



**Agriplus & Agriwine Policy Wording Revamp 2022**

**Green = New**

**Orange = Amended**

**Red = Deleted**

**“This is only a summary for ease of reference and does not replace anything to the contrary in the official wording”**

Current wording Agriplus – 2020 Version 8	Revised wording Agriplus - 2022 Version 10 15/08/2022
<b>GENERAL TERMS, CONDITIONS AND EXCLUSIONS</b>	
<p><b>No Exclusion</b></p>	<p><b>6. Communicable Disease</b></p> <p>(a) Notwithstanding any provision of this policy including any Exclusion, Exception or Extension or other provision which would otherwise override a General Exception, this policy does not cover loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>(b) Subject to the other terms, conditions and exclusions contained in this policy, this Policy will cover Loss, Damage, Liability, Cost or Expense directly caused by, resulting from, or arising out of physical loss and/or physical damage to property insured under this policy and any Time Element Loss directly resulting therefrom where such physical loss and/or physical damage is directly occasioned by otherwise covered perils under this policy and not otherwise excluded under this policy.</p> <p>(c) If the Company alleges that, by reason of this Exception, Loss or Damage is not covered by this Policy, the burden of proving the contrary shall rest on the Insured</p> <p><b>(d) Definitions</b></p> <p><b>(i) Communicable Disease</b> Communicable Disease shall mean any disease which can be transmitted by means of any substance or agent from any organism to another organism where:</p> <p>(a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and</p> <p>(b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas</p>



or between organisms, and  
(c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

**(ii) Time Element Loss**

Time Element Loss shall mean business interruption, contingent business interruption or any other consequential losses.



**4. Computer losses**

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

Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision not included herein which would otherwise override a General exception, this policy does not cover:

- a) loss or destruction of or damage to any property whatsoever (including a computer) or any loss or expense whatsoever resulting or arising therefrom
- b) any legal liability of whatsoever nature
- c) any consequential loss

directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer, correctly or at all:

- (i) to treat any date as the correct date or true calendar date, or correctly or appropriately to recognise, manipulate, interpret, process, store, receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date, or
- (ii) to capture, save, retain or to process any information or code as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture, save, retain or correctly to process such data in regard to or in connection with any such date, or
- (iii) to capture, save, retain or to process any information or code due to programme errors, incorrect entry or the inadvertent cancellation or corruption of data and/or programmes, or
- (iv) to capture, save, retain or to process any data as a result of the action of any computer virus, or other corrupting, harmful or otherwise unauthorised code or instruction including any Trojan horse, time or logic bomb or worm or any other destructive or disruptive code, media, programme or interference.

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

Special extension to above Computer losses  
General exception 4

(A) Loss or destruction of or damage to the insured property by fire, explosion,

**4. Cyber Losses**

**General Exception applicable to all sections of this policy insuring damage to property or the consequences of damage to property or any liability**

(a) Notwithstanding any provision of this Policy including any Exclusion, Exception or Extension or other provision which would otherwise override a General Exception, this Policy does not cover Loss, Damage, Liability, Cost or Expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

- (i) any Loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of paragraph (b);
- (ii) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data, unless subject to the provisions of paragraph (b).

(b) Subject to the other terms, conditions and exclusions contained in this Policy, this Policy will cover:

- (i) Loss, Damage, Liability, Cost or Expense directly caused by, resulting from, or arising out of physical loss and/or physical damage to Property insured under this policy and any Time Element Loss directly resulting therefrom;
- (ii) physical loss and/or physical damage to Data Processing Media for which the basis of valuation shall be the cost of the blank Data Processing Media plus the costs of repairing, replacing or restoring the Data from back-up or from originals of a previous generation. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank Data Processing Media (however this Policy does not cover any amount pertaining to the value of Data to the Insured or any other party, even if such Data cannot be recreated, gathered or assembled);

where such physical loss and/or physical damage is directly occasioned by otherwise covered perils under this policy and not otherwise excluded under this policy.

(c) If the Company alleges that, by reason of this Exception, Loss or Damage is not covered by this Policy, the burden of proving the contrary shall rest on the Insured.

(d) Definitions

**(i) Computer System**

Computer System shall mean Any Computer, hardware, software, communications System, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including



lightning, earthquake or by the special perils referred to below or indemnified by the Personal accident, Glass, Employers liability, Stated benefits, Group personal accident, Motor or Motor boat, yacht and small craft sections is not excluded by this General exception.

The special perils that are not excluded for the purpose of this Special extension are damage caused by:

1. storm, wind, water, hail or snow excluding
  - (a) arising from its undergoing any process necessarily involving the use or application of water
  - (b) caused by tidal wave originating from earthquake or volcanic eruption
  - (c) in the underground workings of any mine
  - (d) in the open (other than buildings structures and plant designed to exist or operate in the open)
  - (e) in any structure not completely roofed
  - (f) being retaining wallsdamage to property
2. aircraft and other aerial devices or articles dropped therefrom.
3. impact by animals, trees, aerials, satellite dishes or vehicles excluding damage to such animals, trees, aerials, satellite dishes or vehicles or property in or on such vehicles.

These special perils do not cover wear and tear or gradual deterioration.

- (B) The above General exception 4 also does not apply to consequential loss as insured by any Business interruption indemnity provided by this policy to the extent that such consequential loss results from damage to insured property by the perils referred to in Special extension (A) above.
- (C) This Special extension will not insure any loss destruction, damage or consequential loss if it would not have been insured in the absence of this Computer losses General exception and this Special extension.
- (D) This Special extension shall not apply to any Public liability indemnity.

any associated input, output, data storage device, networking equipment or back up facility.

**(ii) Data**

Data shall mean

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

**(iii) Time Element Loss**

Time Element Loss shall mean

Business interruption, contingent business interruption or any other consequential losses.

