repair.

Reinstatements and replacements

In the event of property other than stock being damaged, the amount payable will be calculated based on the cost of replacing or reinstating with property on the same site, of a similar kind, but not superior to, the insured property when it was new, provided that:

- The replacement or reinstatement must be carried out with reasonable dispatch (it may be on another site subject to our liability not being increased).
- We'll only be liable to pay, once costs have been incurred by you, for replacing or reinstating the property.

Where the property insured has a measurable function being damaged by an insured peril and it's not possible to replace or reinstate such property in terms of the reinstatement value condition, then we'll pay the cost of replacing such property with property of the same quality, capacity, function or output as near as possible, but not inferior, to that of the original property, in line with the reinstatement value condition.

Skeleton keys

Subject to satisfactory proof by you that entry into, or exit from, the insured premises has been effected by the use of a skeleton key or other similar device (other than a duplicate key), it will constitute as a forced and violent entry (or exit) for the purpose of an insured incident.

Temporary repairs

You're covered for the reasonable costs you incur for temporary repairs, and by taking the required temporary measures necessary after an insured incident.

Tenants' clause

Your cover won't be affected by any act or omission on the part of any owner of a building, or any tenant (other than you), without your knowledge. You must inform us as soon as such an act, which is in contravention of any of the terms, exceptions or conditions of this section, becomes known to you, and you'll be responsible for any additional premium payable from the date that any increased risk occurs.

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Office contents' cover. If so, they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Power surge/lightning strike

You're covered for the loss of, or damage to, insured property, which is caused by power surge and lightning strike, up to the sum insured that's stated on your policy schedule.

Riot and strike

You're covered for loss of, or damage to, the insured property, due to:

- Civil commotion, labour disturbance, riot, strike or lockout.
- The act of any lawfully-established authority in controlling, preventing, suppressing, or in any other way dealing with, any occurrence referred to above.

You're not covered:

- Where the damage occurs within South Africa or Namibia, unless specific 'Riot and strike' cover has been obtained.
- For consequential loss of any nature, other than loss of rent or the cost of alternative accommodation.
- For loss due to the detention or confiscation of money by any lawfully-constituted authority.
- For damage or loss caused by stoppage, slowing down or the interruption of work or any process.

- For loss due to war, acts of a foreign enemy, warlike operations (whether war be declared or not) or civil war.
- For loss due to a military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) that's calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act (whether on behalf of any organisation, body, person or group of persons) that's calculated to overthrow or influence any state, government, provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- For loss due to any act that's calculated to bring about loss or damage in order to further any political aim, to bring about any social or economic change.
- For loss due to any act of terrorism including the use, or threat of use, of force or violence by any person or group (whether acting alone or on behalf of another), with the intention to influence any government or to inspire fear in the public.
- For loss due to the act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.



Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.



Subsidence and landslip

You're covered for loss or damage that's caused to your property by sinking, caused by downward or lateral movement of the land that supports it, due to natural shifts or human activity. This cover is subject to the building foundation and construction being designed and approved by a licensed structural engineer.

You're not covered for damage caused by:

- Volume changes in clay-based soil, or in rock, caused by changes in the moisture levels.
- A rise in the water table or pressure caused by it.
- Excavations (including the removal of lateral support), other than mining activities.
- Removal or weakening of pillars.
- Defective design, material and workmanship.
- Normal settlement, shrinkage or expansion of the soil supporting the structures.
- The poor compaction of soil used to fill areas under paving and floors.
- Additional underpinning of foundations that's necessary for the repair of the building, or to prevent further damage.
- Drains, water courses, boundary walls, garden walls, retaining walls, gates, posts or fences, unless specifically insured.
- Workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises.
- Consequential loss of any kind whatsoever, except for the loss of rent or the cost of alternative accommodation.

*** Please note: If your claim is rejected because we say that 1 or more of these exclusions applies, the onus is on you to prove the contrary.**

Theft with forced entry/exit

You're covered for theft or attempted theft of your office contents, only when there is visible, forced and violent entry into, or exit from, the building.

You're not covered for theft, or attempted theft, by any principal, partner, member, director or employee.

Theft without forced entry/exit

You're covered for theft or attempted theft of your office contents.

You're not covered for theft or attempted theft by any principal, partner, member, director or employee.

Stated benefits and group personal accident



In a nutshell...

