

General

- All sections now have colours, headings and titles which are for ease of reference only and the entire exception, condition, provision, extension, limitation or clause must be read to get its full meaning.
 - Consistent numbering (1; 1.1; 1.1.1 etc.) has been applied to all sections
 - Throughout the policy, where reference in the wording is made to an exception, condition, clause provision or limitation by number, the title of the reference is also included. For example: "general condition 4 (Claims)
 - Conditions, clauses, definitions, exceptions and extensions all now have titles and are in alphabetical order
- In the comparison table below, where there is a **minor** change to the wording (for example a limit increase or increase or reduction in cover), such change has been highlighted in **bold italicised light green**

General exceptions

Item / Topic	Existing	New	Enhancement / Clarification / Restriction
Detention, confiscation and forfeiture	Excluded in individual sections	<p>Now a general exception</p> <p>3 Detention, confiscation and forfeiture</p> <p>This policy does not cover any loss, damage, cost or expense directly or indirectly arising from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, SA Police Services, crime prevention units or other officials or authorities.</p>	
Theft by false pretences and fraud	No previous exception	<p>6 Theft by false pretences and fraud (not applicable to the Fidelity section)</p> <p>This policy does not cover loss or damage resulting directly or indirectly from or in connection with any actual or purported exchange, cash or credit sale agreement including theft by trickery, false pretences and/or fraud.</p>	

General conditions

Item / Topic	Existing	New	Enhancement / Clarification / Restriction
Cancellation	<p>3A. Cancellation</p> <p>This policy or any section may be cancelled at any time by the company giving 30 days' notice in writing (or such other period as may be mutually agreed) or by the insured giving immediate notice. On cancellation by the insured, the company shall be entitled to retain the customary short period or minimum premium for the period the policy or section has been in force. On cancellation by the company, the insured shall be entitled to claim a pro rata proportion of the premium for the remainder of the period of insurance from the date of cancellation, subject to general condition 4.</p>	<p>3 Cancellation or changing the terms of the policy</p> <p>3.1 This policy or any section or item may be cancelled at any time by</p> <p>3.1.1 the insured giving the company immediate notice</p> <p>3.1.2 the company giving 31 days' notice in writing (or such other period as may be mutually agreed)</p> <p>3.2 On cancellation by the insured, the company shall be entitled to retain the customary short period or minimum premium for the period the policy or section has been in force. On cancellation by the company, the company shall refund to the insured a pro rata proportion of the premium for the remainder of the period of insurance from the date of cancellation, subject to general condition 1 (Adjustment of premium)</p>	

General conditions			
Item / Topic	Existing	New	Enhancement / Clarification / Restriction
		<p>3.3 <i>The insured may ask the company to change the policy at any time. Any change that the company agrees to in writing will apply from the time and date of such agreement.</i></p> <p>3.4 <i>The company may change the terms, conditions and exclusions of this policy by giving the insured 31 days' notice in writing by fax, post or email to the last known address or contact details of the insured that the company has.</i></p>	
Continuation of Cover (where Premium is payable by bank debit order or by transmission account)	<p>3B Continuation of Cover (where Premium is payable by bank debit order or by transmission account)</p> <p>The premium is due in advance and, if it is not received by the company by due date, this policy shall be deemed to have been cancelled at midnight on the last day of the preceding period of insurance unless the insured can show that failure to make payment was an error on the part of his bank or other paying agent.</p> <p>Due date will be the first day of every calendar month where premium is payable monthly, and the first day of each</p> <p>(a) third (b) sixth or (c) twelfth</p> <p>calendar month following inception where premium is payable quarterly, half-yearly or annually.</p>	<p>7 Continuation of cover (where premium is payable by bank debit order or by transmission account)</p> <p>The premium is due in advance and, if it is not received by the company by due date, this policy shall be deemed to have been cancelled at midnight on the last day of the preceding period of insurance unless the insured can show that failure to make payment was an error on the part of his bank or other paying agent.</p> <p>Due date will be the first day of every calendar month where premium is payable monthly, and the first day of each</p> <p>7.1 third 7.2 sixth or 7.3 twelfth</p> <p>calendar month following inception where premium is payable quarterly, half-yearly or annually.</p> <p><i>If the company does not receive the premium by the payment due date, the company will debit the unpaid premium again at the next payment due date. If the company is able to collect both premiums, the policy will remain in force. If the company is unable to collect both premiums, the policy will be cancelled automatically from the due date of the first unpaid premium.</i></p> <p><i>If the insured puts a stop payment on the premium payment, the policy will be cancelled automatically from the due date of the stopped premium.</i></p>	
Fraud	<p>8 Fraud</p> <p>If any claim under this policy is in any respect fraudulent or if any fraudulent means or devices are used by the insured or anyone acting on their behalf or with their knowledge or consent to obtain any benefit under this policy or if any event is occasioned by the wilful act or with the connivance of the insured, the benefit afforded under this policy in respect of any such claim shall be forfeited</p>	<p>9 Fraud</p> <p>If any claim under this policy is in any respect fraudulent (<i>including the deliberate overstatement or exaggeration of the claim</i>) or if any fraudulent means or devices are used by the insured or anyone acting on their behalf or with their knowledge or consent to obtain any benefit under this policy or if any event is occasioned by the wilful act or with the connivance of the insured, the benefit afforded under this policy in respect of any such claim shall be forfeited.</p>	
Prevention of Loss	<p>5 Prevention of Loss</p> <p>The insured shall take all reasonable steps and precautions to prevent accidents or losses.</p>	<p>14 Prevention of Loss</p> <p>The insured shall take reasonable steps to</p> <p>14.1 safeguard the insured property 14.2 prevent accidents and minimise loss, damage or liability</p>	

General conditions			
Item / Topic	Existing	New	Enhancement / Clarification / Restriction
		<p>14.3 maintain in efficient condition all plant, machinery and equipment and to ensure that government and other regulations relating to the operation of machinery are observed</p> <p>and shall allow the duly authorised representatives of the company to examine the insured property at any reasonable time.</p>	

General provisions			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Claims preparation costs	R5,000 or 10% of the Sum Insured or Limit of Indemnity on the item affected, whichever is the lesser amount	<p>1 Claims preparation costs</p> <p>The insurance provided by each section of this policy is extended to include costs reasonably incurred by the insured in producing and certifying any particulars or details required by the company in terms of general condition 7 (claims) or to substantiate the amount of any claim, provided that the liability of the company for such costs in respect of any one claim shall not exceed, in respect of a particular section, 10% of the sum insured or limit of indemnity on the item affected subject to a maximum of R5 000, plus any amount stated in the schedule to each section against an item for additional claim preparation costs</p> <p><i>This provision specifically does not cover expenses incurred for the services of any public adjuster.</i></p>	Clarification
Consent to Disclose	No previous proviso	<p>2 Consent to disclose</p> <p>The insured</p> <p>2.1 acknowledges that the sharing of insurance information for underwriting and claims purposes (including credit information) between insurers is in the public interest as it enables insurers to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims with a view to limiting premium.</p> <p>2.2 on behalf of the insured and of any person represented by the insured herein, hereby waives their right to privacy with regard to underwriting or claims information (including credit information) provided by the insured or provided by another person on the insured's behalf in respect of any insurance policy or claim made or lodged by the insured.</p> <p>2.3 acknowledges that the insurance information provided by them may be stored in the shared database and used as set out above.</p> <p>2.4 consents to such information being disclosed to any other insurance company or its agent.</p> <p>2.5 acknowledges and agrees that the information may be verified against legally recognised sources or databases.</p>	

General provisions			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
First Amount Payable	<p>C. First amount payable</p> <p>Except where provided for specifically in any section, the amount payable under this policy/section for each and every loss, damage or liability shall be reduced by the first amount payable shown in the schedule for the applicable defined event.</p>	<p>3 Excess</p> <p>Except where provided for specifically in any section, the amount payable under this policy for each and every loss, damage or liability shall be reduced by the excess shown in the schedule for the applicable defined event, clause, extension or limitation. <i>Unless otherwise stated, excesses are not cumulative and apply in respect of every occurrence (or series of occurrences arising out of one event) giving rise to a claim.</i></p> <p><i>Where more than one item is the subject of a claim arising out of any one event (or series of events arising out of one original cause or source) and where such items have separate excesses, only one excess will be borne by the insured. This excess shall be calculated as follows:</i></p> <p>3.1 <i>where the excesses are stated as fixed currency amounts per item, only the amount of the item with the highest excess will be used once for the entire claim.</i></p> <p><i>or</i></p> <p>3.2 <i>where the excesses are based on a percentage of the claim or sum insured, the excess will be calculated individually for each affected item. Where however such excesses of each item stipulate that the result is subject to a minimum amount, only one minimum amount will be used and it will be the amount of the item with the highest minimum.</i></p> <p><i>If the total amount of any loss exceeds the sum insured / limit of indemnity / compensation for the relevant item or section, the applicable excess will be deducted from the loss and then the relevant sum insured / limit of indemnity / compensation stated in the schedule will be applied.</i></p>	Clarification
Refund of Premium (applicable where premium is payable quarterly, half-yearly or annually)	No previous Proviso	<p>10 Refund of premium (applicable where premium is payable quarterly, half-yearly or annually)</p> <p>Notwithstanding general condition 15 (Reinstatement of cover after loss (not applicable to stock on a declaration basis nor to any section where it is stated to be not applicable)), if there is a total loss of an insured item during the period of insurance, no refund of premium shall be allowed for the unexpired period of insurance from the date of the loss or damage. Should any such item be replaced by the company, a full pro rata premium for the unexpired period shall become payable by the insured.</p>	
Suppliers and Manufacturers Guarantees and Warranties	No previous proviso	<p>13 Suppliers and manufacturers guarantees and warranties</p> <p>In the event of loss or damage by a defined event to insured property which is still the subject of a supplier's or manufacturer's guarantee or warranty, the repair, replacement or reinstatement of such property shall, subject to the basis of indemnification of each section, include everything reasonably necessary to preserve all benefit under such residual guarantee or warranty, provided that the total amount recoverable shall not exceed the sum insured or limit of indemnity of the particular section or item as the case may be.</p>	Enhancement

General provisions			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Accidental damage section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Specific Exceptions	Specific Exception 3 – Detention The company shall not be liable for detention, confiscation, attachment, destruction or requisition by any lawfully constituted authority or other judicial process	This has been deleted as it is now excluded by general exception 3 Detention, confiscation and forfeiture	Clarification
	Specific Exception 5 Fraudulent Scheme The company shall not be liable for loss of or damage to Insured Property caused by or in connection with any fraudulent scheme, trick, device or false pretence practised on the Insured (or any person having custody of the Insured Property) or fraud or the dishonesty of any principal or agent of the Insured	This has been restated as it partly excluded by general exception 6 theft by false pretences and fraud. The new exception reads 4 Fraud Loss of or damage to insured property resulting from or caused by or in connection with the dishonesty of any principal, partner, director or employee of the insured whether acting alone or in collusion with others;	Clarification
Average	Average (if stated in the schedule to be included) If, on the occurrence of an insured event, the value of the insured property is greater than the sum insured thereon the insured shall be considered his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Each item, if more than one, shall be separately subject to this memorandum.	2 Average clause If, on the occurrence of a defined event, the total value of the insured property is greater than the sum insured thereon the insured shall be considered his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Each item, if more than one, shall be separately subject to this memorandum.	Clarification
First Loss Average	First loss average (if stated in the schedule to be included) If, at the time of any loss or damage arising , the total value of the property described by each item does not exceed the sums stated in the schedule then this insurance shall be declared free of average, but if the total value of such property shall be greater than the aforementioned sums, the insured shall be considered as being their own insurer for the difference and the company shall be liable only for such proportion of the first loss sum insured as the aforementioned sums shall bear to the total value not exceeding in all the total sum insured by each item.	4 First loss average If, on the occurrence of a defined event , the total value of the insured property does not exceed the sum stated in the schedule then this insurance shall be declared free of average, but if the total value of such property is greater than the aforementioned sum, the insured shall be considered as being their own insurer for the difference and the company shall be liable only for such proportion of the first loss sum insured as the aforementioned sum shall bear to the total value not exceeding in all the sum insured	Clarification
Mortgagee Clause	Mortgagees clause From the date of notification, the company accepts the interest of a mortgagee or others with an insurable interest in the insured property and will not prejudice such interest due to the act or omission of the mortgagor without the mortgagee's knowledge, provided that the mortgagee advises the company as soon as such act or omission comes to his knowledge and agrees to be responsible for any additional premium resulting from the company assuming any increased hazard.	5 Mortgagee / financier clause The interest of any mortgagee / financier in the insurance under this section shall not be prejudiced by any act or omission on the part of the insured whereby the risk of loss or damage is materially increased without the mortgagee's / financier's knowledge. The mortgagee / financier shall, however, inform the company as soon as any such act or omission comes to his knowledge and shall be responsible for any additional premium payable from the date any increased hazard shall, in terms of this clause, be assumed by the company.	Clarification