**(iv) Data Processing Media**

Data Processing Media shall mean

Any property insured by this Policy on which Data can be stored but not the Data itself



<p>New</p>	<p><b>7 National Electricity Grid Interruption</b></p> <p>Notwithstanding any Provision of this Policy, including any Exclusion, Exception, Extension, insuring Provision, or any Provision which would otherwise override this General Exception, this policy does not cover any loss, damage, claim, cost, expense or other sum of any nature, including any consequential losses in terms of any section of this policy, that is directly or indirectly caused by, attributable to, in consequence of, resulting from, arising out of, following, or in any way in connection with a National Electricity Grid Interruption. National Electricity Grid Interruption means an interruption or suspension of the electricity supply from the national electricity grid of South Africa concurrently for whatsoever reason, whether due to damage, an inability and/or failure (whether partial or total) of the utility supplier to generate, transmit or distribute electricity, or otherwise.</p>
<p><b>4. Prevention of loss</b></p> <p>The insured must take all reasonable steps and precautions to safeguard the insured property and to prevent and minimise accidents, loss, damage or liability.</p>	<p><b>4. Prevention of loss, maintenance of and access to insured Property</b></p> <p>(a) The Insured shall take all reasonable steps to prevent loss by</p> <ul style="list-style-type: none"> <li>(i) safeguarding and protecting the Insured Property</li> <li>(ii) preventing accidents or losses and minimise loss, Damage or liability;</li> </ul> <p>(b) The Insured shall take all reasonable steps to maintain all Property in a condition that will prevent damage from occurring or will reduce the amount of damage in the event of the operation of a peril;</p> <p>(c) The insured shall endeavour to comply with all of those laws, regulations, by-laws or rules applicable to the business. Where such failure to comply is material to a claim the Company may, at its discretion, reject the claim;</p> <p>(d) From time to time, the Company may, at its discretion, wish to inspect or examine the Property Insured.</p> <ul style="list-style-type: none"> <li>(i) The Insured shall allow a duly authorised representative of the Company to inspect and examine all Property Insured by this Policy at any reasonable time and the Insured shall provide all relevant details and information relating of the Property insured at the request of the authorized representative of the Company.</li> <li>(ii) Following any inspection or examination of the Property Insured by the Company the Insured shall at all times ensure that all risk improvement requirements identified and</li> </ul>



stipulated by the Company are adhered to within the required timeframes.  
 (iii) Notwithstanding the inspection or examination carried out by the Company, the requirements of (a), (b) and (c) still apply.

**CURRENT WORDING**  
 Agriplus – 2018 Version 7

**REVISED WORDING**  
 Agriplus - 2022 Version 9 15/08/2022

**Fire Section**

**Clauses, Extensions and Limitations**  
**13. Temporary removal**

Except in so far as it is otherwise insured, the property insured is covered whilst temporarily removed elsewhere on the premises stated in the schedule or to any other premises including transit by road, rail or inland waterway anywhere in the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi

**13. Temporary Removal**

Except in so far as it is otherwise Insured, the property Insured is covered whilst temporarily removed elsewhere on the premises stated in the Schedule or to any other premises including transit by road, rail or inland waterway anywhere in the Republic of South Africa, Namibia, Botswana, Lesotho, the *Kingdoms of Eswatini*, Zimbabwe and Malawi

**CURRENT WORDING**  
 Agriplus - 2018 Version 6

**REVISED WORDING**  
 Agriplus - 2022 Version 8 – 15/08/2022

**Buildings Combined Section**

**8. Temporary removal**

Except in so far as otherwise insured, landlord's fixtures and fittings are covered while temporarily removed to any other premises including transit by road, rail or inland waterway anywhere within the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi

**8. Temporary removal**

Except in so far as otherwise Insured, landlord's fixtures and fittings are covered while temporarily removed to any other premises including transit by road, rail or inland waterway anywhere within the Republic of South Africa, Namibia, Botswana, Lesotho, the *Kingdoms of Eswatini*, Zimbabwe and Malawi

**CURRENT WORDING**  
 Agriplus 2016 Version 5

**REVISED WORDING**  
 Agriplus 2022 Version 7 15/08/2022

**Office Contents section**

**13 New and additional premises**

If the Insured occupies offices or consulting rooms other than those situated as stated in the Schedule in the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi, the insurance by this Section shall apply as though such offices or consulting rooms were Office Premises within the meaning of this Section

**13 New and additional premises**

If the Insured occupies offices or consulting rooms other than those situated as stated in the Schedule in the Republic of South Africa, Namibia, Botswana, Lesotho, Kingdoms of Eswatini, Zimbabwe and Malawi, the insurance by this Section shall apply as though such offices or consulting rooms were Office Premises within the meaning of this Section



CURRENT WORDING Agriplus 2013 Version 5 - 01/07/2013	REVISED WORDING Agriplus 2022 Version 7 – 15/08/2022
<b>Accidental Damage section</b>	
Specific exceptions (e) (iii) <b>breakdown, electrical, electronic and/or mechanical derangement</b>	Specific exception (e) (iii) <b>breakdown, electrical, electronic, mechanical derangement and/or power surge</b>
<b>Business Interruption section</b>	
<b>4. Public telecommunications - extended cover (if stated in the schedule to be included)</b>	<b>No longer available</b>
<p><b>3. Public telecommunications - Insured perils only</b></p> <p>Loss as insured by this section resulting from interruption of or interference with the business in consequence of damage (as within defined):</p> <p>(i) to property at the premises of any public authority which is empowered by law to supply a telecommunications facility to the insured</p> <p>(ii) to the transmission facilities network of the public authority mentioned in (i) above shall be deemed to be loss resulting from damage to the property used by the insured at the premises.</p> <p>The amount payable under this extension in respect of each item (other than Claims preparation costs) is limited to 90% (ninety percent) of the sum insured for the particular item.</p>	<p><b>3. Public telecommunications - Insured perils only</b></p> <p>Loss as insured by this Section resulting from interruption of or interference with the business in consequence of damage (as within defined):</p> <p>(i) to property at the premises of any public authority which is empowered by law to supply a telecommunications facility to the insured</p> <p>(ii) to the transmission facilities network of the public authority mentioned in (i) above shall be deemed to be loss resulting from damage to the property used by the insured at the premises.</p> <p>The amount payable under this extension in respect of each item (other than Claims preparation costs) is limited to 90% (ninety percent) of the Sum Insured for the particular item <b>and in total R25 000 000 for any one event or series of events with one original cause or source</b></p>
<b>5. Public utilities - extended cover (if stated in the schedule to be included)</b>	<b>No Longer Available</b>



## 2. Public utilities - Insured perils only

In consideration of the payment of an additional premium this section is extended to include loss resulting from interruption of or interference with the business in consequence of damage by any of the contingencies hereby insured against to property belonging to any public undertaking which supplies electricity, gas or water

Provided that:

the interruption shall continue uninterrupted for at least 24 (twenty four) hours.