Having group personal accident cover is a great way of protecting your business family. King Price offers cover for bodily injury to your principals, directors, members and employees, that's tailored to your business' unique needs, on either an annual earning or limit of indemnity basis. You can also choose whether you'd like cover for stated benefits or group personal accident insurance... or both.

Choice of cover

Your choice, our pleasure

Under this section you have a choice to cover your employees, members or directors for:

- A. Group personal accident**
- B. Stated benefits**
- C. Both of the above options**

By 'group personal accident' we mean

Cover on a blanket basis for a group of employees, named employees or their positions.

By 'stated benefits' we mean

Cover on the basis of your employees' annual earnings.

What's covered by the king

You're covered for bodily injury to your principal, partner, director, member or employee, as stated on your policy schedule, provided that the bodily injury:

- Is caused by accidental, violent, external or visible means.
- Results, directly and independently of any other cause, in the death or disability of the person covered, within 24 calendar months of the incident.

You're covered for the following, up to the sum insured that's stated on your policy schedule:

- Death.
- Permanent disability, as set out in the benefit table below.
- Temporary total disability, which is defined as total and absolute incapacity arising from the person's usual business or occupation.
- Medical expenses, which are all necessary costs and expenses for artificial aids, prostheses, medical, surgical, dental treatment, nursing home or hospital treatment (including costs and expenses incurred for emergency transport, freeing the person if trapped, and bringing the person to a place of safety), as a result of bodily injury and incurred within 24 months of the incident leading to the claim.
- Annual earnings, which are the total of the annual wage, salary and cost of living allowance being paid by you at the time of injury, plus overtime, house rental costs, food allowance and commissions paid during the 12 months immediately preceding the date of the incident leading to the claim.
- Weekly earnings, which means a 1 fifty-second part of the annual earnings.
- Exposure, including injury caused by starvation, thirst and/or exposure to the elements, directly or indirectly resulting from the incident.
- Life support machinery. Notwithstanding anything contained in the defined incidents, the 24-month period stated here won't include any period or periods where the death of such person is delayed solely by the use, for periods of not less than 3 consecutive days, of life support machinery, equipment or apparatus.
- Disappearance. However, in the event of the disappearance of any insured person (if we're satisfied that the person has sustained injury that's covered by this section, and that such injury has resulted in their death) we'll, for the purpose of the insurance afforded by this section, presume their death, provided that if, after we've made payment hereunder in respect of such person's presumed death, they're found to be alive, you'll refund such payment to us.



Insured injury	% of sum insured or amount to be paid
Death	100
Permanent disability caused by: <ul style="list-style-type: none"> • Loss by physical separation at, or above, the wrist or ankle of 1 or more limb • Permanent and total loss of: <ul style="list-style-type: none"> - Whole eye - Sight of eye - Sight of eye except perception of light • Permanent and total loss of hearing in: <ul style="list-style-type: none"> - Both ears - 1 ear 	100 100 100 75 100 25
Permanent and total loss of speech	100
Injuries resulting in permanent, total disability to follow your usual occupation, or any other occupation for which you're fitted by knowledge or training	100
Loss of 4 fingers	70
Loss of thumb: 1 or both phalanges	25
Loss of index finger: 1, 2 or 3 phalanges	10
Loss of any other finger: 1, 2 or 3 phalanges: <ul style="list-style-type: none"> • Per finger 	6
Loss of metacarpals (first, second, third, fourth or fifth) : <ul style="list-style-type: none"> • An additional amount of 	5
Loss of toes: <ul style="list-style-type: none"> • All on 1 foot • Big toe, 1 or both toes • Other than big toe, if more than 1 toe is lost: Per toe 	30 5 5
Your total and absolute incapacity to perform your usual usual business/occupation	The weekly amount stated on your policy schedule
Medical, surgical, dental, nursing home or hospital treatment (including the cost of artificial aids, prosthesis and emergency services). Incurred within 24 months of the theft or attempted theft	The reasonable expenses up to the sum insured that's stated on your policy schedule

*** Please note:**

- If an injury isn't specified in the table above, we may pay an amount that, at our sole discretion, is consistent with an injury in the table.
- Permanent, total loss of the use of a body part, in the above table, will be regarded as having lost that part.
- We'll pay the compensation to you, on behalf of the deceased or injured person's estate.

Optional cover

Cover more. Pay a little more

You may choose to add the following options to your basic 'Stated benefits and group personal accident' cover. If so, it they'll only be covered if they're separately noted on your policy schedule and an additional premium is paid.