Tenants Clause	<p>Tenants clause</p> <p>The insured shall not be prejudiced by the act of any tenant in premises he owns or in which he is a co tenant or of the owner of any premises of which he is a tenant, provided that the company is notified as soon as he becomes aware of such act and he pays any additional premium resulting from the company assuming any additional hazard.</p>	<p>9 Tenants clause</p> <p>The company's liability to the insured shall not be affected by any act or omission on the part of any owner of a building or any tenant (other than the insured) without the insured's knowledge. The insured shall, however, inform the company as soon as such act or omission which is a contravention of any of the terms, exceptions or conditions of this section comes to their knowledge and will be responsible for any additional premium payable from the date any increased hazard shall be assumed by the company</p>	Clarification
Accounts receivable section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	"accountant"	" <i>auditor or professional</i> accountant"	Clarification
Specific Exceptions	The company will not pay for (a) loss resulting from loss or damage to the books of account or other business books or records caused by (ii) detention, seizure or confiscation by any lawfully constituted authority	Exception deleted as now catered for by general exception 6	Clarification
Riot and strike		6 Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia) extension	Clarification
Buildings combined section			
Sub-section A Property			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Buildings	the buildings including all outbuildings thereto (constructed of brick, stone, concrete or metal on metal framework and roofed with slate, tiles, metal, concrete or asbestos unless otherwise stated in the schedule) and sporting and recreational structures, landlord's fixtures and fittings therein and thereon, walls (except dam walls), gates, posts, fences, and tarred or paved roads, driveways, paths or parking areas	<p>1 Buildings</p> <p>buildings shall mean</p> <p>1.1 buildings (constructed of brick, stone, concrete or metal on metal framework and roofed with slate, tiles, metal, concrete or asbestos unless otherwise stated in the schedule) including landlord's fixtures and fittings therein or thereon <i>plant and equipment forming part of such building and permanent fixtures and fittings thereon including but not limited to, television and radio aerials, satellite dishes and masts, close circuit TVs and cameras, burglar alarms, fire extinguishing equipment, lightning conductors, air conditioning units, ventilator fans and geysers (including solar geysers and solar geyser heating panels);</i></p> <p>1.2 all outbuildings (constructed of brick, stone, concrete or metal on metal framework and roofed with slate, tiles, metal, concrete or asbestos unless otherwise stated in the schedule) thereto;</p> <p><i>1.3 railway sidings;</i></p> <p><i>1.4 carports;</i></p> <p><i>1.5 hail and shade netting and their structures (subject to extension 14 (Hail, shade netting and awnings extension to sub-section A));</i></p> <p><i>1.6 awnings, blinds and canopies (subject to extension 14 (Hail, shade netting and awnings extension to sub-section A));</i></p> <p><i>1.7 rain water tanks;</i></p>	Enhancement

Buildings combined section			
Sub-section A Property			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		<p>1.8 sporting and recreational structures;</p> <p>1.9 walls (except dam walls);</p> <p>1.10 gates and gate motors, fences (including palisades), gate and fence posts;</p> <p>1.11 tarred, concrete or paved roads, driveways, paths, parking areas or patios;</p> <p>1.12 swimming pools (except pools built above ground level and vinyl lined pools) saunas and jacuzzis;</p> <p>1.13 fixed water features, statues and ponds;</p> <p>1.14 boreholes and well point equipment (including pumps and motors);</p> <p>1.15 external sign boards, signage affixed to buildings;</p> <p>the property of the insured or for which they are responsible.</p>	
Premises		<p>2 Premises</p> <p>premises shall mean</p> <p>the premises as stated in the schedule owned or used by the insured in connection with the business</p>	Clarification
	1. Fire, lightning, thunderbolt, subterranean fire, explosion.	<p>Insured perils</p> <p>1 Fire</p> <p>fire including subterranean fire</p> <p>2 Lightning</p> <p>lightning or thunderbolt including damage caused by power surges arising directly from such lightning strikes</p> <p>3 Explosion</p> <p>explosion</p>	Enhancement
	2. Storm, wind, water, hail or snow other than (a) that arising from its undergoing any process necessarily involving the use or application of water (b) wear and tear or gradual deterioration (c) loss or damage (i) to retaining walls (ii) caused or aggravated by - subsidence or landslip - the insured's failure to take all reasonable precautions for the maintenance and safety of the property insured and for the minimisation of any destruction or damage.	<p>4 Storm</p> <p>Storm, wind, water, hail or snow excluding loss of or damage to property</p> <p>4.1 arising from its undergoing any process necessarily involving the use or application of water</p> <p>4.2 caused by wear and tear or gradual deterioration</p> <p>4.3 being retaining walls</p> <p>4.4 caused or aggravated by</p> <p>4.4.1 subsidence, landslip or heave</p> <p>4.4.2 the insured's failure to take all reasonable precautions for the maintenance and safety of the property insured and for the minimisation of any destruction or damage.</p> <p>4.5 caused by tidal wave originating from earthquake or volcanic eruption</p>	Clarification tidal wave originating from earthquake or volcanic eruption specifically insured under earthquake

Buildings combined section			
Sub-section A Property			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Peril: Earthquake	3. Earthquake	5 Earthquake Earthquake <i>seaquake or volcanic eruption (including tidal wave and/or tsunami originating from earthquake, seaquake or volcanic eruption)</i>	Enhancement
Peril: Aircraft	4 Aircraft and other aerial devices or articles dropped therefrom.	6 Aircraft Aircraft and other aerial devices or articles dropped therefrom <i>including damage caused by sonic shockwaves.</i>	Enhancement
Peril: Impact	5 Impact by animals, trees, aerials, satellite dishes or vehicles excluding damage to such animals, trees, aerials, satellite dishes, vehicles or property in or on such vehicles	7 Impact Impact by <i>rocks and boulders (other than meteorites, asteroids or similar bodies entering the earth's atmosphere)</i> , animals, trees, aerials, satellite dishes or vehicles <i>including railway locomotives and rolling stock</i> excluding damage to such animals, trees, aerials, satellite dishes or vehicles, <i>railway locomotives or rolling stock</i> or property in or on such vehicles, <i>railway locomotives or rolling stock</i>	Enhancement
Peril: Theft	6 Theft (or any attempt thereat) accompanied by forcible and violent entry into or exit from such building If any building insured or containing the insured property becomes unoccupied for the number of consecutive days stated in the schedule, the insurance in respect of this Peril is suspended as regards the property affected unless the insured before the occurrence of damage obtains the written agreement of the company to continue this Peril. During the period of the initial unoccupancy of the number of consecutive days stated in the schedule, the insured shall become a co-insurer with the company and shall bear a rateable proportion of any damage equal to the percentage of the claim with a maximum both as stated in the schedule before deduction of any excess Unoccupancy is 30 days with 20% co-insurance maximum R5 000 000	8 Theft by forcible and violent entry or exit theft (or any attempt thereat) accompanied by forcible and violent entry into or exit from such building. Provided that: 8.1 this peril specifically excludes loss of or damage to 8.1.1 insured property not contained within a fully enclosed structure (constructed of brick, stone, concrete or metal on metal framework and roofed with slate, tiles, metal, concrete or asbestos unless otherwise stated in the schedule); 8.1.2 landlord's fixtures and fittings attached to the exterior of any building or outbuilding or to any wall, gate, or fence (including palisade) or to any post; 8.2 this peril specifically includes damage to 8.2.1 such buildings following such forcible and violent entry into or exit from such building; 8.2.2 gates and gate motors, fences (including palisades and electric fences), gate and fence posts caused whilst 8.2.2.1 first gaining entry to the premises before breaking into or out of the insured buildings or 8.2.2.2 exiting the premises thereafter 8.2 if any building insured or containing the insured property becomes unoccupied for 45 consecutive days stated in the schedule, the insurance in respect of this peril is suspended as regards the property affected unless the insured before the occurrence of damage obtains the written agreement of the company to continue this peril; 8.3 during the initial period of unoccupancy of 45 consecutive days stated in the schedule, the insured shall become a co-insurer with the company and shall bear a rateable proportion of any damage equal	Clarification

Buildings combined section			
Sub-section A Property			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		to 20% of the claim with a maximum of R5 000 000 before deduction of any excess.	
Specific condition	Average If the property insured is, at the commencement of any damage to such property by any peril insured against, collectively of greater value than the sum insured thereon, then the insured shall be considered as being their own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item, if more than one, shall be separately subject to this condition.	Average If the property insured is, at the commencement of any damage to such property by any peril insured against, collectively of greater value than the sum insured thereon, then the insured shall be considered as being their own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item, if more than one, shall be separately subject to this condition. <i>Unless specifically stated in the schedule to the contrary, it is deemed that the sum insured represents the value of all property described by the item at the premises.</i>	Enhancement
Buildings combined section			
Sub-section C Rent			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Rent	Loss of Rent as a result of the property insured being so damaged by any of the perils specified as to be rendered untenable (including partially untenable) but only for the period necessary for reinstatement and for an amount not exceeding 25% of the sum insured applicable to buildings, plant and machinery. The basis of calculation shall be the rent payable by the insured as lessee of the buildings, plant and machinery immediately preceding the damage or if the insured are not the lessee of the buildings, plant and machinery, the rental equivalent they should have received as lessor for leasing all the buildings, plant and machinery to a single legal entity.	Loss of rent as a result of the property insured being so damaged by any of the perils specified as to be rendered untenable (including partially untenable) but only for the period necessary for reinstatement <i>plus a further maximum period of 6 months during which the premises are untenanted</i> and for an amount not exceeding 25% of the sum insured under sub-section A applicable to the affected buildings. The basis of calculation shall be: 1 Hotels, boarding houses, bed and breakfast or similar occupations where the business is that of an hotel, boarding house, bed and breakfast or similar occupation: the rent payable by the insured as lessee of the buildings immediately preceding the damage or if the insured is not the lessee of the buildings, the rental equivalent they would have received as lessor for leasing all the buildings to a single legal entity. 2 Occupations other than those stated under 1 above where the business is other than that stated in 1 above: the rent payable immediately preceding the damage or its equivalent in rental value.	Enhancement / Clarification

Buildings combined section			
Sub-section D Liability			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Limit	R1 000 000	R5 000 000	Enhancement
Buildings combined section			
Clauses, extensions and limitations			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Cost of demolition and clearing and erection of hoardings clause	<p>Cost of demolition and clearing and erection of hoardings clause</p> <p>The insurance under this section includes costs necessarily incurred by the insured in respect of the demolition of property insured and/or the removal of debris and in providing, erecting and maintaining hoardings required during demolition, site clearing and/or building operations following damage to the property insured by a defined event, provided that the total amount recoverable shall not exceed the sum insured on the property affected.</p> <p>The company will not pay for any costs or expenses</p> <ol style="list-style-type: none"> incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site arising from pollution or contamination of property not insured by this policy/section. 	<p>4 Cost of demolition and clearing and erection of hoardings clause to sub-section A (Property)</p> <p>The insurance under sub-section A includes costs necessarily incurred by the insured in respect of the demolition of property insured and/or the removal of debris of property insured and in providing, erecting and maintaining hoardings required during demolition, site clearing and/or building operations following damage to the property insured by a defined event, provided that the total amount recoverable shall not exceed the sum insured on the property affected.</p> <p>The company will not pay for any costs or expenses</p> <ol style="list-style-type: none"> incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site; arising from pollution or contamination of property not insured by this policy/section. 	Clarification
Damage by baboons	Not insured	<p>6 Damage by wild baboons or wild monkeys or wild animals extension to sub-section A (Property)</p> <p>The insurance under sub-section A is extended to include loss of or damage to insured property caused by wild baboons or wild monkeys or wild animals</p> <p>Provided that:</p> <ol style="list-style-type: none"> wild baboons or wild monkeys or wild animals shall mean those that live freely in the natural surroundings and are not kept as pets or farm animals and does not include rodents, moths and vermin the company's liability for any claim or number of claims for any one event or series of events with one originating cause or source, shall not exceed R10 000 the insured shall be responsible for the first R1 000 in respect of each and every claim in terms of this extension. 	Enhancement

Buildings combined section																																	
Clauses, extensions and limitations																																	
Item /Topic	Existing	New	Enhancement / Clarification / Restriction																														
Hail, shade netting and awnings clause to sub-section A	Not insured	<p>9 Hail, shade netting and awnings extension to sub-section A (Property)</p> <p>9.1 The amount payable in respect of damage to hail and shade netting and their structures and textile and fabric awnings, blinds and canopies insured under sub-section A shall be limited to the following percentages of the reinstatement costs of such netting, structures, awnings, blinds and canopies immediately prior to such damage:</p> <p>9.1.1 Structures</p> <table border="0"> <tr> <td>Age of structure</td> <td>% of reinstatement costs payable</td> </tr> <tr> <td>0 to 36 months</td> <td>100%</td> </tr> <tr> <td>more than 36 months but not exceeding 60 months</td> <td>80%</td> </tr> <tr> <td>more than 60 months but not exceeding 84 months</td> <td>60%</td> </tr> <tr> <td>more than 84 months but not exceeding 108 months</td> <td>40%</td> </tr> <tr> <td>more than 108 months</td> <td>0%</td> </tr> </table> <p>9.1.2 Hail and shade nets</p> <table border="0"> <tr> <td>Age of hail & shade nets</td> <td>% of reinstatement costs payable</td> </tr> <tr> <td>0 to 12 months</td> <td>100%</td> </tr> <tr> <td>more than 12 months but not exceeding 24 months</td> <td>85%</td> </tr> <tr> <td>more than 24 months but not exceeding 36 months</td> <td>80%</td> </tr> <tr> <td>more than 36 months but not exceeding 48 months</td> <td>55%</td> </tr> <tr> <td>more than 48 months</td> <td>0%</td> </tr> </table> <p>9.1.3 Awnings, blinds and canopies</p> <table border="0"> <tr> <td>Age of awnings, blinds & canopies</td> <td>% of reinstatement costs payable</td> </tr> <tr> <td>0 to 119 months</td> <td>100%</td> </tr> <tr> <td>more than 119 months</td> <td>50%</td> </tr> </table> <p>9.2 The words "wear and tear or gradual deterioration" as contained in 4.2 of peril 4 (Storm and water) to sub-section A are not applicable to hail and shade netting and their structures and textile and fabric awnings, blinds and canopies insured under sub-section A.</p> <p>9.3 The amount payable will be reduced by an amount equal to 10% of claim with a minimum of R1 000 and a maximum of R25 000. Such excess will apply notwithstanding any reduction of reinstatement costs provided for in 8.1 above.</p>	Age of structure	% of reinstatement costs payable	0 to 36 months	100%	more than 36 months but not exceeding 60 months	80%	more than 60 months but not exceeding 84 months	60%	more than 84 months but not exceeding 108 months	40%	more than 108 months	0%	Age of hail & shade nets	% of reinstatement costs payable	0 to 12 months	100%	more than 12 months but not exceeding 24 months	85%	more than 24 months but not exceeding 36 months	80%	more than 36 months but not exceeding 48 months	55%	more than 48 months	0%	Age of awnings, blinds & canopies	% of reinstatement costs payable	0 to 119 months	100%	more than 119 months	50%	Enhancement
Age of structure	% of reinstatement costs payable																																
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Peril: Malicious Damage	Malicious damage extension Subject otherwise to the terms, conditions, exclusions, exceptions and warranties contained herein, this section is extended to cover loss or damage directly occasioned by or through or in consequence of the deliberate or wilful or wanton act of any person committed with the intention of causing such loss or damage other than loss or damage to	<p>11 Malicious damage</p> <p>the deliberate or wilful or wanton act of any person committed with the intention of causing such loss or damage other than loss of or damage to</p> <p>11.1 movable property which is</p> <p>11.1.1 stolen;</p>	Clarification / Enhancement																														