The amount payable under this extension in respect of each item (other than Claims preparation costs) is limited to 90% (ninety percent) of the sum insured for the particular item.

## 2. Public utilities - insured perils only (if stated in the schedule to be included)

Property at electricity generating stations, sub-stations or transmission networks, gasworks including the related gas distribution network, water purification plants, pumping stations, aqueducts and pipelines of an authority empowered by law to supply water, gas, or electricity for consumption by the public and which results in an interruption of water, gas, or electricity to the premises of the insured.

The amount payable under this extension in respect of each item (other than claims preparation costs) is limited to 90% of the sum insured for the particular item **and in total R25000 000 for any one event or series of events with one original cause or source**





### **N. Geographical limits**

The geographical limits in terms of clauses H - Prevention of access, I - Storage and transit including endorsement 1 (not applicable to specified suppliers), 2, 3, 4 and 5 are confined to the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi. Additional and new premises described in terms of clause M of this section are confined to the Republic of South African and Namibia.

### **N. Geographical limits**

The geographical limits in terms of clauses H - Prevention of access, I - Storage and transit including endorsement 1 (not applicable to specified suppliers), 2, 3, 4 and 5 are confined to the Republic of South Africa, Namibia, Botswana, Lesotho, **the Kingdoms of Eswatini**, Zimbabwe and Malawi. Additional and new premises described in terms of clause M of this Section are confined to the Republic of South African and Namibia.

### **Prevention of access**

Loss as insured by this section resulting from interruption of or interference with the business in consequence of damage (as referred to in this section) to property in the vicinity of the premises which shall prevent or hinder the use thereof or access thereto whether the premises or property of the insured therein shall be damaged or not, shall be deemed to be loss resulting from Damage (as referred to in this section) to property used by the insured at the premises.

The amount payable under this extension in respect of each item (other than Claims preparation costs) is limited to 90% (ninety percent) of the sum insured for the particular item and in total R300 000 000 (three hundred million rand).

For the purpose of this extension "insured premises" shall mean:

Customers and suppliers premises stated in the schedule as being insured by endorsement 1.

Storage and transit as insured by clauses and extensions (I).

Additional premises as insured by clauses and extensions (M).

Public utilities premises as stated in endorsement 2 but only if endorsement 2 or the Public utilities extended cover extension, endorsement 5 is stated as being included in the schedule.

Public telecommunications premises as stated in endorsement 3 but only if endorsement 3 or the Public telecommunications extended cover, endorsement 4 is stated as being included in the schedule.

### **Prevention of access**

Loss as insured by this section resulting from interruption of or interference with the business in consequence of damage (as referred to in this section) to property in the vicinity of the premises which shall prevent or hinder the use thereof or access thereto whether the premises or property of the insured therein shall be damaged or not, shall be deemed to be loss resulting from Damage (as referred to in this section) to property used by the insured at the premises.

The amount payable under this extension in respect of each item (other than Claims preparation costs) is limited to 90% (ninety percent) of the sum insured for the particular item and in total R300 000 000 (three hundred million rand).

For the purpose of this extension "insured premises" shall mean:

Customers and suppliers premises stated in the schedule as being insured by endorsement 1.

Storage and transit as insured by clauses and extensions (I).

Additional premises as insured by clauses and extensions (M).

Public utilities premises as stated in endorsement 2 but only if endorsement 2 or the **Public utilities extended cover** extension, endorsement 5 is stated as being included in the schedule.

Public telecommunications premises as stated in endorsement 3 but only if endorsement 3 or the **Public telecommunications extended cover**, endorsement 4 is stated as being included in the schedule.



## 7. Guesthouses (Accommodation and lodging)

In consideration of the payment of an additional premium the under mentioned

Defined events are added:

- (i) Section 15 -Theft of this policy
- (ii) Section 19 - Transit and section 28 - Single transit - General of this policy
- (iii) Murder, suicide and/or food poisoning occurring on the insured premises
- (iv) The pollution of any sea, beach or waterway within 15 (fifteen) kilometres of the insured premises
- (v) Use of or access to the insured premises being prevented or hindered following upon a bomb-scare in excess of the first 6 (six) hours of such bomb scare
- (vi) Wild game attack, shark attack or shark scare

Provided always that:

the insurance hereunder shall be subject to the following Special conditions:

- (i) the liability of the company shall not exceed 90% (ninety percent) of the sum insured as stated in the schedule or R25 000 000 (twenty five million rand), whichever is the lesser in respect of this extension
- (ii) the provision requiring material damage to occur, shall not apply to Defined events (iii) to (vii) of this extension
- (viii) In consequence of a licence granted in respect of the insured premises for the sale by retail of excisable liquors (hereinafter referred to as licence) becoming suspended or forfeited under the provisions of the appropriate legislation governing such licences, or refused renewal after due application for such renewal to the appropriate authority at any time during the period of insurance, such suspension, forfeiture or refused renewal being occasioned by reasons beyond the control of the insured

Provided that:

- (a) if the insured is entitled to payment of compensation under the provisions of any act of parliament relating to the refusal to renew the licence, no claim shall be payable under this extension
- (b) in the event of death, bankruptcy, incapacity, desertion of the insured premises or conviction for any offence where such conviction affects the character or reputation of the convicted person with regard to this honesty, moral standing or sobriety of the tenant, manager, occupier or licensee, the insured shall, where practical and at the request of the company, procure a suitable person to replace him/her

## 7. Guesthouses (Accommodation and lodging)

In consideration of the payment of an additional Premium the under mentioned Defined Events are added:

- (i) Section 15 -Theft of this policy
- (ii) Section 19 - Transit and Section 28 - Single transit - General of this policy
- (iii) Murder, suicide and/or food poisoning occurring on the insured premises
- (iv) Use of or access to the insured premises being prevented or hindered following upon a bomb-scare in excess of the first 6 (six) hours of such bomb scare
- (v) Wild game attack, shark attack or shark scare

Provided always that:

the insurance hereunder shall be subject to the following Special conditions:

- (i) the liability of the Company shall not exceed 90% (ninety percent) of the Sum Insured as stated in the schedule or R5 000 000 (five million rand), whichever is the lesser in respect of this extension
- (ii) the provision requiring material damage to occur, shall not apply to Defined Events (iii) to (v) of this extension