Burns

You're covered for permanent disfigurement of your principal, partner, director, member or employee, caused by accidental external burns, as follows:

Permanent disfigurement resulting from accidental external burns to the combined surface area of	% of sum insured paid or amount
Face and neck: 100% surface area disfigurement	60
Face and neck: Less than 100% surface area disfigurement	The proportion that the actual surface area disfigurement bears to 100%
Parts of the body other than the face and neck: 100% surface area disfigurement	30
Parts of the body other than the face and neck: Less than 100% surface area disfigurement	The proportion that the actual surface area bears to 100%

*** Please note: You're not covered unless the disfigurement exceeds 10% for the item under which a claim is lodged.**

Business limitation

You're covered for the accidental bodily injury of your principal, partner, director, member or employee, that happens in the course of their employment in your business, as follows:

- The compensation specified for temporary total disability will be payable for not more than the number of weeks stated on your policy schedule and such payment will cease as soon as the injury causing the incapacity has healed as far as is reasonably possible, notwithstanding that permanent disability may remain.
- Any compensation payable by us, for any period of temporary total disability or for medical expenses, will be reduced by an amount equal to the compensation received or receivable by or on behalf of such person under any workmen's compensation enactment, for temporary disability for the same or a lesser period, or in respect of medical expenses.
- After suffering accidental bodily injury for which compensation may be payable under this section, such person will, when reasonably required by us to do so, submit to medical examination and undergo any treatment specified. We're not liable to make any payment unless this proviso is complied with to our satisfaction.
- Dual insurance doesn't apply to this section.
- This section doesn't cover death or injury directly or indirectly caused by, related to, or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power.

What's NOT covered by the king

You're not covered for an incident resulting in death, disability or medical expenses:

- While the person is travelling by air, other than as a passenger, and isn't a member of the crew, or for the purpose of any trade or technical operation in or on the means of transport.
- If the person commits suicide or injures himself intentionally.
- Caused solely by an existing physical defect or other infirmity.
- As a result of the person being under the influence of alcohol, drugs or narcotics, unless administered by a member of the medical profession (other than himself), or unless prescribed by and taken in accordance with the instructions of a member of the medical profession (other than himself).
- As a result of the person's participation in any riot, civil commotion or terrorism.
- Directly or indirectly resulting from prolonged or accelerated, or attributable to, pregnancy, childbirth, abortion, miscarriage, obstetrical procedures or any consequences thereof.

- While the person is, or as a result of, participating in motorbiking, quad biking or tricycling (whether as a driver or passenger), other than in your business.
- Arising from racing of any kind, involving the use of any power-driven vehicle, vessel or craft.
- Arising from mountaineering necessitating the use of ropes or guides, winter sports involving snow or ice, polo on horseback, steeple chasing, any sport as a professional, hang-gliding, paragliding, parachuting, bungee jumping, wrestling, boxing or martial arts.



Theft



In a nutshell...

Business owners carry the responsibility for making sure that it's business as usual, even after a robbery. The king's theft insurance for businesses covers everything, from the loss of, or damage to, your stock or your clients' goods, to making good any damage to property that you own or for which you're responsible.

What's covered by the king

You're covered for loss or damage due to:

If the thief is invited onto your premises

You're covered for theft if it's committed by a person who's invited, or allowed, onto your premises before the close of business.

Locks and keys

You're covered for the cost of replacing locks and keys to any insured building, following the disappearance of any key to such premises, or if you have good reason to believe that any unauthorised person may be in possession of a duplicate key.



Please note: Each claim is limited to the sum insured that's stated on your policy schedule.

Skeleton keys

Subject to satisfactory proof by you that entry into, or exit from, the insured premises has been effected by the use of a skeleton key or other similar device (other than a duplicate key), it will constitute as a forced and violent entry (or exit) for the purpose of an insured incident.

Temporary repairs

You're covered for the reasonable costs you incur for temporary repairs, after theft or attempted theft, and for taking temporary measures that are necessary after an insured incident.

Optional cover

Cover more. Pay a little more

You may choose to add the following option to your basic 'Theft' cover. If so, it will only be covered if it's separately noted on your policy schedule and an additional premium is paid.

Theft without forced or violent entry/exit

You're covered for theft or attempted theft without the signs of forced or violent entry/exit.

You're not covered for theft or attempted theft by any principal, partner, member, director or employee.