Buildings combined section			
Clauses, extensions and limitations			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	<p>(b) damaged in an attempt to remove it or part of it from any premises owned or occupied by the insured</p> <p>2. movable or immovable property which is damaged by thieves whilst breaking into or out of or attempting to break into or out of any premises owned or occupied by the insured</p> <p>3. immovable property owned or occupied by the insured occasioned by or through or in consequence of</p> <p>(a) the removal or partial removal or any attempt thereof</p> <p>(b) the demolition or partial demolition or any attempt thereof of the said immovable property or any part thereof with the intention of stealing any part thereof</p> <p>provided that this extension does not cover</p> <p>(a) loss or damage related to or caused by fire or explosion</p> <p>(b) consequential or indirect loss or damage of any kind or description whatsoever other than loss of rent if specifically insured</p> <p>(c) loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation</p> <p>(d) loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority</p> <p>(e) loss or damage related to or caused by any occurrence referred to in General exception 1 (A) (i), (ii), (iii), (iv), (v) or (vi) of this policy or the act of any lawfully established authority in controlling preventing, suppressing or in any other way dealing with any such occurrence.</p> <p>If the Company alleges that, by reason of proviso (a), (b), (c), (d) or (e), loss or damage is not covered by this section, the burden of proving the contrary shall rest on the insured.</p> <p>If any building insured or containing the insured property becomes unoccupied for 30 consecutive days the insurance in respect of this extension is suspended as regards the property affected unless the insured, before the occurrence of any damage obtains the written agreement of the company to continue this extension.</p> <p>During the period of the initial unoccupancy of 30 consecutive days the insured shall become a co-insurer with the company and shall bear a proportion of any damage equal to 20% of the claim with a maximum of R5 000 000 before deduction of any first amount payable</p>	<p>11.1.2 damaged in an attempt to remove it or part of it from any building or premises owned or occupied by the insured;</p> <p>11.2 movable or immovable property which is damaged by thieves whilst breaking into or out of or attempting to break into or out of any building or premises owned or occupied by the insured;</p> <p>11.3 immovable property owned or occupied by the insured occasioned by or through or in consequence of</p> <p>11.3.1 the removal or partial removal or any attempt thereof;</p> <p>11.3.2 the demolition or partial demolition or any attempt thereof</p> <p>the said immovable property or any part thereof with the intention of stealing any part thereof.</p> <p>Provided that this peril does not cover</p> <p>11.1 loss or damage related to or caused by fire or explosion;</p> <p>11.2 consequential or indirect loss or damage of any kind or description whatsoever other than loss of rent if specifically insured;</p> <p>11.3 loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation;</p> <p>11.4 loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority;</p> <p>11.5 loss or damage related to or caused by any occurrence referred to in general exception 7.1.1, 7.1.2, 7.1.3, 7.1.4, 7.1.5, 7.1.6 or 7.1.7 of this policy or the act of any lawfully established authority in controlling preventing, suppressing or in any other way dealing with any such occurrence.</p> <p>If the company alleges that, by reason of proviso 11.1, 11.2, 11.3, 11.4 or 11.5, loss or damage is not covered by this section, the burden of proving the contrary shall rest on the insured.</p> <p>If any building insured or containing the insured property becomes unoccupied for 45 consecutive days, the insurance in respect of this peril is suspended as regards the property affected unless the insured, before the occurrence of any damage, obtains the written agreement of the company to continue this peril.</p> <p>During the initial period of unoccupancy of 45 consecutive days, the insured shall become a co-insurer with the company and shall bear a rateable proportion of any damage equal to 20% of the claim with a maximum of R5 000 000 before deduction of any excess.</p>	

Buildings combined section			
Clauses, extensions and limitations			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Mortgagee Clause	The interest of any mortgagee in the insurance under this section shall not be prejudiced by any act or omission on the part of the mortgagor without the mortgagee's knowledge. The mortgagee shall, however, inform the company as soon as any such act or omission comes to his knowledge and shall be responsible for any additional premium payable from the date any increased hazard shall, in terms of this clause, be assumed by the company.	12 Mortgagee / Financier Clause to sub-section A (Property) The interest of any mortgagee / <i>financier</i> in the insurance under this section shall not be prejudiced by any act or omission on the part of the insured whereby the risk of loss or damage is materially increased without the mortgagee's / <i>financier's</i> knowledge. The mortgagee / <i>financier</i> shall, however, inform the company as soon as any such act or omission comes to his knowledge and shall be responsible for any additional premium payable from the date any increased hazard shall, in terms of this clause, be assumed by the company.	Clarification
Peril: Riot and Strike		19 Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia) extension to sub-sections A (Property), B (Public supply connections) and C (Rent) (if stated in the schedule to be included)	Clarification
Peril: Subsidence and Landslip	<p>8. Damage caused by subsidence or landslip provided that the insured shall bear the first portion of each and every claim up to an amount calculated at 1 per cent of the sum insured on the property at the affected location with a maximum of R50 000.</p> <p>For the purposes hereof, any damage insured shall be deemed to have been caused by fire provided that this extension does not cover:</p> <p>8.1 damage to drains, water courses, boundary walls, garden walls, retaining walls, gates, posts or fences unless specifically insured</p> <p>8.2 damage caused by or attributable to</p> <p>8.2.1 faulty design or construction of, or the removal or weakening of support to, any building situated at the insured premises</p> <p>8.2.2 workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises</p> <p>8.2.3 excavation on or under land other than excavations in the course of mining operations</p> <p>8.3 consequential loss of any kind whatsoever except loss of rent.</p> <p>In any action suit or other proceeding where the company alleges that, by reason of the provisions of this extension, any damage is not covered by this insurance, the burden of proving the contrary shall be upon the insured</p>	<p>21 Subsidence, landslip and heave extension to sub-section A (Property) (if stated in the schedule to be included)</p> <p>Subject otherwise to the terms, conditions, exclusions, exceptions and warranties contained herein, sub-section A is extended to cover loss or damage directly occasioned by or through or in consequence of subsidence, landslip or <i>heave</i> other than</p> <p>20.1 damage to drains, water courses, boundary walls, garden walls, retaining walls, gates, posts or fences unless specifically insured</p> <p>20.2 damage caused by or attributable to</p> <p>20.2.1 faulty design or construction of, or the removal or weakening of support to, any building situated at the insured Premises</p> <p>20.2.2 workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured Premises</p> <p>20.2.3 excavation on or under land other than excavations in the course of mining operations</p> <p>20.2.4 normal settlement, shrinkage or expansion;</p> <p>20.2.5 contraction or expansion of clay and similar soil types due to its moisture or water content;</p> <p>20.2.6 existing damage at inception of this peril;</p> <p>20.3 consequential loss of any kind whatsoever except loss of rent when specifically insured under this section.</p> <p>Provided that</p> <p>20.1 the insured will be responsible for an excess calculated at 1% of the sum insured on the property at the affected location with a maximum of R50 000 in respect of each and every claim</p>	Enhancement / Clarification / Restriction

Buildings combined section			
Clauses, extensions and limitations			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		<p>20.2 the company shall not be liable for the cost of underpinning, piling or any similar work necessary to prevent loss or damage due to Subsidence, Landslip or Heave from occurring again, except where such appropriate design precautions were already incorporated in the original construction prior to the damage.</p> <p>Should the company allege cover under this peril does not apply the insured shall have the burden of proving the contrary.</p> <p>If a first loss limit is shown against this additional peril in the schedule, the amount of such limit shall be the maximum liability of the company in respect of any one event and, for the purposes of this peril only, the following shall be substituted for the average condition:</p> <p>If the property insured is, at the commencement of any damage to such property by subsidence or landslip, collectively of greater value than the sum insured thereon against fire damage, then the company shall be liable under this peril only for that proportion of the first loss limit as the sum insured against fire bears to the total value of such property and the insured shall be considered as being their own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item, if more than one, to which this peril applies shall be separately subject to this clause.</p>	
Business all risks section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Definition: Unattended vehicle	No definition	<p>1 Unattended vehicle unattended vehicle shall mean any vehicle being used by the Insured or any principal, partner, director or employee of the Insured where such person is not in a position to keep the vehicle under constant observation and at the same time have a reasonable prospect of preventing any unauthorised interference with the vehicle</p>	Clarification
Specific exceptions	<p>The Company shall not be liable for</p> <p>1 Theft from Unattended Vehicles</p> <p>loss of or damage to property resulting from or caused by theft from any unattended vehicle in the custody or control of the insured or any principal, partner, director or employee of the insured 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 such locked vehicle or building is accompanied by forcible and violent entry or exit.</p> <p>If the insured 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</p>	<p>The Company shall not be liable for</p> <p>7 Theft from unattended vehicles</p> <p>loss or damage resulting from or caused by theft from any unattended vehicle 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 such locked vehicle or building is accompanied by forcible and violent entry or exit.</p> <p>If the insured 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, such evidence shall be deemed to satisfy the requirement for a completely closed and securely locked vehicle;</p>	Enhancement

Business all risks section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	<p>thieves using an electronic device, such evidence shall be deemed to satisfy the requirement for any loss out of the cab or boot of the vehicle;</p> <p>Specific Exception 5 – Detention The Company shall not be liable for loss of or damage to property resulting from or caused by detention, confiscation or requisition by customs or other officials or authorities;</p>	<p>This exception will not apply to loss or damage which may occur as a result of an accident involving a road vehicle rendering any principal or employee or entrusted person incapable of retaining possession or control of the property on account of bodily injury sustained;</p> <p>Deleted as excluded by general exception 3 Detention, confiscation and forfeiture</p>	<p></p> <p>Clarification</p>
Non forcible and violent entry into vehicle extension	<p>Only applies to property that is separately and individually specified in the schedule Limit 50% of the claim or R10 000 in respect of any one event</p>	<p>Proviso that extension only applies to property that is separately and individually specified in the schedule has been deleted Limit 75% of claim maximum R20 000</p>	<p>Enhancement</p>
Riot and Strike	<p>Riot and Strike Extension (if stated in the schedule to be included)</p>	<p>4 Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia) extension (if stated in the schedule to be included)</p>	<p>Clarification</p>
Business interruption section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Definition of Indemnity Period	<p>Indemnity period The period beginning with the commencement of the Damage and ending not later than the number of months thereafter stated in the schedule during which the results of the business shall be affected in consequence of the Damage.</p>	<p>7 Indemnity period shall mean the period beginning with the commencement of the damage and ending not later than the maximum indemnity period stated in the schedule thereafter during which the results of the business shall be affected in consequence of the damage.</p>	<p>Clarification</p>
Directors' and officers' liability section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Outside entity extension	<p>Not insured</p>	<p>11 Outside entity cover extension The company will pay loss that arises from a claim made against of an insured person who did or will serve or act, or is serving or acting during the period of insurance in the capacity as a director or officer (or equivalent executive or management position) of an outside entity at the insured's specific direction and request, but only in excess of any indemnification provided by an outside entity and in excess of any directors and officers liability or management liability insurance coverage afforded to an outside entity or its directors or officers (or equivalent executive or management position).</p>	<p>Enhancement</p>

Electronic equipment section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Sub-section A Material damage			
Territorial limits	The territorial limits in respect of laptops, note books/palm top computers as well as all other portable computer equipment temporarily located outside of the premises specified in this section shall be deemed to be worldwide.	<p>3 Territorial limits</p> <p>territorial limits shall mean</p> <p>3.1 in respect of property other than that described in 3.2 below, the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi and Mozambique</p> <p>3.2 in respect of laptops, notebooks, palmtop computers, smartphones and other portable computer equipment temporarily outside the territories referred to in 3.1 above, anywhere in the world</p>	Clarification
Defined events	Physical loss of or damage to the property insured described in the schedule from any cause not hereinafter excluded whilst (a) at work or at rest anywhere within that part of the building occupied by the insured at the insured premises described in the schedule (b) in transit including loading and unloading or whilst temporarily stored at any premises en route (c) temporarily removed from that part of the building occupied by the insured at the insured premises described in the schedule to any other building.	Physical loss of or damage to the property insured described in the schedule from any cause not hereinafter excluded whilst 1 situated at the insured's premises, whether working or at rest, or whilst being dismantled for the purpose of cleaning, inspection or overhaul or in the course of these operations or subsequent reassembly 2 in transit including loading and unloading or whilst temporarily stored at any premises en route 3 temporarily removed from the insured's premises to any other location within the territorial limits.	Enhancement
Basis of indemnification	<p>Basis of indemnification</p> <p>The indemnity by this Sub-Section subject always to the Sums Insured contained in the Schedule or any specific Limit of Liability contained in this Sub-Section, shall be as hereinafter provided and as appropriate including dismantling, re-erection, transportation, removal of damaged property insured (but less the value of the remains) and, where applicable, importation duties and value added tax.</p> <p>1 Partial loss If the Property Insured suffers damage that can be repaired, the basis of indemnification shall be the restoration expenses reasonably and necessarily incurred to restore the damaged property to working order provided that</p> <p>1.1 the value of damaged parts which can be used will be deducted</p> <p>1.2 the costs of any alteration, addition, improvement or overhaul carried out at the time of repair are not recoverable under this Sub-Section</p> <p>1.3 if, without the consent of the Company, temporary repairs are carried out by the Insured in the interests of safety or to minimize further loss or damage to the property Insured, the cost of such temporary repairs will be borne by the Company. In the event that the temporary repairs aggravate the loss or cause additional loss or damage to the property Insured, any additional costs so incurred or consequence arising therefrom will be for the account of the Insured</p>	<p>1 Sub-section A – Indemnity</p> <p>The indemnity by this sub-section subject always to the sums insured contained in the schedule or any specific limit of liability contained in this sub-section, shall be as hereinafter provided and as appropriate including dismantling, re-erection, transportation, removal of damaged property insured and, where applicable, importation duties and value added tax.</p> <p>1.1 Partial loss</p> <p>If the property insured suffers damage that can be repaired, the basis of indemnification shall be the restoration expenses reasonably and necessarily incurred to restore the damaged property to working order provided that</p> <p>1.1.1 the costs of any alteration, addition, improvement or overhaul carried out at the time of repair are not recoverable under this sub-section</p> <p>1.1.2 if, without the consent of the company, temporary repairs are carried out by the insured in the interests of safety or to minimize further loss or damage to the property insured, the cost of such temporary repairs will be borne by the company. In the event that the temporary repairs aggravate the loss or cause additional loss or damage to the property insured, any additional costs so incurred or consequence</p>	Enhancement