- (c) and one to whom the justice will transfer the licence or grant the licence by way of renewal
- (d) if the forfeiture of or refusal to renew the licence is occasioned wholly or partly by or through the misconduct or procurement or connivance or neglect or omission of the insured or by any omission of the insured to take any step necessary for keeping the licence in force, no claim shall be payable under this extension unless the insured or any other claimant hereunder shall prove to the reasonable satisfaction of the company that such matter was beyond his/her or their power or control
- (e) if the refused renewal, suspension or forfeiture of the licence arises directly or indirectly from any scheme of town or country planning, improvement or redevelopment, compulsory purchase or from an amendment of the law affecting the granting, surrender, refusal to renew, suspension or forfeiture of licences, no claim shall be payable under this extension
- (f) the insured shall, on becoming aware of any:
  - (i) complaint against the insured premises or the control thereof
  - (ii) proceedings against or conviction of the licensee, manager, tenant or occupier of the premises for any breach of licensing law or any matter whatsoever whereby the character or reputation of the person concerned is affected or called into question with regard to his honesty, moral standing or sobriety
  - (iii) transfer or proposed transfer of the licence
  - (iv) alteration in the purpose for which the premises are used
  - (v) objection to renewal or other circumstances which may endanger the licence or renewal thereofimmediately give notice thereof in writing to the company and supply such additional information and give such assistance as the company may reasonably require.



Not in wording

**Specific Exception**

This Section does not cover any loss following a direct or indirect interruption of or interference with the business in consequence of damage occurring during the period of insurance at any premises in respect of which payment has been made or liability admitted under the Fire Section of this policy or any other material damage insurance covering the interest of the insured as a result of any loss or damage to growing crops, plants, trees, crude fodder, hay, straw, chaff and any other similar crops, game, poultry, birds, aquaculture, livestock, pedigreed animals, bloodstock or any other animals.



<b>CURRENT WORDING</b> Agriplus - 2013 Version 04 - 01/07/2013	<b>REVISED WORDING</b> Agriplus - 2022 Version 06 – 15/08/2022
<b>Money Section</b>	
<p><b>Defined events</b></p> <p>The company shall indemnify the insured in respect of loss of or damage to money, receptacles and clothing (as defined) subject to the limits stated hereunder occurring in the Republic of South Africa, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe and Malawi</p>	<p><b>Defined Events</b></p> <p>The Company shall indemnify the Insured in respect of loss of or damage to Money, receptacles and clothing (as defined) subject to the limits stated hereunder occurring in the Republic of South Africa, Namibia, Lesotho, Botswana, <b>the Kingdoms of Eswatini</b>, Zimbabwe and Malawi</p>
<p><b>Personal accident assault extension</b></p> <p>Medical</p> <p>(d) The reasonable expenses incurred shall be payable in respect of <b>medical, surgical, dental, nursing home or hospital treatment (including the cost of artificial aids and prostheses and the costs and expenses incurred in emergency transportation or freeing such person if trapped or bringing such person to a place of safety)</b> incurred within 24 (twenty-four) months of the Defined event up to a maximum amount of R2 000 (two thousand rand). The term "bodily injury" shall be deemed to include starvation, thirst and/or exposure to the elements consequent upon illegal detainment following upon theft or any attempt thereat</p> <p><b>Proviso (b)</b></p> <p>Provided that</p> <p>the total payment under this section in respect of any such person shall not exceed the amount payable in the event of death plus total and absolute disability and <b>medical expenses</b> as above</p>	<p><b>Personal accident assault extension</b></p> <p><b>(d)Emergency expenses shortfall:</b> The reasonable expenses incurred shall be payable in respect of emergency expenses incurred within 24 (twenty four) months of the Defined Event up to a maximum amount of R2 000 (two thousand rand) The term "bodily injury" shall be deemed to include starvation, thirst and/or exposure to the elements consequent upon illegal detainment following upon theft or any attempt thereat</p> <p><b>Proviso (b)</b></p> <p><b>Provided that</b> the total payment under this section in respect of any such person shall not exceed the amount payable in the event of death plus total and absolute disability and <b>emergency expenses</b> as above</p>



<b>CURRENT WORDING</b> Agriplus 2018 Version 5	<b>REVISED WORDING</b> Agriplus 2022 Version 7 15/08/2022
<b>Goods in Transit section</b>	
<b>Specific Exceptions</b> (j) loss of or damage to property outside the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi and Mozambique	<b>Specific Exceptions</b> (j) loss of or damage to property outside the Republic of South Africa, Namibia, Botswana, Lesotho, the Kingdoms of Eswatini, Zimbabwe, Malawi and Mozambique
<b>CURRENT WORDING</b> Agriplus 2018 Version 6	<b>REVISED WORDING</b> Agriplus 2022 Version 8 - 15/08/2022
<b>Personal Accident</b>	
<p>D. Medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, nursing home or hospital treatment (including costs and expenses incurred in emergency transportation or freeing such person if trapped or bringing such person to a place of safety) as a result of bodily injury and incurred within 24 (twenty four) months of the Defined event.</p> <p>Provided that:</p> <ol style="list-style-type: none"><li>1. the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one such person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability and medical expenses</li></ol>	<p>D. Emergency Expenses Shortfall shall mean all costs and expenses necessarily incurred including costs and expenses incurred in emergency transportation or freeing the Insured Person if trapped or bringing him to a place of safety as a result of Bodily Injury and incurred within 24 months of the Defined Event excluding any amounts as may</p> <ol style="list-style-type: none"><li>(i) fall within the scope of any Act in terms of which any employee may claim Compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide Compensation;</li><li>(ii) be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.</li></ol> <p>Provided that:</p> <ol style="list-style-type: none"><li>1. the Company shall not be liable to pay, for Death or Disability resulting from an accident or series of accidents arising from one cause in respect of any one Insured Person, more than the Compensation payable for Death or Permanent Disability (whichever is the higher) plus any Compensation payable for temporary total Disability, Emergency Costs and Expenses and any Extensions which are applicable</li></ol>



**CURRENT WORDING**  
**Agriplus 2010 Version 3**

**REVISED WORDING**  
**Agriplus 2022 Version 5 – 15/08/2022**

**Machinery Breakdown section**

**Defined events**

Any unforeseen and sudden physical damage to the machinery described in the schedule from any cause whilst it is:

- 1.at work or at rest
- 2.being dismantled for the purpose of cleaning, inspection and overhaul or removal to another position or in the course of these operations themselves or subsequent re-erection