What's NOT covered by the king

You're not covered for loss or damage:

- If it can be covered under the 'Fire' or 'Glass' sections of this policy.
- If the items are more specifically insured elsewhere.
- Due to an explosion being used to attempt to gain entry into the building.
- Of any cash, bank and currency notes, cheques, postal orders, money orders, current negotiable stamps and documents or certificates of a negotiable nature, unless stated on your policy schedule to be covered.
- Due to theft by a principal, partner, director or household member, or if they were an accessory to the theft.
- Involving the use of the keys (including duplicate keys) and burglar alarm, unless the keys and alarm code were obtained by violence or threat of violence.



Watercraft



In a nutshell...

Launch your boat, add some sunscreen, and you're all set, right? Um, no. A lot of things can go wrong when you're out on the water, and also when you're still on your way to the water. That's why the king offers comprehensive cover for your watercraft and liability cover in case things go very wrong. (You still need sunscreen though.)

By 'watercraft' we mean

Any South African-registered boat used on water for social, domestic or pleasure purposes, and for the purpose that it's designed for, such as a motor, ski or rowing boat, yacht, or jet ski, including its hull, engines and machinery.

The watercraft that you have insured with us, as noted on your policy schedule.

Watercraft that are used for any of the following aren't covered by the king:

- Emergency services.
- Law enforcement.
- Racing.
- Piracy.
- Towing other watercraft.
- Taxi purposes or transporting fare-paying passengers.
- Earning any kind of income.
- Houseboat or permanent home.



Please note:

- **It's a condition of cover that your watercraft has the necessary safety and fire extinguishing equipment on board.**
- **Your safety equipment and accessories that form part of the watercraft may also be insured, but this will be at an additional monthly premium and they must be specified separately on your policy schedule.**
- **Items like water-skis, wakeboards, fishing rods, wetsuits, diving equipment, fish finders and GPS/navigation units must be insured separately as portable possessions.**
- **Any trailer used to transport any watercraft must be insured separately under the king's trailer section.**

What it's worth

The agreed value that's shown on your policy schedule refers to the amount that your watercraft is covered for. This agreed value must be, well, agreed on by you and us, and must include the non-standard fitted extras and accessories. A watercraft's agreed value is calculated by taking into consideration the cost of replacing the watercraft with the same make and model, in the same condition, with similar mileage, and then adding the value of any specified accessories.

This agreed value won't depreciate, and so your watercraft premium won't decrease monthly. It's your responsibility to review this agreed value at least every 6 months.

In the event of a claim from you, the maximum amount that we'll pay is the agreed value of your watercraft minus:

- The basic excess amount that's payable by you, as stated on your policy schedule for each type of claim.
- Any additional excess amounts that are payable by you, if applicable, and if noted on your policy schedule for that type of incident.
- Any dual insurance, meaning if you're covered for the same watercraft at another insurance company, we're only liable for our portion of a claim.
- Betterment values, if applicable. You're not covered for costs that are regarded as betterment. If a repair requires new or exchange parts that we think are in excess of what's necessary, you may need to contribute to the cost of the repair.

If your watercraft is financed, we'll first pay the outstanding settlement over to the relevant finance institution, up to the agreed value. This excludes settlement penalties and interest charges on arrear payments that your finance institution may charge. The balance, if any, will be paid to you.

If your watercraft is hi-jacked or stolen and not recovered, or if it's written-off, then we'll pay the agreed value, including the value of any non-standard or factory-fitted accessories noted on your policy schedule.

Your payout

The agreed value should be the reasonable market value of your watercraft. This means the amount that it'll cost you at the time of a claim to replace your watercraft.

Understanding under-insurance

If you insure your watercraft for an amount that's less than its reasonable market value, then we'll pay your claim out proportionately. So, if the value of your watercraft is R400,000 and you only insure it for R200,000, then you'll only be compensated for 50% of your loss.

Understanding under-insurance

If you insure your watercraft for an amount that's less than its reasonable market value, then we'll pay your claim out proportionately. So, if the value of your watercraft is R400,000 and you only insure it for R200,000, then you'll only be compensated for 50% of your loss.

Insured value

- Excess
- Dual insurance, if applicable
- Under-insurance, if applicable

} = Your payout



Who skips your watercraft

The regular skipper (pilot or rider) is the person who skips the watercraft most often during any monthly period and who's noted as such on your policy schedule. You need to let us know immediately if the regular skipper changes, like if your spouse or children start using the watercraft more than you do.