Electronic equipment section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	<p>1.4 where the damage is restricted to a part or parts of an Insured item, the Company shall not be liable for an amount greater than the value of such part or parts which are lost or damaged allowed for within the Sum Insured.</p> <p>2 Total loss</p> <p>2.1 In cases where New Property Insured is totally lost or destroyed, the basis of indemnification shall be the cost of replacing or reinstating on the same site new property of equal performance and/or capacity or, if such be impossible, its replacement by new property having the nearest equivalent performance and/or capacity to the property lost or damaged provided always that</p> <p>2.1.1 the work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured, subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch otherwise no payment exceeding the market value of the property Insured immediately before the damage shall be made</p> <p>2.1.2 until expenditure has been incurred by the Insured in replacing or reinstating the property Insured, the Company shall not be liable for any payment in excess of the amount which would have been payable if these Conditions had not been incorporated herein</p> <p>2.1.3 these Conditions shall be without force or effect if</p> <p>2.1.3.1 the Insured fails to intimate to the Company within six (6) months of the date upon which the damage occurred (or such further time as the Company may in writing allow) his intention to replace or reinstate the property Insured</p> <p>2.1.3.2 the Insured is unable or unwilling to replace or reinstate the property Insured on the same or another site</p> <p>2.1.4 at the sole option of the Company, following commercial and technical appraisal by a representative of the Company, the period referred to in the definition of new property may be extended (on an annual basis from Renewal date) subject always to such Extension of period being admitted by memorandum to this Section.</p> <p>2.2 In respect of Property Insured not provided for in 2.1 above, the basis of indemnification shall be the market value of the property Insured immediately before the loss or damage. At the option of the Company, the property Insured shall be regarded as totally</p>	<p>arising therefrom will be for the account of the insured</p> <p>1.3 where the damage is restricted to a part or parts of an insured item, the company shall not be liable for an amount greater than the value of such part or parts which are lost or damaged allowed for within the sum insured.</p> <p>1.2 Total loss</p> <p>In cases where the property insured is totally lost or destroyed, the basis of indemnification shall be the cost of replacing or reinstating on the same site new property of equal performance and/or capacity or, if such be impossible, its replacement by new property having the nearest equivalent performance and/or capacity to the property lost or damaged provided always that</p> <p>1.2.1 the work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the insured, subject to the liability of the company not being thereby increased) must be commenced and carried out with reasonable dispatch otherwise no payment exceeding the market value of the property insured immediately before the damage shall be made</p> <p>1.2.2 until expenditure has been incurred by the insured in replacing or reinstating the property insured, the company shall not be liable for any payment in excess of the amount which would have been payable if these conditions had not been incorporated herein</p> <p>1.2.3 these conditions shall be without force or effect if</p> <p>2.1.3.1 the insured fails to intimate to the company within six (6) months of the date upon which the damage occurred (or such further time as the company may in writing allow) his intention to replace or reinstate the property insured</p> <p>2.1.3.2 the insured is unable or unwilling to replace or reinstate the property insured on the same or another site</p>	

Electronic equipment section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	destroyed if the repair costs as defined in 1 above equal or exceed its market value immediately before the damage.		
Loss by theft	<p>The company will not be liable to indemnify the insured irrespective of the original cause in respect of</p> <p>9. (a) loss by theft or by disappearance of the property insured unless accompanied by forcible and violent entry into or exit (or any attempt thereat) from that part of the building occupied by the insured at the insured premises described in the schedule or as a result of theft or any attempt thereat, following violence or threat of violence other than in respect of portable laptop and notebook computers where forcible and violent entry to or exit from the building or that part of the building occupied by the insured will not apply. It is a condition that laptops and/or notebooks will be individually specified in the schedule of this section.</p> <p>(b) loss of the property insured by theft during transit or whilst temporarily removed from the insured premises unless identifiable by the insured with a specific incident which has been immediately reported to the police and the company.</p>	<p>The company will not be liable to indemnify the insured irrespective of the original cause in respect of</p> <p>3.9 Theft</p> <p>3.9.1 loss by theft or by disappearance of the property insured unless accompanied by forcible and violent entry into or exit (or any attempt thereat) from that part of the building occupied by the insured at the insured premises described in the schedule or as a result of theft or any attempt thereat, following violence or threat of violence other than in respect of laptops, notebooks, palmtop computers, smartphones and other portable computer equipment where forcible and violent entry to or exit from the building or that part of the building occupied by the insured will not apply. It is a condition that laptops, notebooks, palmtop computers, smartphones and other portable computer equipment will be individually specified in the schedule of this section.</p> <p>3.9.2 loss of the property insured by theft during transit or whilst temporarily removed from the insured premises unless identifiable by the insured with a specific incident which has been immediately reported to the police and the company.</p>	Clarification
Theft from unattended vehicle	<p>The company will not be liable to indemnify the insured irrespective of the original cause in respect of</p> <p>10. The company shall not be liable to indemnify the insured for loss of or damage to the property insured resulting from or caused by theft from any unattended vehicle in the custody or control of the insured or any principal, partner, director or employee of the insured 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 such locked vehicle or building is accompanied by forcible and violent entry or exit.</p> <p>If the insured 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, such evidence shall be deemed to satisfy the forcible and violent entry or exit requirement for any loss out of the cab or boot of the vehicle provided that</p> <p>the above shall not apply to theft of the property insured where the vehicle</p> <p>(i) has been hijacked or</p> <p>(ii) has been involved in a road accident or sustains a breakdown and, due to circumstances beyond the control of the vehicle crew/driver, the property insured is of necessity left unprotected.</p>	<p>The company will not be liable to indemnify the insured irrespective of the original cause in respect of</p> <p>3.10 Unattended vehicle</p> <p>loss of or damage resulting from or caused by theft from any unattended vehicle 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 such locked vehicle or building is accompanied by forcible and violent entry or exit.</p> <p>If the insured 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, such evidence shall be deemed to satisfy the requirement for a completely closed and securely locked vehicle;</p> <p>This exception will not apply to loss or damage which may occur as a result of an accident involving a road vehicle rendering any principal or employee or entrusted person incapable of retaining possession or control of the property on account of bodily injury sustained;</p> <p>Definition of unattended vehicle:</p> <p>4 Unattended vehicle unattended vehicle shall mean</p>	Enhancement

Electronic equipment section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		<i>any vehicle being used by the insured or any principal, partner, director or employee of the insured where such person is not in a position to keep the vehicle under constant observation and at the same time have a reasonable prospect of preventing any unauthorised interference with the vehicle</i>	
Incompatibility cover	Limit 20% with a maximum of R25 000	Limit 20% with a maximum of R35 000	Enhancement
Non-forcible and violent entry into vehicle	<p>Non-forcible and violent entry into vehicle extension (if stated in the schedule to be included) Exception 10 shall not apply to goods in the cab or boot of the vehicle where the insured maintains that the vehicle was locked but no evidence of forcible and violent entry or exit from the vehicle exists, provided that:</p> <ol style="list-style-type: none"> the police case number is supplied to the company; this extension shall only apply to property that is separately and individually specified in the schedule; after the deduction of the first amounts payable specified in the schedule, the liability of the company is further restricted to the lesser of 50% of the claim or R10 000 in respect of any one event 	<p>8 Non-forcible and violent entry into vehicle extension to sub-section A (Material damage)</p> <p>Exception 3.10 (Unattended vehicle) shall not apply to goods contained in a completely closed and securely locked vehicle where the insured maintains that the vehicle was locked but no evidence of forcible and violent entry or exit from the vehicle exists, provided that:</p> <ol style="list-style-type: none"> the police case number is supplied to the company; after the deduction of the excesses specified in the schedule, the liability of the company is further restricted to 75% of the claim with a maximum of R20 000. 	Enhancement
Fidelity section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Employee	<p>Employee shall mean</p> <ol style="list-style-type: none"> any person while employed under a contract of service with or apprenticeship to the insured; any person while hired or seconded from any other party into the service of the insured; <p>who the insured has the right at all times to govern, control and direct in the performance of his work in the course of the business of the insured and who, if this section is on a named and/or position basis, is described in the schedule by name and/or by the position held by him in the business.</p>	<p>1 Insured employee</p> <p>insured employee shall mean</p> <ol style="list-style-type: none"> any person while employed under a contract of service with or apprenticeship to the insured; any person while hired or seconded from any other party into the service of the insured; students, volunteers or persons employed by the insured on youth training or work experience schemes <p>who the insured has the right at all times to govern, control and direct in the performance of his work in the course of the business of the insured and who, if this section is on a named and / or position basis, is described in the schedule by name and / or by the position held by him in the business.</p>	Enhancement
Fire section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Definition		<p>1 Unoccupied</p> <p>a building shall be deemed to be unoccupied if more than 80% of its total floor area is not occupied. The presence of security personnel in the</p>	Clarification

Fire section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		building or on the premises does not in itself constitute occupancy of the building.	
Lightning	Lightning or thunderbolt	Lightning or thunderbolt including damage caused by power surges arising directly from such lightning strikes	Enhancement
Earthquake	Damage caused by earthquake but excluding damage to property in the underground workings of any mine.	Damage caused by earthquake, seaquake, or volcanic eruption (including tidal wave and/or tsunami originating from earthquake, seaquake or volcanic eruption) but excluding damage to property in the underground workings of any mine.	Enhancement
Malicious damage	<p>Damage directly occasioned by or through or in consequence of the deliberate or wilful or wanton act of any person committed with the intention of causing such damage other than damage to</p> <ol style="list-style-type: none"> 1. movable property which is <ol style="list-style-type: none"> (a) stolen (b) damaged in an attempt to remove it or part of it from any premises owned or occupied by the insured 2. movable or immovable property which is damaged by thieves whilst breaking into or out of or attempting to break into or out of any premises owned or occupied by the insured 3. immovable property owned or occupied by the insured occasioned by or through or in consequence of <ol style="list-style-type: none"> (a) the removal or partial removal or any attempt thereof of (b) the demolition or partial demolition or any attempt thereof of the said immovable property or any part thereof with the intention of stealing any part thereof <p>provided that this extension does not cover</p> <ol style="list-style-type: none"> (a) damage related to or caused by fire or explosion (b) consequential or indirect damage of any kind or description whatsoever, other than loss of rent if specifically insured (c) damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation (d) damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority (e) damage related to or caused by any occurrence referred to in General exception 1 (A) (i), (ii), (iii), (iv), (v) or (vi) of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence. <p>If the company alleges that, by reason of proviso (a), (b), (c), (d) or (e), loss or damage is not covered by this section, the burden of proving the contrary shall rest on the insured.</p> <p>If any building insured or containing the insured property becomes unoccupied for 30 consecutive days, the insurance in respect of this extension is suspended</p>	<p>3 Malicious damage</p> <p>Damage directly occasioned by or through or in consequence of the deliberate or wilful or wanton act of any person committed with the intention of causing such damage other than damage to</p> <ol style="list-style-type: none"> 3.1 movable property which is <ol style="list-style-type: none"> 3.1.1 stolen 3.1.2 damaged in an attempt to remove it or part of it from any building or premises owned or occupied by the insured 3.2 movable or immovable property which is damaged by thieves whilst breaking into or out of or attempting to break into or out of any building or premises owned or occupied by the insured 3.3 immovable property owned or occupied by the insured occasioned by or through or in consequence of <ol style="list-style-type: none"> 3.3.1 the removal or partial removal or any attempt thereof of 3.3.2 the demolition or partial demolition or any attempt thereof of <p>the said immovable property or any part thereof with the intention of stealing any part thereof</p> <p>Provided that this peril does not cover</p> <ol style="list-style-type: none"> 3.1 damage related to or caused by fire or explosion 3.2 consequential or indirect damage of any kind or description whatsoever, other than loss of rent if specifically Insured 3.3 damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation 3.4 damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority 3.5 damage related to or caused by any occurrence referred to in general exception 7.1.1, 7.1.2, 7.1.3, 7.1.4, 7.1.5, 7.1.6 or 7.1.7 of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence. 	Clarification / Enhancement