**Defined events**

Any unforeseen and sudden physical damage to the machinery described in the Schedule from any cause whilst it is:

- 1.at work or at rest
- 2.being dismantled for the purpose of cleaning, inspection and overhaul or removal to another position or in the course of these operations themselves or subsequent re-erection *anywhere within the Republic of South Africa, Botswana, Lesotho, Malawi, Namibia, the Kingdoms of Eswatini and Zimbabwe*



CURRENT WORDING Agriplus 2021 Version 8 – 01/09/2021	REVISED WORDING Agriplus 2022 Version 10 – 15/08/2022
<b>Motor section</b>	
<p><b>Defined Events</b> The Company will also pay the reasonable cost of delivery to the Insured, after repair of such loss or damage, not exceeding the reasonable cost of transport to the permanent address of the Insured in the Republics of South Africa or Botswana, the Kingdoms of Eswatini or Lesotho or the Republics of Malawi, Mozambique, Namibia or Zimbabwe.</p>	<p><b>Defined Events</b> The Company will also pay the reasonable cost of delivery to the Insured, after repair of such loss or damage, not exceeding the reasonable cost of transport to the permanent address of the Insured in the Republics of South Africa or Botswana, the Kingdoms of Eswatini or Lesotho or the Republics of Malawi, Mozambique, Namibia or Zimbabwe.</p>
<p><b>Specific exception to sub-section A</b> The company shall not be liable to pay for:</p> <p>(a) consequential loss or damage as a result of any cause whatsoever, depreciation in value whether arising from repairs following a Defined event or otherwise, wear and tear, mechanical, electronic or electrical breakdowns, failures or breakages</p>	<p><b>Specific exception to sub-section A</b> The Company shall not be liable to pay for:</p> <p>(a) consequential loss as a result of any cause whatsoever, depreciation in value whether arising from repairs following a Defined Event or otherwise, wear and tear, mechanical, electronic or electrical breakdowns, failures or breakages</p>
<p>No Exception</p>	<p><b>Specific exception to sub-section A</b> (e) depreciation in value whether arising from repairs following a Defined Event or otherwise, wear and tear, mechanical, electronic or electrical breakdowns, failures or breakages or any resultant damage.</p>
<p>New</p>	<p><b>Sub-section C: Emergency Expenses Shortfall</b></p> <p><b>Defined Events</b></p> <p>If an occupant in the specified part of a Vehicle described below, in direct connection with such Vehicle, sustains bodily injury by violent, accidental, external and visible means, the Company will pay to the Insured the emergency expenses incurred as a result of such injury up to R5 000 (five thousand Rand) per injured occupant but not exceeding R25 000 (twenty five thousand Rand) in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event.</p> <p>The amount payable under this Sub-section shall be reduced by any amount recoverable under any Workmen’s Compensation Enactment or similar legislation.</p> <p>The term emergency expenses includes any costs incurred to free such injured occupant from such Vehicle or to bring such injured occupant to a place where medical treatment can be given.</p>





### Specific exceptions applicable to all sub-sections

- (c) incurred while any vehicle is being driven by the insured
- (i) while under the influence of intoxicating liquor or drugs (unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession other than himself/herself) or while the blood alcohol percentage of the insured exceeds the statutory limit at the time of the occurrence or while not licensed to drive such vehicle

### Specific exceptions applicable to all sub-sections

- (c) incurred while any Vehicle is being driven by:
- (i) the Insured while under the influence of intoxicating liquor or drugs (unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession other than himself) or while the blood alcohol percentage of the Insured exceeds the statutory limit at the time of the occurrence or while not licensed to drive such Vehicle

New

### Retail Value Top up cover

- Option is available for selection on Comp cover, TPFT and Retail value only.
- Available for private motor cars and LDVS not exceeding 3500kg
- Cover must be available with effect from 1st July 2022 for new and existing business.
- The client may select one of three optional values. Either 15%, 20% or 25%
- A clause must be added automatically to print in the motor section of the schedule when this extension is selected. This clause cannot be edited or deleted.
- Existing business – can select Yes or No and select relevant percentage.
- New business – default to Yes and default percentage to 20%. The user can then edit and select a different value, or they can select No



**CURRENT WORDING**  
**Agriplus 2018 Version 5**

**REVISED WORDING**  
**Agriplus 2022 Version 7 15/08/2022**

**Pedigreed Animals**

**Specific Exceptions**

(c)accident or disease sustained or contracted elsewhere than in the Republic of South Africa, Namibia, Botswana, Lesotho, Kingdoms of Eswatini, Zimbabwe and Malawi

**Specific Exceptions**

(c)accident or disease sustained or contracted elsewhere than in the Republic of South Africa, Namibia, Botswana, Lesotho, Kingdoms of Eswatini, Zimbabwe and Malawi



<b>CURRENT WORDING</b> Agriplus - 2013 Version 5	<b>REVISED WORDING</b> Agriplus - 2022 Version 7 – 15/08/2022
<b>Group Personal Accident section</b>	
<p><b>Memoranda</b></p> <p><b>D Medical expenses</b></p> <p><b>Medical expenses</b> shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, nursing home or hospital treatment (including costs and expenses incurred in emergency transportation or freeing such person if trapped or bringing such person to a place of safety) as a result of bodily injury and incurred within 24 (twenty-four) months of the Defined event.</p>	<p><b>Memoranda</b></p> <p><b>D Emergency Expenses Shortfall</b> emergency expenses shortfall shall mean all costs and expenses necessarily incurred including costs and expenses incurred in emergency transportation or freeing the insured person if trapped or bringing him to a place of safety as a result of bodily injury and incurred within 24 months of the defined event excluding any amounts as may</p> <p>(i) fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation.</p> <p>1.1 be payable by a registered medical scheme including any amounts payable from a member's Medical scheme Savings account.</p>
<p><b>Memoranda</b></p> <p>1 the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one insured person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability, medical expenses and any extensions which are applicable</p> <p>7. no compensation shall be payable: (ii) for medical expenses where such expenses are less than R100 (one hundred rand)</p> <p>8. compensation for temporary total disablement and medical expenses shall cease immediately:</p>	<p><b>Memoranda</b></p> <p>1 the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one insured person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability, emergency costs and expenses and any extensions which are applicable.</p> <p>7. no compensation shall be payable: (ii) for Emergency Expenses Shortfall where such expenses are less than R100 (one hundred Rand)</p> <p>8. compensation for temporary total disablement and Emergency Expenses Shortfall shall cease immediately:</p> <p>9. any payment for Emergency Expenses Shortfall for any one insured person in respect of each and every claim shall be in excess of and not be reduced by the amount of the excess as stated in the Schedule.</p>
<p><b>Specific exceptions</b></p> <p><b>The company shall not be liable to pay compensation for death, disability or medical expenses in respect of such person:</b></p>	<p><b>Specific Exceptions</b></p> <p>The Company shall not be liable to pay compensation for Death, disability or emergency expenses shortfall in respect of such person:</p>