Countries where you're covered

Your watercraft is covered in South Africa, Namibia, Botswana, Lesotho, Mozambique, Swaziland, Malawi and Zimbabwe.

The watercraft is covered when it's:

- Ashore in South Africa, Namibia, Botswana, Lesotho, Malawi, Mozambique, Swaziland and Zimbabwe.
- Afloat on inland waters or coastal water within 20km of the coast of South Africa, Namibia and Mozambique.
- Being transported by land or sea.



Please note: Cover outside South Africa is limited to own damage only.

Repatriation clause

In the event of any incident that you can claim for while your insured watercraft is outside of South Africa, you'll be responsible for arranging the repatriation of the watercraft to South Africa. You're covered for repatriation costs, limited to R15,000.

No payment will be made in terms of this cover until the watercraft has been repatriated to South Africa.

Keeping your watercraft safe

There's no cover for the loss of, or damage to, any watercraft that's left unattended. You're covered if the watercraft is buoyed within a designated and secured area, or if it's stored in a registered, secure facility or locked garage.

There's no cover if the engine isn't secured to the hull in accordance with the manufacturer's instructions. Theft of engines will only be covered if there are clear signs of forced or violent entry to the watercraft or place of storage.

*** Please note: If an engine is immersed in water, you must ensure that it's immediately flushed out and restarted, if possible, by a qualified repairer.**

Towing and storage

If your insured watercraft is involved in an accident while it's being towed behind your car, you must phone the King Price emergency assist line before it's towed from the accident scene by a towing operator. We'll arrange and authorise the towing of the insured watercraft (and the car and trailer if they're also insured with us). If you don't comply with this, you'll be personally responsible for the towing, storage and recovery of the items that we insure.

If, after an accident, it's impossible for you or the incident driver to contact us before the watercraft is towed, you'll be covered for the reasonable cost to store the watercraft, or to tow it to the nearest King Price approved storage facility.

If your claim is declined or there was no insurance contract in place at the time of the incident you'll have no cover and will be personally responsible for the towing, storage, recovery and all other costs incurred.

If we authorise the towing and storage, and it's later found that the insurance contract was invalid, you'll be liable for the reasonable towing and storage costs.

*** Please note: In the case of an accident, you need to call the King Price emergency assist line and make use of the recommended towing operator and storage facility. If you don't, you'll be liable for the costs. So please save the number of our emergency assist line on your phone now: 0860 50 50 50.**

What's covered by the king

You're covered for the loss of, or damage to, your watercraft that's caused:

- Accidentally.
- Intentionally, by someone who isn't you, a member of your household, or the regular skipper, as long as this happens without your knowledge or consent.
- Due to theft, hi-jack and piracy, including attempted theft, hi-jack and piracy.
- By fire, explosion, earthquake, storm, flood, freezing or snow.
- By animals, excluding domestic animals and pets.

Hail damage

You're covered for hail damage to your watercraft.

Unavailable parts

If a part that's needed to repair your watercraft after an insured loss or damage isn't available as a standard (ready-made) part in South Africa, we'll pay an amount equal to the value of the part at the time that the loss or damage occurred. The value of the part will be determined according to the price given in the watercraft manufacturer's most recent catalogue or price list, plus the reasonable cost to transport the part (except by air).

What's NOT covered by the king

Certain usage

Watercraft that are used for any of the following aren't covered by the king:

- Emergency services.
- Law enforcement.
- Any racing activities.
- Piracy.
- Towing of other watercraft.
- Taxi purposes or transporting of fare-paying passengers.
- Earning of any kind of income.
- Houseboat or permanent home.

Exclusions

You're not covered for:

- Scratching, bruising or denting that's caused by transit, loading or offloading.
- Depreciation in value, whether arising from repairs or otherwise.
- Loss or damage that's caused by power jumping and extreme beach landings.

Incorrect trailer

You're not covered for loss or damage caused by using the incorrect trailer. It's a condition of cover that the specific trailer designed for the specific insured watercraft is used at all times.

Incorrect fueling

You're not covered for loss or damage that's caused by putting the wrong fuel into your watercraft.

Intentional loss or damage

You're not covered for the loss of, or damage to, your watercraft if:

- It's caused intentionally by you, by members of your household, or by the regular skipper.
- It happens with your knowledge or consent.