Fire section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	<p>as regards the property affected unless the insured, before the occurrence of any damage, obtains the written agreement of the company to continue this extension.</p> <p>During the period of the initial unoccupancy of 30 consecutive days, the insured shall become a co-insurer with the company and shall bear a proportion of any damage equal to 20% of the claim with a maximum of R5 000 000 before deduction of any first amount payable.</p>	<p>If the company alleges that, by reason of proviso 5.1, 5.2, 5.3, 5.4 or 5.5, damage is not covered by this section, the burden of proving the contrary shall rest on the insured.</p> <p>If any building insured or containing the insured property becomes unoccupied for 45 consecutive days, the insurance in respect of this extension is suspended as regards the property affected unless the insured, before the occurrence of any damage, obtains the written agreement of the company to continue this peril.</p> <p>During the initial period of unoccupancy of 45 consecutive days, the insured shall become a co-insurer with the company and shall bear a rateable proportion of any damage equal to 20% of the claim with a maximum of R5 000 000 before deduction of any excess.</p>	
Riot and strike	Heading: Riot and Strike	Heading: Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Clarification
Special perils	aircraft and other aerial devices or articles dropped therefrom	aircraft and other aerial devices or articles dropped therefrom including damage caused by sonic shockwaves	Enhancement
	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.	impact by rocks and boulders (other than meteorites, asteroids or similar bodies entering the earth's atmosphere) , animals, trees, aerials, satellite dishes or vehicles including railway locomotives, rolling stock excluding damage to such animals, trees, aerials, satellite dishes or vehicles, railway locomotives or rolling stock or property in or on such vehicles, railway locomotives or rolling stock	Enhancement
	Excludes "in the open (other than buildings, structures and plant designed to exist or operate in the open)"	Excludes "in the open (other than buildings, structures and plant [which term shall not include vehicles] designed to exist or operate in the open)"	Clarification
	Excludes leakage or discharge from any sprinkler or drencher system in the buildings insured hereby or in buildings containing property insured hereby	Excludes: leakage or discharge from any sprinkler or drencher system in buildings containing property insured hereby. This exception shall not apply to damage caused or aggravated by such leakage or discharge occurring in areas of the buildings not occupied by the Insured	Enhancement
Subsidence & Landslip	<p>Damage caused by subsidence or landslip provided that the insured shall bear the first portion of each and every claim up to an amount calculated at 1 per cent of the sum insured on the property at the affected location with a maximum of R50 000.</p> <p>This extension does not cover</p> <ol style="list-style-type: none"> 1. damage to drains, water courses, boundary walls, garden walls, retaining walls, gates, posts or fences unless specifically insured 2. damage caused by or attributable to <ol style="list-style-type: none"> (a) faulty design or construction of, or the removal or weakening of support to, any building situated at the insured premises (b) workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises (c) excavation on or under land other than excavations in the course of mining operations 3. consequential loss of any kind whatsoever except loss of rent when specifically insured under this section. 	<p>6 Subsidence, landslip and heave</p> <p>Damage caused by subsidence, landslip or heave other than</p> <ol style="list-style-type: none"> 6.1 damage caused to or by drains, water courses, boundary walls, garden walls, retaining walls, gates, posts or fences unless specifically insured; 6.2 damage caused by or attributable to <ol style="list-style-type: none"> 6.2.1 faulty design or construction of, or the removal or weakening of support to, any building situated at the insured premises; 6.2.2 workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises; 	Enhancement / Clarification / Restriction

Fire section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	In any action, suit or other proceeding where the company alleges that, by reason of the provisions of these exceptions, any damage is not covered by this insurance, the burden of proving the contrary shall be upon the insured.	<p>6.2.3 excavation on or under land other than excavations in the course of mining operations;</p> <p>6.2.4 normal settlement, shrinkage or expansion;</p> <p>6.2.5 contraction or expansion of clay and similar soil types due to its moisture or water content;</p> <p>6.2.6 existing damage at inception of this peril;</p> <p>6.3 consequential loss of any kind whatsoever except loss of rent when specifically insured under this section.</p> <p>Provided that</p> <p>6.1 the insured shall bear the first portion of each and every claim up to an amount calculated at 1 per cent of the sum insured on the property at the affected location with a maximum of R50 000</p> <p>6.2 the company shall not be liable for the cost of underpinning, piling or any similar work necessary to prevent loss or damage due to subsidence, landslip or heave from occurring again, except where such appropriate design precautions were already incorporated in the original construction prior to the damage.</p> <p>Should the company allege cover under this peril does not apply the insured shall have the burden of proving the contrary.</p> <p>If a first loss limit is shown against this additional peril in the schedule, the amount of such limit shall be the maximum liability of the company in respect of any one event and, for the purposes of this peril only, the following shall be substituted for the average condition:</p> <p>If the property insured is, at the commencement of any damage to such property by subsidence or landslip, collectively of greater value than the sum insured thereon against fire damage, then the company shall be liable under this peril only for that proportion of the first loss limit as the sum insured against fire bears to the total value of such property and the insured shall be considered as being their own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item, if more than one, to which this peril applies shall be separately subject to this clause.</p>	
Specific Condition Average	If the property insured is, at the commencement of any damage to such property by any peril insured against, collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being their own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item, if more than one, shall be separately subject to this Condition.	If the property insured is, at the commencement of any damage to such property by any peril insured against, collectively of greater value than the sum insured thereon, then the insured shall be considered as being their own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item, if more than one, shall be separately subject to this condition. Unless specifically stated in the schedule to the contrary, it is deemed that the sum insured represents the value of all property of a like nature to that insured at the premises.	Clarification
Specific Exception	This section does not cover earthquake (whether arising from mining operations or otherwise) unless added as an additional peril, volcanic eruption or other convulsion of nature (other than subterranean fire). Any damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence,	This section does not cover: 1 Convulsion of Nature	Clarification

Fire section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	directly or indirectly, of any of the said occurrences shall be deemed to be damage which is not covered by this insurance, except to the extent that the insured shall prove that such damage happened independently of the existence of such abnormal conditions. In any action, suit or other proceedings where the company alleges that, by reason of this exception, any damage is not covered by this insurance, the burden of proving the contrary shall be on the insured.	<p>earthquake (whether arising from mining operations or otherwise), seaquake, volcanic eruption or other convulsion of nature (other than subterranean fire) unless added as an additional peril.</p> <p>Any damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence, directly or indirectly, of any of the said occurrences shall be deemed to be damage which is not covered by this insurance, except to the extent that the insured shall prove that such damage happened independently of the existence of such abnormal conditions. In any action, suit or other proceedings where the company alleges that, by reason of this exception, any damage is not covered by this insurance, the burden of proving the contrary shall be on the insured.</p>	
All other contents clause	7 500 per person	R15 000 per person	Enhancement
Cost of Demolition and Clearing and Erection of Hoardings Clause	<p>Cost of Demolition and Clearing and Erection of Hoardings Clause</p> <p>The insurance under this section includes costs necessarily incurred by the Insured in respect of the demolition of buildings and machinery and/or the removal of debris (including stock debris) and in providing, erecting and maintaining hoardings required during demolition, site clearing and/or building operations following damage to the property insured by a Defined Event, provided that the total amount recoverable shall not exceed the Sum Insured on the property affected.</p> <p>The Company will not pay for any costs or expenses</p> <ol style="list-style-type: none"> 1 incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site 2 arising from pollution or contamination of property not insured by this Policy/section. 	<p>7 Cost of demolition and clearing and erection of hoardings clause</p> <p>The insurance under this section includes costs necessarily incurred by the insured in respect of the demolition of buildings and machinery and/or the removal of debris (including stock debris) of property insured and in providing, erecting and maintaining hoardings required during demolition, site clearing and/or building operations following damage to the property insured by a defined event, provided that the total amount recoverable shall not exceed the sum insured on the property affected.</p> <p>The company will not pay for any costs or expenses</p> <ol style="list-style-type: none"> 7.1 incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site 7.2 arising from pollution or contamination of property not insured by this policy/section. 	Clarification
Damage by baboons	Not insured	<p>8 Damage by wild baboons or wild monkeys or wild animals extension</p> <p>The insurance under this section is extended to include loss of or damage to insured property caused by wild baboons or wild monkeys or wild animals</p> <p>Provided that:</p> <ol style="list-style-type: none"> 8.1 wild baboons or wild monkeys or wild animals shall mean those that live freely in the natural surroundings and are not kept as pets or farm animals and does not include rodents, moths and vermin 8.2 the company's liability for any claim or number of claims for any one event or series of events with one originating cause or source, shall not exceed R10 000 8.3 the insured shall be responsible for the first R1 000 in respect of each and every claim in terms of this extension. 	Enhancement

Fire section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Deterioration of undamaged stocks extension	Not insured	<p>10 Deterioration of undamaged stocks extension</p> <p>The insurance in respect of stock in trade includes the deterioration of undamaged stocks due to the insured's inability to process such stocks following a defined event under this section</p> <p>Provided that:</p> <p>10.1 such stocks would have been utilised by the business had the defined event not occurred;</p> <p>10.2 such stocks cannot be utilised before or, so far as can reasonably be foreseen, after the expiry of two years from the date of the occurrence;</p> <p>10.3 the amount payable as indemnity hereunder shall be limited to the actual purchase costs incurred by the insured for such stocks or, the manufacturing costs actually incurred by the insured in producing such stocks up until the occurrence of the defined event, less, if the goods are sold, the net amount realised from such sale.</p>	Enhancement
Limitations clause – money and stamps	Money and Stamps 7 500	Money and Stamps R15 000	Enhancement
Mortgagee Clause	The interest of any mortgagee in the insurance under this section shall not be prejudiced by any act or omission on the part of the mortgagor without the mortgagee's knowledge. The mortgagee shall, however, inform the company as soon as any such act or omission comes to his knowledge and shall be responsible for any additional premium payable from the date any increased hazard shall, in terms of this clause, be assumed by the company.	<p>15 Mortgagee / financier clause</p> <p>The interest of any mortgagee / financier in the insurance under this section shall not be prejudiced by any act or omission on the part of the insured whereby the risk of loss or damage is materially increased without the mortgagee's / financier's knowledge. The mortgagee / financier shall, however, inform the company as soon as any such act or omission comes to his knowledge and shall be responsible for any additional premium payable from the date any increased hazard shall, in terms of this clause, be assumed by the company.</p>	Enhancement
Reinstatement Value Conditions Clause	<p>Reinstatement Value Conditions Clause</p> <p>In the event of property other than stock being damaged, the basis upon which the amount payable is to be calculated shall be the cost of replacing or reinstating on the same site property of the same kind or type but not superior to nor more extensive than the Insured Property when new provided that</p> <p>1 the work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to requirements of the Insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable despatch, otherwise no payment, beyond the amount which would have been payable if these reinstatement value Conditions had not been incorporated herein, shall be made</p> <p>2 until expenditure has been incurred by the Insured in replacing or reinstating the property, the Company shall not be liable for any payment in excess of</p>	<p>20 Reinstatement value conditions clause - applicable to property other than stock in trade, motor vehicles or customers' goods</p> <p>In the event of property other than stock in trade, motor vehicles or customers' goods being damaged, the basis upon which the amount payable is to be calculated shall be the cost of replacing or reinstating on the same site property of the same kind or type but not superior to nor more extensive than the insured property when new.</p> <p>Provided that</p> <p>20.1 the work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to requirements of the insured subject to the liability of the company not being thereby increased) must be commenced and carried out with reasonable despatch, otherwise no payment, beyond the amount which would</p>	Clarification

Fire section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	<p>the amount which would have been payable if these Conditions had not been incorporated herein</p> <p>3 if, at the time of replacement or reinstatement, the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the Insured Property had been damaged, exceeds the Sum Insured thereon at the commencement of any damage to such property by a Defined Event, then the Insured shall be considered as being their own insurer for the Excess and shall bear a rateable proportion of the loss accordingly. Each item of this Section (if more than one) to which these Conditions apply shall be separately subject to this Provision.</p> <p>4 these Conditions shall be without force or effect if</p> <p>4.1 the Insured fails to intimate to the Company within six months of the date of damage or such further time as the Company may in writing allow, his intention to replace or reinstate the property</p> <p>4.2 the Insured is unable or unwilling to replace or reinstate the property on the same or another site.</p>	<p>have been payable if these reinstatement value conditions had not been incorporated herein, shall be made</p> <p>20.2 until expenditure has been incurred by the insured in replacing or reinstating the property, the company shall not be liable for any payment in excess of the amount which would have been payable if these conditions had not been incorporated herein</p> <p>20.3 if, at the time of replacement or reinstatement, the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the insured property had been damaged, exceeds the sum insured thereon at the commencement of any damage to such property by a defined event, then the insured shall be considered as being their own insurer for the excess and shall bear a rateable proportion of the loss accordingly. each item of this section (if more than one) to which these conditions apply shall be separately subject to this provision.</p> <p>20.4 these conditions shall be without force or effect if</p> <p>20.4.1 the insured fails to intimate to the company within six months of the date of damage or such further time as the company may in writing allow, his intention to replace or reinstate the property</p> <p>20.4.2 the insured is unable or unwilling to replace or reinstate the property on the same or another site.</p>	
		<p>21 Reinstatement value conditions clause – applicable to motor vehicles (including customers' vehicles) if insured as a specific item</p> <p>21.1 In the event of partial damage to motor vehicles the basis of indemnity shall be the restoration costs to restore the vehicle to its pre-damage condition.</p> <p>21.2 In cases where a new vehicle is damaged as a result of a defined event to the extent that it is in the opinion of the company beyond economical repair the basis of indemnity shall be the current purchase price of a new vehicle of the same model to that stolen or damaged or the limit of indemnity stated in the schedule whichever is the lesser, provided that if the insured is able to procure a replacement vehicle for less than the current purchase price, the benefit of such saving will be passed onto the company.</p> <p>If the insured is unable or unwilling to replace the vehicle the basis of settlement will revert to that provided by 21.3.</p> <p>21.3 In cases where a motor vehicle which is not new is damaged as a result of a defined event to the extent that it is in the opinion of the company beyond economical repair the basis of indemnity shall be the reasonable market value of the vehicle at the time of loss or</p>	Enhancement