## Extensions

### 3. Life support

The 24 (twenty-four) calendar months period stated under Defined events shall not include any period or periods where such person's death is delayed solely by the use, for a period or periods of not less than 3 (three) consecutive days, of life support machinery, equipment or apparatus

## Extensions

### 3. Life support machinery

Notwithstanding anything contained in the Defined Events, the 24-month period stated therein shall not include any period or periods where the Death of the insured person is delayed solely by the use, for periods of not less than three consecutive days of life support machinery, equipment or apparatus.

The Company will, in addition to any compensation payable, pay for the reasonable costs and expenses incurred as a result of a Defined Event in respect of hire costs for life support machinery, equipment or apparatus provided that

- (a) the liability of the Company for such costs and expenses resulting from an accident or series of accidents arising from one cause shall not exceed R20 000 for any one insured person;
- (b) the Company shall not pay for any amounts as may
  - (i) fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This proviso shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;
  - (ii) be payable by a registered medical scheme including any amounts payable from a member's Medical scheme Savings account.
- (c) this extension shall not increase the maximum compensation payable by the Company in terms of proviso 1 (Accumulation limit).



## 8. Mobility

In the event of the company admitting a claim in terms of compensation B - Permanent disability, as a direct result of the disability such person is permanently dependent on a wheelchair for mobility, the company will, in addition to any amount payable for permanent disability, compensate for:

- (i) a self-propelled wheelchair and/or
- (ii) the modification of the controls to such person's motor vehicle and/or
- (iii) if necessary, the fitting of wheelchair loading equipment to such person's private vehicle and/or
- (iv) alterations to such person's private residence to facilitate the use of such wheelchair up to an amount but not exceeding R15 000 (fifteen thousand rand) any one occurrence

Provided that:

the liability of the company in respect of any one loss shall not exceed R15 000 (fifteen thousand rand) where this extension is available under any other section of this policy.

## 8. Mobility

In the event of the Company admitting a claim in terms of compensation B - Permanent Disability, as a direct result of the disability such person is permanently dependent on a wheelchair for mobility, the Company will, in addition to any amount payable for Permanent Disability, compensate for:

- (i) a self-propelled wheelchair and/or
- (ii) the modification of the controls to such person's motor vehicle and/or
- (iii) if necessary, the fitting of wheelchair loading equipment to such person's private vehicle and/or
- (iv) alterations to such person's private residence to facilitate the use of such wheelchair up to an amount but not exceeding R15 000 (fifteen thousand Rand) any one occurrence

Provided that:

(a) the liability of the Company for such costs resulting from an accident or series of accidents arising from one cause shall not exceed the amount of R15 000 for any one such person,

(b) the Company shall not pay for any amounts as may

(i) fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;

(ii) be payable by a registered medical scheme including any amounts payable from a member's Medical scheme Savings account.

(c) this extension shall not increase the maximum liability of the Company in terms of the accumulation clause.



Clause not in policy wording Trauma

**No longer available**

**CURRENT WORDING**  
Agriplus - 2013 Version 05

**REVISED WORDING**  
Agriplus 2022 Version 7 – 15/08/2022

**Stated Benefit section**

**Memoranda**

**D Medical expenses**

Medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, nursing home or hospital treatment (including costs and expenses incurred in emergency transportation or freeing such person if trapped or bringing such person to a place of safety) as a result of bodily injury and incurred within 24 (twenty-four) months of the Defined event.

**D Emergency expenses Shortfall** shall mean all costs and expenses necessarily incurred including costs and expenses incurred in emergency transportation or freeing the Insured person if trapped or bringing him to a place of safety as a result of bodily injury and incurred within 24 months of the Defined Event excluding any amounts as may

- (i) fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;
- (ii) be payable by a registered medical scheme including any amounts payable from a member's Medical scheme Savings account.

**Memoranda**

4.any compensation payable by the company for any period of temporary total disability or for medical expenses shall 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 total disability for the same or a lesser period or in respect of medical expenses

**Memoranda**

4.any compensation payable by the Company for any period of temporary total disability or for emergency expenses shortfall shall be reduced by an amount equal to the compensation received or receivable by or on behalf of the Insured person under any occupational injury compensation enactment for temporary disability for the same or a lesser period or in respect of emergency expenses shortfall. This shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation

**Memoranda**

1.the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one such person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability and medical expenses

**Memoranda**

1.the Company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one Insured person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability, emergency costs and expenses and any Extensions which are applicable



8. no compensation shall be payable:
- (i) for temporary total disablement where the period of disablement is less than 7 (seven) consecutive days
  - (ii) for medical expenses where such expenses are less than R100 (one hundred rand)
9. compensation for temporary total disablement and medical expenses shall cease immediately:
- (i) when compensation becomes payable for death
  - (ii) when compensation becomes payable for permanent disability provided the bodily injury which resulted in the disablement has been cured or healed as far as reasonably possible.

## 7. Mobility

In the event of the company admitting a claim in terms of Compensation B - Permanent disability, and as a direct result of that disability such person is permanently dependent on a wheelchair for mobility, the company will, in addition to any amount payable for Permanent disability, compensate for:

- (i) a self propelled wheelchair and/or
- (ii) the modification of the controls to such person's motor vehicle and/or
- (iii) if necessary the fitting of wheelchair loading equipment to such person's private vehicle and/or
- (iv) alterations to such person's private residence to facilitate the use of such wheelchair up to an amount but not exceeding R15 000 (fifteen thousand rand) any one occurrence

Provided that:

the liability of the company in respect of any one loss shall not exceed R15 000 (fifteen thousand rand) where this extension is available under any other section of this policy.