Leaving the scene of an accident

You're not covered if the car that tows the watercraft, or the watercraft itself, is involved in an accident and the person who's driving the car or piloting the watercraft leaves the scene of the accident unlawfully.

Licences

You're not covered for the loss of, or damage to, your watercraft:

- When piloting a watercraft without a valid skipper's licence as required by law.
- If the person piloting the watercraft is younger than 16 years of age.
- When driving a car that tows the watercraft:
 - With an endorsed licence for drunken or reckless and negligent driving.
 - Without a valid driver's licence.
 - With a foreign licence, unless the driver has a valid international driving permit or a valid driver's licence that was issued in the driver's country. This licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent car in SA. Any person living in SA permanently must get a SA licence within 1 year of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid SA driver's licence.

Mechanical failure

You're not covered for mechanical failure of engines.

Theft and attempted theft

You're not covered for theft or attempted theft of fixtures, fittings, equipment or engine/s:

- That aren't securely bolted to the watercraft.
- Out of domestic outbuildings that don't interlead with a private residence.

Under the influence

You're not covered for loss or damage that's caused when driving or piloting under the influence, including if the person who's driving the car that tows the watercraft or is piloting the watercraft:

- Is under the influence of alcohol or drugs.
- Has a blood alcohol concentration exceeding the legal limit, or fails a breathalyser test.
- Is under the influence of medication used contrary to a medical practitioner or the manufacturer's instructions.
- Refuses to give either a breath or blood sample.

Usage without your consent

You're not covered for the loss of, or damage to, your watercraft, when any members of your household use your watercraft without your consent or knowledge, and the loss or damage wouldn't have been covered if you'd given consent to use it.

Liability to others... What's covered by the king

You, and any other legally licensed person who's piloting the insured watercraft with your permission, are covered for legal liability following an accident involving the insured watercraft, which causes damage to other people or their property, while the insured watercraft is on the water.

This includes legal costs that someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.

The maximum amount you may claim per accident is stated on your policy schedule.

Liability to others... What's NOT covered by the king

Legislation

You're not covered for liability that's already covered by legislation or other insurance contracts such as:

- Any compulsory marine insurance act.
- SAMSA regulations.
- The Occupational Health and Safety Act.
- The Compensation for Occupational Injury and Diseases Act.
- Any other insurance contract.

Loss or damage

You're not covered for liability that arises from the loss of, or damage to:

- Property that's owned by you or is in your control.
- Property that's owned by, or is in the control of, any member of your household or any of your employees.
- Any watercraft being piloted by you, any of your employees, or members of your household, that you or they don't own or haven't hired.

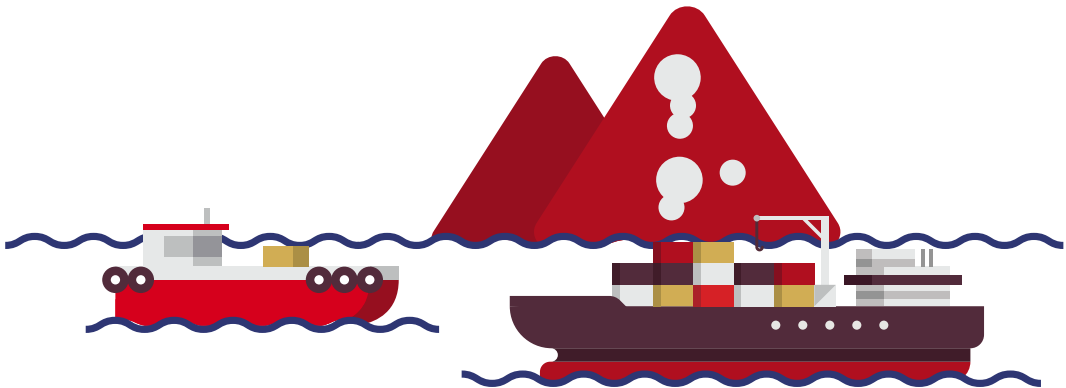
Neighbouring countries

You're not covered for liability for death, bodily injury or emotional shock.

This cover is usually required when you travel to neighbouring countries and may be arranged by your travel agency, before you travel or when entering the country.

Rejected claims

You're not covered for any incident that causes damage to other people's property or injury to them if your claim for the loss of, or damage to, the watercraft itself isn't valid.



Notes

A series of 20 horizontal dotted lines for writing notes.