Fire section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		<p>damage or the sum insured stated in the schedule whichever is the lesser.</p> <p>21.4 For the purposes of this extension</p> <p>21.4.1 private type motor vehicle shall mean private type motor cars (including station wagons, safari vans, estate cars and the like or similar vehicles designed to seat not more than 12 persons including the driver) belonging to the insured or customers of the insured (but only if specifically insured as specific items).</p> <p>21.4.2 new vehicle shall mean a private type motor vehicle that that has, at the time of the loss or damage, been registered as new in the last twelve months and has travelled on average less than 3 500 kilometres a month since registration. the onus of proving the kilometres travelled by the Vehicle shall rest upon the Insured</p>	
		<p>22 Reinstatement value conditions clause - applicable to stock in trade and customers' goods</p> <p>The basis upon which the amount payable as a result of a defined event in respect of</p> <p>22.1 customers' goods (other than customers' vehicles) if insured as a specific item is to be calculated shall be either:</p> <p>22.1.1 the replacement of the property by similar property in a condition equal to, but not better nor more extensive than, its condition when new;</p> <p>or</p> <p>22.1.2 the repair of the property to a condition substantially the same as, but not better than, its condition when new.</p> <p>22.2 stock -in trade is to be calculated shall be the cost price to the insured at the time of the loss</p> <p>Provided that where the property is not replaced, the terms of this condition will not apply.</p>	Enhancement
Temporary removal	<p>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 within the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi provided that</p> <ol style="list-style-type: none"> unless such temporary removal is for the purpose of cleaning, renovation, repair or similar process, the liability of the company shall not exceed 20 per cent of the sum insured applicable to any item the amount payable under this clause shall not exceed the amount that would have been payable had the loss occurred on the part of the premises from which the property is temporarily removed. 	<p>25 Temporary removal clause</p> <p>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 within the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi.</p> <p>Provided that</p> <p>25.1 unless such temporary removal is for the purpose of cleaning, renovation, repair or similar process, the liability of the company shall not exceed 20% of the sum insured applicable to any item;</p> <p>25.2 any conditions, warranties, requirements or exceptions that are applicable to the property whilst at its original location shall apply</p>	Clarification

Fire section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		<p><i>without reservation to the property whilst being temporary removed;</i></p> <p>25.3 the amount payable under this clause shall not exceed the amount that would have been payable had the loss occurred on the part of the premises from which the property is temporarily removed.</p>	
Glass section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
"Other" Costs	Limit R3 000	<p>Fixtures and fittings extended to include <i>"motion detectors, cameras, electric motors and other automatic opening or locking devices not otherwise insured and which are fixed to or operate with insured glass doors"</i></p> <p>Limit R20 000</p>	Enhancement
Definition of Glass	Unless specifically agreed, all glass (other than mirrors) insured by this section is presumed to be plain plate/float glass not exceeding 6 mm in thickness, whether coated with a film or not, or laminated safety glass not exceeding 8.0 mm in thickness	Definition removed – all glass automatically covered subject to average	Enhancement
Riot and Strike	Riot and Strike Extension	2 Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia) extension (if stated in the schedule to be included)	Clarification
Goods in transit section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Insured property	All property usual to the insured's business (including ropes, tarpaulins and packing materials in connection with the transit)	<p>1 Insured property</p> <p>insured property shall mean</p> <p>all property usual to the insured's business including</p> <p>1.1 tools, plant, machinery, equipment, personal protective equipment, consumables, spare parts and/or similar items used by the insured and/or any employee for the purposes of the business excluding cell phones, laptops and similar items</p> <p>1.2 ropes, tarpaulins and packing materials in connection with the transit</p> <p>owned by the Insured or for which they are responsible</p>	Enhancement / Clarification
Transit	1 Transit shall be deemed to commence from the time of moving the property described in the schedule at the consignor's premises (including carrying to any conveyance and loading thereon), continue with transportation to the consignee (including temporary storage not exceeding 96 hours in the course of the journey) and end when off-loaded	<p>2 Transit</p> <p>transit shall, in respect of</p> <p>2.1 Consigned goods</p> <p>be deemed to commence from the time of moving the insured property at the consignor's premises (including carrying to any conveyance and loading thereon), continue with transportation</p>	Clarification

Goods in transit section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	<p>and delivered at any building or place of storage at the consignee's premises.</p> <p>2. If any consignee shall refuse to accept property consigned, transit shall be deemed to continue and the insurance in respect of such property shall continue in force until the property is delivered at the premises of the consignor by any means of conveyance, provided that the insured shall take all reasonable steps to ensure that the property is returned as soon as is reasonably possible.</p>	<p>to the consignee (including temporary storage not exceeding 96 hours in the course of the journey) and end when off-loaded and delivered at any building or place of storage at the consignee's premises.</p> <p>If any consignee shall refuse or is unable to accept property consigned, transit shall be deemed to continue and the insurance in respect of such property shall continue in force until the property is delivered at the premises of the consignor by any means of conveyance, provided that the insured shall take all reasonable steps to ensure that the property is returned as soon as is reasonably possible.</p> <p>2.2 Goods other than consigned goods</p> <p>be deemed to commence with the loading of the insured property onto any conveyance, continue with transportation and end when off-loaded from the conveyance.</p>	
Unattended vehicle	Not defined	<p>3 Unattended vehicle</p> <p>unattended vehicle shall mean</p> <p>any vehicle being used by the insured or any principal, partner, director or employee of the insured where such person is not in a position to keep the vehicle under constant observation and at the same time have a reasonable prospect of preventing any unauthorised interference with the vehicle.</p>	Clarification
Defined events	<p>Defined events</p> <p>Loss of or damage to the whole or part of the property described in the schedule, owned by the insured or for which they are responsible, in the course of transit by the means of conveyance or other means incidental thereto and caused by any accident or misfortune not otherwise excluded</p> <p>provided that:</p> <p>(i) the insured shall be responsible for the first amount payable stated in the schedule in respect of each and every defined event except a claim resulting from fire, lightning or explosion</p> <p>(ii) the liability of the company for all loss or damage arising from any one defined event shall not exceed the limit of indemnity stated in the schedule.</p>	<p>Defined events</p> <p>Loss of or damage to the insured property in the course of transit by the means of conveyance stated in the schedule or other means incidental thereto and caused by any accident or misfortune not otherwise excluded</p> <p>provided that:</p> <p>1 the insured shall be responsible for the excess stated in the schedule in respect of each and every defined event except a claim resulting from fire, lightning or explosion</p> <p>2 the liability of the company for all loss or damage arising from any one defined event shall not exceed the limit of indemnity stated in the schedule.</p> <p>3 where the means of conveyance is by specified vehicle, the limit of indemnity in respect of each vehicle specified in the schedule is the amount stated next to its details and the maximum amount payable by the company for all loss or damage arising from any one defined event involving more than one such vehicle shall not exceed the accumulation limit stated in the schedule</p>	Clarification
Specific condition	No previous condition	<p>1 Roadworthiness</p> <p>It is a condition precedent to the liability of the company and warranted that all vehicles owned, leased, hired by or under the custody or control of the Insured whether on their own or forming part of a combination of</p>	Clarification

Goods in transit section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		vehicles and being used for the transit of the insured property shall at all times be kept in a roadworthy state or condition.	
Specific Exception	loss or damage resulting from or caused by detention, confiscation or requisition by customs or other officials or authorities;	Deleted as now a general exception 6 detention, confiscation and forfeiture	Clarification
Debris removal	<p>Debris removal extension (if stated in the schedule to be included) The insurance under this section includes costs necessarily incurred by the insured in respect of the clearing up and removal of debris following damage to the means of conveyance or to the property thereon, subject to a limit of R2 000 or the limit stated in the schedule, whichever is the greater, in respect of any one defined event.</p>	<p>3 Debris removal, reloading and trans-shipment costs extension The insurance under this section includes costs necessarily incurred by the insured in respect of</p> <p>3.1 the clearing up and removal of debris following damage to the means of conveyance or to the property insured thereon;</p> <p>3.2 reloading on to the means of conveyance any property insured if fallen from such means of conveyance</p> <p>3.3 transshipping insured property to another means of conveyance, delivering it to the original destination, or returning it to the place of despatch following physical loss of or damage to the insured property or an accident to the means of conveyance</p> <p>provided that the liability of the company shall not exceed R15 000 or the limit of indemnity stated in the schedule, whichever is the greater in respect of any one defined event.</p>	Enhancement
Fire Extinguishing Charges	Automatic up to R2 000 but can be increased at an additional premium	R15 000 but can be increased at an additional premium	Enhancement
Irreplaceable goods	Not insured	<p>10 Irreplaceable goods (applicable to 2.1 Consigned goods) The company agrees to settle any claim for irreplaceable goods lost or damaged on the basis of the selling price of such goods at the date of the loss or damage</p>	Enhancement
Replacement value condition	Not insured	<p>11 Replacement value condition (applicable to 2.2 Goods other than consigned goods) The basis upon which the amount payable, in respect of goods other than consigned goods, is to be calculated shall be either</p> <p>11.1 the replacement of the property by similar property in a condition equal to, but not better nor more extensive than, its condition when new</p> <p>or</p> <p>11.2 the repair of the property to a condition substantially the same as, but not better than, its condition when new</p> <p>provided that</p> <p>11.3 if, at the time of replacement or repair, the sum representing the cost which would have been incurred in replacement if the whole of the property had been lost, destroyed or damaged beyond repair exceeds the Sum Insured thereon at the commencement of the loss or damage, then the Insured shall be considered as</p>	Enhancement

Goods in transit section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		11.4 being their own insurer for the difference and shall bear a rateable proportion of the loss accordingly where the property is not replaced, the terms of this condition will not apply	
Riot and Strike	Riot and strike extension (if stated in the schedule to be included)	12 Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia) extension (if stated in the schedule to be included)	Clarification
Group personal accident section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Definitions			
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 months of the defined event.	2 Medical expenses medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, optical , nursing home or hospital treatment and supplies (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.	Enhancement
Permanent disability	1.1.1 sight of eye except perception of light _____ 75	3.2.3 sight of eye except perception of light _____ 100	Enhancement
	1.5 injuries resulting in permanent total disability from following usual occupation or any other occupation for which Such Person is fitted by knowledge or training _____ 100	3.5 injuries resulting in permanent total disability from following usual occupation or any other equivalent occupation for which the insured person is fitted by education, knowledge or training _____ 100	Enhancement
	1.7 loss of thumb (one or both phalanges) _____ 25	3.7 loss of thumb 3.7.1 both phalanges _____ 30 3.7.2 one phalanx _____ 15	Enhancement
	1.8 loss of index finger (one, two or three phalanges) _____ 10	3.8 loss of index finger 3.8.1 three phalanges _____ 15 3.8.2 two phalanges _____ 10 3.8.3 one phalanx _____ 5	Enhancement
	1.9 loss of any other finger (one, two or three phalanges) – each finger _____ 6	3.9 loss of any other finger – each finger 3.9.1 three phalanges _____ 10 3.9.2 two phalanges _____ 8 3.9.3 one phalanx _____ 4	Enhancement
	1.10 loss of metacarpals - first, second, third, fourth or fifth (additional) _____ 5	3.10 loss of metacarpals 3.10.1 first or second (each metacarpal) _____ 3	Enhancement

Group personal accident section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Definitions			
		3.10.2 third, fourth or fifth (each metacarpal) _____ 2	
	1.11 loss of toes	3.11 loss of toes	Enhancement
	1.11.1 all on one foot _____ 30	3.11.1 all on one foot _____ 30	
	1.11.2 great, one or both phalanges _____ 5	3.11.2 great	
	1.11.3 other than great, if more than one toe lost, each _____ 5	3.11.2.1 both phalanges _____ 10	
		3.11.2.2 one phalanx _____ 5	
		3.11.3 other than great, if more than one toe lost, each _____ 5	
Group personal accident section			
Item/Topic	Existing	New	Enhancement / Clarification / Restriction
Provisos			
Age Limits	unless otherwise provided herein, this Section shall not apply to any Such Person under 15 or over 70 years of age	2 Age limits unless otherwise provided herein, this section shall not apply to any insured person 2.1 before he attains 15 years of age, or 2.2 after the expiry of the period of insurance in which he attains 75 years of age	Enhancement
Maximum Compensation	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	3 Maximum compensation 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;	Clarification
Medical Expenses		6 Medical expenses any payment for medical expenses 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	Enhancement
Group personal accident section			
Item/Topic	Existing	New	Enhancement / Clarification / Restriction
Specific exceptions			
Pregnancy	in the case of females, directly or indirectly resulting from or prolonged or accelerated by or attributable to pregnancy, childbirth, abortion, miscarriage, obstetrical procedures or any sequelae thereof;	Exception deleted	Enhancement

Group personal accident section			
Item/Topic	Existing	New	Enhancement / Clarification / Restriction
Clauses, extensions and limitations			
Disappearance Extension	In the event of the disappearance of any Such Person in circumstances which satisfy the Company that he has sustained injury to which this Section applies, and that such injury has resulted in the death of Such Person, the Company will, for the purposes of the insurance afforded by this Section, presume his death provided that if, after the Company shall have made payment hereunder in respect of Such Person's presumed death, he is found to be alive, such payment shall forthwith be refunded by the Insured to the Company.	<p>2 Disappearance extension</p> <p>In the event of the disappearance of any insured person in circumstances which satisfy the company that he has sustained injury to which this section applies, and that such injury has resulted in his death, the company will, for the purposes of the insurance afforded by this section, presume his death provided that if, after the company shall have made payment hereunder in respect of his presumed death, he is found to be alive, such payment shall forthwith be refunded by the insured to the company subject to the insured being able to recover such payment from the person(s) to whom it was paid.</p>	Enhancement
Life Support Machinery Extension	<p>4. Life support machinery</p> <p>Notwithstanding anything contained in the defined events, the 24-month period stated therein shall not include any period or periods where the death of such person is delayed solely by the use, for periods of not less than three consecutive days, of life support machinery, equipment or apparatus.</p>	<p>8 Life support machinery extension</p> <p>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.</p> <p>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</p> <p>8.1 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;</p> <p>8.2 this extension shall not increase the maximum compensation payable by the company in terms of proviso 1 (Accumulation limit).</p>	Enhancement
Substitute Persons	Not included	<p>5 Substitute persons</p> <p>Any person employed by the insured during the period of insurance as a direct replacement for an insured person named in the schedule will automatically be covered by this section provided that</p> <p>22.1 such changes are declared to the company at the end of the period of insurance;</p> <p>22.2 there is no difference in occupation between the substitute person and the person being substituted.</p>	Enhancement
Money section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Memoranda	1. Loss of or damage to money as insured under this section arising from dishonesty of any principal, partner, director or person in the employ of the	Now Specific exceptions The company shall not be liable for loss of or damage	Clarification