8. no compensation shall be payable:
- (i) for temporary total disablement where the period of disablement is less than 7 (seven) consecutive days
  - (ii) for emergency expenses shortfall where such expenses are less than R100 (one hundred rand)
9. compensation for temporary total disablement and emergency expenses shortfall shall cease immediately:
- (i) when compensation becomes payable for death
  - (ii) when compensation becomes payable for permanent disability provided the bodily injury which resulted in the disablement has been cured or healed as far as reasonably possible.
10. any payment for emergency expenses shortfall for any one Insured person in respect of each and every claim shall be in excess of and not be reduced by the amount of the excess as stated in the Schedule

## 7. Mobility

In the event of the Company admitting a claim in terms of Compensation B - Permanent disability, and as a direct result of that disability such person is permanently dependent on a wheelchair for mobility, the Company will, in addition to any amount payable for Permanent disability, compensate for:

- (i) a self propelled wheelchair and/or
- (ii) the modification of the controls to such person's motor vehicle and/or
- (iii) if necessary the fitting of wheelchair loading equipment to such person's private vehicle and/or
- (iv) alterations to such person's private residence to facilitate the use of such wheelchair up to an amount but not exceeding R15 000 (fifteen thousand rand) any one occurrence

Provided that:

- (a) the liability of the Company for such costs resulting from an accident or series of accidents arising from one cause shall not exceed the amount of R15 000 for any one such person,
- (b) the Company shall not pay for any amounts as may
  - (i) fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;
  - (ii) be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.
- (c) this Extension shall not increase the maximum



	liability of the Company in terms of the accumulation clause.
<p><b>Specific Exceptions</b> The company shall not be liable to pay compensation for death, disability or medical expenses in respect of such person:</p> <p>(g)while he/she is, or as a result of his/her engaging in:</p> <p>(i)motor cycling (whether as a driver or passenger) other than on the business of the insured</p> <p>(ii)racing of any kind involving the use of any power driven:</p> <p>(aa) vehicle</p> <p>(ab) vessel</p> <p>(ac) craft</p> <p>(iii)mountaineering necessitating the use of ropes or a guide, winter sports involving snow or ice, polo on horseback, steeplechasing, professional football, hang-gliding, parachuting, skydiving, bungee jumping, wrestling, boxing, scuba diving, waterskiing or martial arts</p>	<p><b>Specific Exceptions</b> The Company shall not be liable to pay compensation for death, disability or emergency expenses shortfall in respect of such person:</p> <p>(g)while he/she is, or as a result of his/her engaging in:</p> <p>(i)motorcycling (whether as a driver or passenger) other than for the business of the Insured</p> <p>(ii)racing of any kind involving the use of any power driven:</p> <p>(aa) vehicle</p> <p>(ab) vessel</p> <p>(ac) craft</p> <p>(iii)mountaineering necessitating the use of ropes or a guide, winter sports involving snow or ice, polo on horseback, steeplechasing, professional football, hang-gliding, parachuting, skydiving, bungee jumping, wrestling, boxing, scuba diving, waterskiing or martial arts</p>





<b>CURRENT WORDING</b> Agriplus 2018 Version 3	<b>REVISED WORDING</b> Agriplus 2022 Version 5 – 15/08/2022
<b>Broadform Liability section</b>	
<p><b>Droving and escaping of animals and stray animals</b></p> <p>The indemnity provided by sub-section A is for the insured's legal liability arising from droving and/or escaping of animals and stray animals is subject to:</p> <p>(a) the insured taking all reasonable precautions to prevent damage and complies with the Law regarding the droving of animals on public roads</p> <p>(b) all gates and fences of cattle paddocks directly alongside public roads being kept in a good condition and that all gates having access to public roads are properly closed and locked at all times</p>	<p><b>Droving and escaping of animals and stray animals</b></p> <p>The indemnity provided by Sub-section A is for the Insured's legal liability arising from droving and/or escaping of animals and stray animals is subject to:</p> <p>(a) the Insured taking all reasonable precautions to prevent Damage and complies with the Law regarding the droving of animals on public roads</p> <p>(b) all gates and fences of cattle paddocks directly alongside public roads being kept in a good condition and that all gates having access to public roads are properly <b>closed at all times</b></p>
<p><b>No exception</b></p>	<p><b>Sub-section A: Exceptions</b></p> <p>8.any claims arising out of sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favours and any unwelcome verbal, visual or physical contact of a sexual nature.</p>



<b>CURRENT WORDING</b> Agriplus 2018 Version 7	<b>REVISED WORDING</b> Agriplus 2022 Version 9 15/08/2022
<b>Public Liability section</b>	
<p><b>16. Droving and escaping of animals and stray animals</b></p> <p>The indemnity by this section is extended to include the insured's legal liability arising from droving and/or escaping of animals and stray animals</p> <p>Provided that:</p> <p>(a) the insured takes all reasonable precautions to prevent damage and complies with the Law regarding the droving of animals on public roads</p> <p>(b) all gates and paddock fences are kept in a good condition and that all gates having access to public roads are properly closed and locked at all times</p>	<p><b>16. Droving and escaping of animals and stray animals</b></p> <p>The indemnity by this Section is extended to include the Insured's legal liability arising from droving and/or escaping of animals and stray animals</p> <p>Provided that:</p> <p>(a) the Insured takes all reasonable precautions to prevent damage and complies with the Law regarding the droving of animals on public roads</p> <p>(b) all gates and paddock fences are kept in a good condition and that all gates having access to public roads are properly <b>closed at all times</b></p>
<p><b>Specific exceptions</b></p> <p>8. (a) damages in respect of judgments delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within the Republic of South Africa, Namibia, Botswana, Lesotho and Swaziland</p>	<p><b>Specific exceptions</b></p> <p>8. (a) damages in respect of judgments delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within the <b>Republic of South Africa, Namibia, Botswana, Lesotho and the Kingdoms of Eswatini</b></p>
<p><b>No exclusion</b></p>	<p><b>Specific exceptions</b></p> <p>14. any claims arising out of sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favours and any unwelcome verbal, visual or physical contact of a sexual nature.</p>
<p>Exceptions</p> <p>8 (a) damages in respect of judgments delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within the Republic of South Africa, Namibia, Botswana, Lesotho and Swaziland</p>	<p>Exceptions</p> <p>8 (a) damages in respect of judgments delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within the Republic of South Africa, Namibia, Botswana, Lesotho and the <b>Kingdoms of Eswatini</b></p>