Money section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	<p>insured (such person), as defined under this section, shall be subject to the following compulsory First Amount Payable Clause</p> <p>The amount payable hereunder in respect of an event involving any such person or any number of such persons acting in collusion shall be reduced by an amount equal to 10% of the claim subject to a minimum of R2 500.</p> <p>2. The company shall not be liable under this section of the policy in respect of loss or damage arising from any event in respect of which a claim is payable, or would be payable but for any first amount payable or co-insured clause under the fidelity section of the policy or any other fidelity insurance.</p>	<p>1 Dishonesty</p> <p>to money arising from the dishonesty of any principal, partner, director or person or persons in the employ of the insured not discovered within 14 working days of the occurrence thereof.</p> <p>In respect of any loss or damage arising from the dishonesty of any principal, partner, director or person or persons in the employ of the insured, the amount payable hereunder in respect of an event involving any such person or any number of such persons acting in collusion shall be reduced by an amount equal to 10% of the claim subject to a minimum of R2 500.</p> <p>3 Fidelity insurance</p> <p>arising from any event in respect of which a claim is payable, or would be payable but for any excess or co-insured clause under the Fidelity section of the policy or any other fidelity insurance.</p>	
Specific Exceptions	<p>The company shall not be liable for loss of or damage to money</p> <p>(4) in an unlocked safe or strongroom whilst the portion of the premises containing such safe or strongroom is unattended but this exception will not apply if it can be shown to the satisfaction of the company that the keyholder to the safe or strongroom deliberately left it unlocked with the intention of allowing the money to be stolen;</p> <p>(5) not contained in a locked safe or strongroom whilst the portion of the premises containing such money is unattended but this exception will not apply if it can be shown to the satisfaction of the company that the person(s) responsible for the money deliberately left it outside the safe or strongroom with the intention of allowing it to be stolen;</p> <p>(6) in any vehicle being used by the insured unless a principal, partner, director or employee of the insured is actually in such vehicle or, if not in such vehicle, is within 5 metres of it in a position from which the vehicle is clearly visible. This exception shall not apply following an accident involving such vehicle rendering the said person incapacitated.</p> <p>(3) arising from the use of keys to any safe or strongroom unless the keys</p> <p>(a) are obtained by violence or threats of violence to any person</p> <p>(b) are used by the keyholder or some other person with the collusion of the keyholder and the insured can prove to the satisfaction of the company that the keyholder or such other person had used the keys to open the safe or strongroom;</p>	<p>The Company shall not be liable for loss of or damage</p> <p>4 Money in unlocked safe</p> <p>to money in an unlocked safe or strongroom whilst the portion of the premises containing such safe or strongroom is unattended but this exception will not apply if it can be shown to the satisfaction of the company that the keyholder to the safe or strongroom deliberately left it unlocked with the intention of allowing the money to be stolen;</p> <p>5 Money not in locked safe</p> <p>to money not contained in a locked safe or strongroom whilst the portion of the premises containing such money is unattended but this exception will not apply if it can be shown to the satisfaction of the company that the person(s) responsible for the money deliberately left it outside the safe or strongroom with the intention of allowing it to be stolen;</p> <p>6 Money in vehicle</p> <p>to money in any vehicle being used by the insured or any principal, partner, director or employee of the insured unless a principal, partner, director or employee of the insured is actually in such vehicle or, if not in such vehicle, is within 10 metres of it in a position from which the vehicle is clearly visible. This exception shall not apply following an accident involving such vehicle rendering the said person incapacitated.</p> <p>7 Use of keys</p> <p>loss of or damage to money arising from the use of keys to any safe or strongroom unless the keys</p> <p>7.1 are obtained by violence or threats of violence to any person</p> <p>7.2 are used by the keyholder or some other person with the collusion of the keyholder and the insured can prove to the satisfaction of the company that the keyholder or such other person had used the keys to open the safe or strongroom;</p>	Enhancement

Money section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	Specific exceptions (3), (4), (5) and (6) do not apply up to an amount of R3 000 and such losses shall not be reduced by any first amount payable.	Specific exceptions 4 (Money in unlocked safe), 5 (Money not in locked safe), 6 (Money in vehicle) and 7 (Use of keys) do not apply do not apply up to the lesser of R10 000 or the limit shown in the schedule under specific limitation 1.3 for the premises concerned and such losses shall not be reduced by any excess.	
Contingency extension	Not insured	<p>2 Contingency extension</p> <p>Where the insured has entered into a contract with a cash in transit company or the insured's bank to the effect that the cash in transit company or bank will insure the insured's money under their policy (hereinafter called "other policy"), the company will subject to the terms, exceptions and conditions of this section and policy indemnify the insured for a defined event on the following contingency bases:</p> <p>2.1 Difference in conditions</p> <p>Should the other policy not provide indemnity due to a policy exception or a breach of a policy condition and should the bank or cash in transit company not compensate the insured, this section will operate as though such other policy did not exist</p> <p>2.2 Difference in limits</p> <p>Should the amount recoverable in terms of the other policy be less than the limit of indemnity of this section, this section will provide cover for the difference between the amount recoverable under the other policy and the limit of indemnity of this section</p> <p>The limit of indemnity of this section is inclusive of and is not in addition to any amount recoverable under the other policy and in the settlement of all such losses, the amount recoverable under the other policy will be subtracted from the limit of indemnity of this Section so that the actual claims payment will always be less than the limit of indemnity of this section</p> <p>The excess applicable to this section will be waived if the other policy responds to the loss provided that where the indemnity provided by the other policy is less than this excess, the insured shall still be responsible for a portion of the excess calculated by subtracting the amount paid by the other policy from the excess</p> <p>General condition 13 of this policy (Other insurance) shall not apply to this extension.</p>	Enhancement
Credit cards extension	Not insured	<p>3 Credit cards extension</p> <p>The company will indemnify the insured in respect of liability consequent upon loss of and subsequent unauthorised use by persons of any credit, charge or cash card issued in the name of the insured anywhere in the world, provided that</p> <p>3.1 the company shall not indemnify the insured for any losses arising after the issuers of such card have accepted liability for such unauthorised use</p>	Enhancement

Money section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		3.2 the insured shall comply with the terms and conditions of issue of such card in so far as they relate to the loss or theft of the card 3.3 the company's liability in respect of any one card shall be limited to R10 000.	
Extortion extension	Not insured	4 Extortion extension The company will indemnify the insured in respect of loss of or damage to money if the insured or any director, member, partner, trustee, or employee of the insured or a relative of any such person is threatened with physical harm which induces such person to take money belonging to the insured, provided that the person threatened has made every reasonable attempt to report the threat to an associate and to the law enforcement authorities at the earliest reasonable opportunity. This extension will not apply for any loss which is insured or which would be insurable in terms of any section, policy or any other more specific insurance covering money.	Enhancement
Locks and Keys Extension	In addition to any payment in respect of a defined event, the company will indemnify the insured in respect of the cost of replacing locks and keys to any receptacle at the insured premises following upon the disappearance of any key to such receptacle or following upon the insured having reason to believe that any unauthorised person may be in possession of a duplicate of such key provided that (i) the company's liability shall not exceed R3 000 in respect of any one event (ii) the company shall not be liable for the first R250 of each and every event.	5 Locks and keys extension The company will indemnify the insured in respect of the cost of replacing locks, keys, tags and remote access devices to any receptacle at the insured premises following upon the disappearance of any such keys, tags or devices to such receptacle or following upon the insured having reason to believe that any unauthorised person may be in possession of a duplicate of such keys, tags or devices, provided that the company's liability for any claim or number of claims for any one event or series of events with one originating cause or source shall not exceed R15 000	Enhancement
Personal Accident (Assault) Extension Permanent disability	1.1.1 sight of eye except perception of light _____ 75	5..2.2.3 sight of eye except perception of light _____ 100	Enhancement
	1.5 injuries resulting in permanent total disability from following usual occupation or any other occupation for which Such Person is fitted by knowledge or training _____ 100	5.2.5 injuries resulting in permanent total disability from following usual occupation and any other equivalent occupation for which the insured person is fitted by education, knowledge or training _____ 100	Enhancement
	1.7 loss of thumb (one or both phalanges) _____ 25	5.2.7 loss of thumb 5.2.7.1 both phalanges _____ 30 5.2.7.2 one phalanx _____ 15	Enhancement
	1.8 loss of index finger (one, two or three phalanges) _____ 10	5.2.8 loss of index finger 5.2.8.1 three phalanges _____ 15 5.2.8.2 two phalanges _____ 10 5.2.8.3 one phalanx _____ 5	Enhancement
	1.9 loss of any other finger (one, two or three phalanges) – each finger _____ 6	5.2.9 loss of any other finger – each finger 5.2.9.1 three phalanges _____ 10 5.2.9.2 two phalanges _____ 8 5.2.9.3 one phalanx _____ 4	Enhancement

Money section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	1.10 loss of metacarpals - first, second, third, fourth or fifth (additional) _____ 5	5.2.10 loss of metacarpals 5.2.10.1 first or second (each metacarpal) _____ 3 5.2.10.2 third, fourth or fifth (each metacarpal) _____ 2	Enhancement
	1.11 loss of toes 1.11.1 all on one foot _____ 30 1.11.2 great, one or both phalanges _____ 5 1.11.3 other than great, if more than one toe lost, each _____ 5	5.2.11 loss of toes 5.2.11.1 all on one foot _____ 30 5.2.11.2 great 5.2.11.2.1 both phalanges _____ 10 5.2.11.2.2 one phalanx _____ 5 5.2.11.3 other than great, if more than one toe lost, each _____ 5	Enhancement
Receptacles and Clothing	Receptacles (can be increased) _____ 3 000 Clothing _____ 3 000	Receptacles (can be increased) _____ R15 000 Clothing _____ R10 000	Enhancement
Riot and Strike	3. Riot and strike extension (if stated in the schedule to be included)	8 Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia) extension	Clarification
Specific Limitations	Money not contained in a locked safe or strongroom while on the insured premises outside the hours during which the commercial operations of the insured are conducted _____ R3 000	Money not contained in a locked safe or strongroom while on the Insured Premises outside the hours during which the commercial operations of the Insured are conducted _____ R10 000	Enhancement
	Money not contained in a locked safe or strongroom while in the residence of the insured, a partner in or of or director or employee of the Insured _____ R3 000	Money not contained in a locked safe or strongroom while in the residence of the Insured, a partner in or of or director or employee of the Insured _____ R10 000	Enhancement
	Money not contained in a locked safe or strongroom while in the custody of a partner, director or employee of the insured while away from the insured premises on a business trip anywhere in the world outside of the territorial limits as stated in the defined events _____ R3 000	Money not contained in a locked safe or strongroom while in the custody of a partner, director or employee of the Insured while away from the insured premises on a business trip anywhere in the world outside of the territorial limits _____ R10 000	Enhancement

Money section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	Safe limits no S.A.B.S. grading _____ 5 000 S.A.B.S Category 1 grading _____ 10 000 SABS Category 2 grading _____ 20 000 SABS category 2 HD grading _____ 40 000 SABS category 2 ADM grading _____ 100 000 SABS category 2 ADM grading D3 _____ 125 000 SABS Category 3 grading _____ 175 000 SABS Category 4 grading _____ 350 000 SABS Category 5 grading _____ 500 000	Safe limits no S.A.N.S. grading _____ R10 000 S.A.N.S. Category 1 grading _____ R15 000 S.A.N.S. Category 2 grading _____ R30 000 S.A.N.S. Category 2 HD grading _____ R60 000 S.A.N.S. Category 2 ADM grading _____ R150 000 S.A.N.S. Category 2 ADM grading D3 _____ R200 000 S.A.N.S. Category 3 grading _____ R275 000 S.A.N.S. Category 4 grading _____ R500 000 S.A.N.S. Category 5 grading _____ R750 000	Enhancement
	Crossed Cheques _____ 150 000	Crossed Cheques _____ 250 000	Enhancement
Motor section			
Sub-section A Damage			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Definitions		5 Reasonable retail value reasonable retail value shall mean the price at which the motor trade sells a vehicle including standard accessories fitted by the manufacturer when new and spare parts therein and thereon the cost of which are included in the retail value. The reasonable retail value is normally determined by reference to certain recognized current publications available to the motor trade and is based on the retail value shown in such publications. The vehicle's age, condition and odometer reading could affect the reasonable retail value. Optional extras, additional accessories and spare parts and modifications must be separately insured as optional extras.	Clarification
		6 Territorial limits territorial limits shall mean	Enhancement