<b>CURRENT WORDING</b> Agriplus 2010 Version 3	<b>REVISED WORDING</b> Agriplus 2022 Version 5 – 15/08/2022
<b>Employers Liability Section</b>	
<p><b>Territorial limits</b></p> <p>Anywhere in the world but not in connection with:</p> <p>(i) any business carried on by the insured at or from premises outside</p> <p style="text-align: center;">or</p> <p>(ii) any contract for the performance of work outside the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi</p>	<p><b>Territorial Limits</b></p> <p>Anywhere in the world but not in connection with:</p> <p>(i) any business carried on by the Insured at or from premises outside</p> <p style="text-align: center;">or</p> <p>(ii) any contract for the performance of work outside the Republic of South Africa, Namibia, Botswana, Lesotho, the Kingdoms of Eswatini, Zimbabwe and Malawi.</p>
<p><b>Specific exceptions</b> <b>No exclusion</b></p>	<p><b>Specific exceptions</b></p> <p>(f) any claims arising out of sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favours and any unwelcome verbal, visual or physical contact of a sexual nature</p> <p>(g) any amounts as may fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This proviso shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation.</p>



CURRENT WORDING Agriplus 2014 Version 3	REVISED WORDING Agriplus 2022 Version 5 – 15/08/2022
<b>Umbrella Liability section</b>	
<b>Specific exceptions applicable to sub-sections A, B and C</b>  7. so much of any compensation or claim as falls within the scope of any compulsory motor vehicle insurance enactment. This exception shall apply notwithstanding that no insurance under such enactment is in force or has been effected;	<b>Specific exceptions applicable to sub-section A, B and C</b>  7. so much of any compensation or claim as falls within the scope of any compulsory motor vehicle insurance enactment. This exception shall apply notwithstanding that no insurance under such enactment is in force or has been effected <b>and regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;</b>
<b>No exclusion</b>	<b>Specific exceptions</b> 12 for any claims arising out of sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favours and any unwelcome verbal, visual or physical contact of a sexual nature

CURRENT WORDING Agriplus 2018 Version 5	REVISED WORDING Agriplus 2022 Version 7 – 15/08/2022
<b>Householders Section</b>	
<b>12 Trauma extension</b> If the insured or member of his family normally residing with the insured whilst on the insured premises is a victim of a violent act of theft, attempted theft, hold up, hijacking or fire which necessitates professional counselling the company will pay compensation up to R10,000.	<b>No longer available</b>



<b>CURRENT WORDING</b> Agriwine 2012 Version 5	<b>REVISED WORDING</b> Agriwine 2022 Version 7 15/08/2022
<b>Accidental Damage - Wine</b>	
<p><b>First amount payable</b></p> <p>Leakage and/or contamination of wine and related products only as a result of accidental breakage of and/or damage to portals and accessories of wine vats and/or tanks, accidental bursting, breakage, damage to or of wine vats and/or tanks and/or pipelines - 10% of claim minimum R2 500</p> <p>Accidental leakage excluding causes stated in point (a) above and/or pumping together of wine and related products - 10% of claim minimum R2 500</p> <p>Fermentation of sulphurated sweet must - 15% of claim minimum R50 000</p> <p>Any other damage excluding causes stated in points (a) (b) and (c) above - 20% of claim minimum R5 000</p> <p>Accidental breakage of bottles and/or bottled wine and related products - R500</p> <p>Accidental loss or damage as a result of a latent defect - 10% of claim minimum R50 000</p>	<p><b>First amount payable</b></p> <p>Leakage and/or contamination of wine and related products only as a result of accidental breakage of and/or damage to portals and accessories of wine vats and/or tanks, accidental bursting, breakage, damage to or of wine vats and/or tanks and/or pipelines - 10% of claim minimum R5 000</p> <p>Accidental leakage excluding causes stated in point (a) above and/or pumping together of wine and related products - 10% of claim minimum R5 000</p> <p>Fermentation of sulphurated sweet must - 15% of claim minimum R50 000</p> <p>Any other damage excluding causes stated in points (a) (b) and (c) above - 20% of claim minimum R5 000</p> <p>Accidental breakage of bottles and/or bottled wine and related products - R1 000</p> <p>Accidental loss or damage as a result of a latent defect - 20% of claim minimum R50 000</p>
<b>CURRENT WORDING</b> Agriplus 2013 Version 5	<b>REVISED WORDING</b> Agriplus - 2022 Version 7 – 15/08/2022
<b>Personal All Risks section</b>	
<p><b>6 Non-forcible and violent entry into vehicle extension (if stated in the schedule to be included)</b></p> <p>6.2 after the deduction of the excess specified in the schedule, the liability of the company is further restricted to the lesser of 75% of the claim with a maximum of R20 000 in respect of any one event.</p>	<p><b>6 Non-forcible and violent entry into vehicle extension (if stated in the schedule to be included)</b></p> <p>6.2 after the deduction of the excess specified in the schedule, the liability of the company is further restricted to the lesser of 50% of the claim with a maximum of R10,000 in respect of any one event.</p>
<b>CURRENT WORDING</b> Agriplus 2013 Version 4	<b>REVISED WORDING</b> Agriplus - 2022 Version 6 – 15/08/2022
<b>Personal Liability section</b>	
<p><b>Specific exceptions</b></p> <p><b>5 (d) Willful acts</b></p> <p>claims for injury or damage which are the direct or indirect consequence of willful or malicious acts</p>	<p><b>Specific exceptions</b></p> <p><b>5 (d) Willful acts</b></p> <p>claims for injury or damage which are the direct or indirect consequence of willful or malicious acts or acts of physical assault, seduction, sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favors and any unwelcome verbal, visual or physical contact of a sexual nature</p>



<b>CURRENT WORDING</b> Agriplus 2010 Version 3	<b>REVISED WORDING</b> Agriplus - 2022 Version 5 – 15/08/2022
<b>Extended personal liability section</b>	
<b>Specific exceptions</b> <b>12 Acts of the insured</b> arising out of any dishonest, fraudulent, or malicious act of the insured or acts of physical assault or seduction committed by the insured;	<b>Specific exceptions</b> <b>12 Acts of the insured</b> arising out of any dishonest, fraudulent, or malicious act of the insured or acts of physical assault, seduction, sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favors and any unwelcome verbal, visual or physical contact of a sexual nature committed by the insured;