Motor section			
Sub-section A Damage			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		Republic of South Africa, Angola (except for Cabinda) , Botswana, Kenya , Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Zambia and Zimbabwe	
	<p>2. Vehicle The term vehicle shall mean</p> <p>(a) private type motor cars (including station wagons, safari vans, estate cars and the like or similar vehicles designed to seat not more than 9 persons including the driver)</p> <p>(b) commercial vehicles and special type vehicles as described in the schedule</p> <p>(c) motor cycles (including motor scooters and 3-wheeled vehicles)</p> <p>(d) buses (including any vehicle used for business purposes and designed to seat more than 9 persons, including the driver)</p> <p>(e) trailers, i.e. any vehicle without means of self-propulsion designed to be drawn by a self-propelled vehicle, but excluding any parts or accessories not permanently fitted thereto</p> <p>any such vehicle being owned by or hired or leased to the insured, including any such vehicle temporarily operated by the insured as replacement for any vehicle out of use for the purpose of overhaul, upkeep and/or repair provided that the insurer's maximum liability shall not exceed the lesser of the market value of the replacement vehicle or the limit of indemnity of the replaced vehicle as stated in the schedule.</p>	<p>7 Vehicle vehicle shall mean</p> <p>7.1 private type motor cars (including motorised motor homes, station wagons, safari vans, estate cars and the like or similar vehicles designed to seat not more than 12 persons including the driver)</p> <p>7.2 commercial vehicles and special type vehicles as described in the schedule</p> <p>7.3 motor cycles (including motor scooters and motor tricycles)</p> <p>7.4 buses (including any vehicle used for business purposes and designed to seat more than 12 persons, including the driver)</p> <p>7.5 trailers, i.e. any vehicle without means of self-propulsion designed to be drawn by a self-propelled vehicle, but excluding any parts or accessories not permanently fitted thereto</p> <p>any such vehicle being owned by or hired or leased to the insured, including any such vehicle temporarily operated by the insured as replacement for any vehicle out of use for the purpose of overhaul, upkeep and/or repair provided that the company's maximum liability shall not exceed the lesser of the reasonable retail value of the replacement vehicle or the limit of indemnity of the replaced vehicle as stated in the schedule.</p>	Enhancement
Accessories and Spare Parts	Damage to any vehicle described in the Schedule and its accessories and spare parts whilst thereon	Damage to any vehicle described in the schedule and its accessories and spare parts whilst therein or thereon	Clarification
Repair instructions without prior consent	In addition, if such vehicle is disabled by reasons of any damage insured hereby, the company will pay the reasonable cost of protection and removal to the nearest repairers and the insured may give instructions for repairs to be executed without the prior consent of the company to the extent of but not exceeding R3 000 provided that a detailed estimate is first obtained and immediately forwarded to the company.	In addition, if such vehicle is disabled by reasons of any damage insured hereby, the company will pay the reasonable cost of protection and removal to the nearest repairers and the insured may give instructions for repairs to be executed without the prior consent of the company to the extent of but not exceeding R10 000 provided that a detailed estimate is first obtained and immediately forwarded to the company.	Enhancement
Reasonable market value	provided that 1. the limit of indemnity for each type of vehicle is as stated in the schedule and shall be the maximum amount payable by the company in respect of such loss or damage, but shall not exceed the reasonable market value of the vehicle and its accessories and spare parts at the time of such loss or damage	provided that 1 the limit of indemnity for each type of vehicle is as stated in the schedule and shall be the maximum amount payable by the company in respect of such damage, but shall not exceed the reasonable retail value of the vehicle and its accessories and spare parts therein or thereon at the time of such damage	
New for old	Had to be requested	Automatic in wording provided that	Enhancement

Motor section			
Sub-section A Damage			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		<p>3 notwithstanding anything in provisos 1 and 2 to the contrary and only in respect of vehicles described in definition 7.1 and commercial vehicles described in definition 7.2 with a gross vehicle mass not exceeding 3 500 kg, if such vehicle within a period of 12 months of the date of first registration as new, is stolen or hijacked and not recovered and physically returned to the company or damaged to the extent that it is in the opinion of the company beyond economical repair, the basis of indemnity will be the current purchase price of a new vehicle of the same or a similar model or the limit of indemnity shown in the schedule whichever is the lesser, less the excess provided that</p> <p>3.1 The vehicle has travelled less than an average of 3 500 kilometres per month. The onus of proving the kilometres travelled by the vehicle shall rest upon the insured</p> <p>3.2 If the vehicle is replaced as described above, the company shall be become entitled to possession and ownership of the damaged vehicle.</p>	
Repatriation	Had to be requested	<p>Automatic in wording provided that</p> <p>6 Where a vehicle is damaged outside the Republic of South Africa the company will in addition pay the reasonable costs of repatriation of such vehicle to the South African side of the nearest border post, provided that the company's liability shall not exceed, in respect of any one event, R20 000</p>	Enhancement
Radios etc.	<p>5. the company shall not be liable for more than the amount stated in the schedule (after deduction of the first amounts payable) in respect of the theft or attempted theft of radios, tapeplayers and similar equipment or telephones not supplied by the manufacturers of the vehicle when new Amount was R1 000</p>	<p>provided that</p> <p>7 the company shall not be liable in respect of theft or attempted theft of fitted vehicle audio, visual, communication, and navigational equipment for more than:</p> <p>7.1 If factory fitted by the manufacturer of the vehicle when new, the replacement value of the item provided that the insured shall be responsible for the basic excess stated in the schedule;</p> <p>7.2 If not factory fitted by the manufacturer of the vehicle when new and</p> <p>7.2.1 not specified as a separate item in the schedule, R7 500 per item and in total R20 000 per event provided that the insured shall be responsible for the basic excess stated in the schedule;</p> <p>7.2.2 specified as a separate item in the schedule, the amount stated in the schedule less the excess for which the insured shall be responsible.</p>	Enhancement

Motor section			
Sub-section A Damage			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Specific Exceptions	(b) damage to tyres by application of brakes or by road punctures, cuts or bursts	4 Tyres damage to tyres unless some other part of the vehicle is damaged at the same time.	Enhancement
	(d) detention, confiscation or requisition by customs or other officials or authorities.	Deleted as now a general exception	Clarification
Motor section			
Sub-section B Liability to Third Parties			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Limits of Indemnity	The company will also, in terms of and subject to the limitations of and for the purposes of this sub-section, 1 pay all costs and expenses incurred with their written consent, and shall be entitled at their discretion to arrange for representation at any inquest or inquiry in respect of any death which may be the subject of indemnity under this sub-section, or for defending in any magistrate's court any criminal proceedings in respect of any act causing or relating to any event which may be the subject of indemnity under this sub-section, provided that the total of the company's liability under both this extension and sub-section B shall not exceed the limit of indemnity stated to apply to sub-section B	The company will also, in terms of and subject to the limitations of and for the purposes of this sub-section, 1 pay all costs and expenses incurred with their written consent, and shall be entitled at their discretion to arrange for representation at any inquest or inquiry in respect of any death which may be the subject of indemnity under this sub-section, or for defending in any court of law any criminal proceedings in respect of any act causing or relating to any event which may be the subject of indemnity under this sub-section, provided that the total of the company's liability under both this extension and sub-section B shall not exceed the limit of indemnity stated to apply to sub-section B	Clarification
	The company will also, in terms of and subject to the limitations of and for the purposes of this sub-section, 3. indemnify the insured while personally driving or using any private type motor car not belonging to him and not leased or hired to him under a lease or suspensive sale agreement, provided the insured is an individual and has insured hereunder a vehicle described under definition (a) or (b) and provided the company shall not be liable for damage to the vehicle being driven or used	The company will also, in terms of and subject to the limitations of and for the purposes of this sub-section, 3 indemnify the insured while personally driving or using any private type motor car or commercial vehicle with a gross vehicle mass not exceeding 3 500kg not belonging to him and not leased or hired to him under a lease or suspensive sale agreement, provided the insured is an individual and has insured hereunder a vehicle described under definition 7.1 or 7.2 and provided the company shall not be liable for damage to the vehicle being driven or used	Enhancement
Passenger Liability	Injury to any person being carried in or upon or entering or getting onto or alighting from a vehicle described in definition 6.2, 6.3, 6.4 or 6.5 at the time of the occurrence of the event from which any claim arises (except any person being carried in or upon or entering or getting onto or alighting from a permanently enclosed passenger-carrying compartment of a commercial vehicle with a carrying capacity not exceeding 1 500kg)	Injury to any person being carried in or upon or entering or getting onto or alighting from a vehicle described in definition 7.2, 7.3, 7.4 or 7.5 at the time of the occurrence of the event from which any claim arises (except any person being carried in or upon or entering or getting onto or alighting from a permanently enclosed passenger-carrying compartment of a commercial vehicle with a gross vehicle mass not exceeding 3 500kg)	Clarification

Motor section			
Sub-section C – Medical Expenses			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Limit	R2 000 per person R25 000 per event	R7 500 per person R30 000 per event	Enhancement
	The amount payable under this sub-section shall be reduced by any amount recoverable under any workmen's compensation enactment or similar legislation	The amount payable under this sub-section shall be reduced by any amount recoverable under the Compensation for Occupational Injuries and Diseases Act or similar legislation.	Clarification
	1. Any private type motor car or motorised caravan	1 Any private type motor car or motorised motor home	Clarification
Trauma costs	Not insured	2 Trauma costs If an occupant of a vehicle undergoes treatment by a registered psychologist as a result of their having been psychologically traumatised as a direct result of violence or threat of violence during theft, attempted theft or hijack of such vehicle, the company will pay to the insured the cost of such treatment up to R7 500 in respect of an occurrence or series of occurrences from one event.	Enhancement
General			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Specific condition		2 Roadworthiness It is a condition precedent to the liability of the company and warranted that all vehicles whether on their own or forming part of a combination of vehicles shall at all times be kept in a roadworthy state or condition.	Clarification
Motor section			
Clauses, extensions and limitations (applicable only to the extent indicated in the schedule)			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Fire extinguishing charges extension	R7 500	R15 000	Enhancement

Motor section			
Clauses, extensions and limitations (applicable only to the extent indicated in the schedule)			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Replacement of undamaged tyres, springs' or shock absorbers	Not insured	<p>11 Replacement of undamaged tyres, springs' or shock absorbers</p> <p>Where the company is liable to indemnify the insured in respect of damaged or stolen tyres, springs or shock absorbers, the company will in addition indemnify the insured for the replacement of the remaining tyres, springs or shock absorbers provided that</p> <p>11.1 this extension will only apply if such additional replacement is required by the vehicle manufacturer or where the vehicle manufacturer confirms in writing that non-replacement will adversely influence the vehicle warranty;</p> <p>11.2 the company shall be entitled to possession and ownership of the tyres, springs or shock absorbers which were undamaged or not stolen;</p> <p>11.3 fair wear and tear will be deducted for the tread already used on the remaining tyres or the wear and tear on springs or shock absorbers;</p> <p>11.4 where the excess is stated as a percentage of the claim such excess will be calculated on the total amount of the claim including the cost of the replacement of the tyres, springs or shock absorbers which were undamaged or not stolen.</p>	Enhancement
Riot and Strike		<p>12 Riot and Strike (excluding loss or damage occurring in the Republic of South Africa and Namibia) extension</p>	Clarification
Temporary removal of audio or visual equipment extension	Not insured	<p>13 Temporary removal of audio or visual equipment extension</p> <p>The insurance under sub-section A includes damage to removable audio or visual equipment (including removable faceplates of audio or visual equipment) fitted in any insured vehicle whilst such equipment or faceplates are temporarily removed from the vehicle.</p>	Enhancement
Vehicle canopies extension	Not insured	<p>17 Vehicle canopies extension</p> <p>The insurance under sub-section A includes damage to any canopy insured as an accessory to any insured commercial vehicle with a gross vehicle mass not exceeding 3 500kg, whilst temporarily removed and stored inside a building on any premises provided that in respect of damage as a result of theft or any attempt thereat, the company shall only be liable where such theft or attempt thereat is accompanied by forcible and violent entry into or exit from the building where the canopy is stored.</p>	Enhancement
Windscreen	<p>5. Windscreen extension</p> <p>The provisions of this section relating to first amount payable and No Claim Rebate shall not apply to any payment for damage to windscreen glass, side or rear glass forming part of any vehicle provided that</p> <p>(a) no other damage has been caused to the vehicle giving rise to a claim under the policy</p>	<p>18 Vehicle glass extension (applicable only to vehicles insured for comprehensive cover)</p> <p>The provisions of this section relating to excess and no claim rebate shall not apply to any payment for damage to window and sunroof glass (if specified in the schedule as an accessory) and headlamp, foglight and taillight units forming part of any vehicle</p>	Enhancement

Motor section			
Clauses, extensions and limitations (applicable only to the extent indicated in the schedule)			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	(b) the insured shall be responsible for the first amount payable (applicable to glass) stated in the schedule of each and every loss.	provided that 18.1 no other damage has been caused to the vehicle giving rise to a claim under the policy 18.2 the insured shall be responsible for the excess applicable to this extension stated in the schedule of each and every loss.	
Motor traders section			
Definitions			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Premises	8 "Premises" - the premises of the insured shown in the schedule.	7 Premises premises shall mean the premises of the insured shown in the schedule and shall include 7.1 open air car parks 7.2 sidewalks immediately adjacent to the premises including street parking abutting such sidewalks	Enhancement
Private type motor vehicles		8 Private type motor vehicles private type motor vehicles shall mean private type motor cars (including motorised motor homes, station wagons, safari vans, estate cars and the like or similar vehicles designed to seat not more than 12 persons including the driver)	Enhancement
		10 Reasonable value reasonable value shall mean 10.1 for stock vehicles that appear in the stock register and any vehicle being used for the purposes of demonstration: the purchase price paid or trade in value allowed by the insured plus an allowance for any repairs or improvements made 10.2 for all other vehicles: the price at which the motor trade sells a vehicle including standard factory fitted accessories and spare parts therein and thereon the cost of which are included in the retail value. The reasonable retail value is normally determined by reference to certain recognized current publications available to the Motor Trade and is based on the retail value shown in such publications. The vehicle's age, condition and odometer reading could affect the reasonable retail value.	Enhancement

Motor traders section			
Definitions			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	<p>2. "Territorial Limits" - shall mean: Republic of South Africa, Namibia, Botswana, Lesotho, Malawi, Swaziland and Zimbabwe.</p>	<p>11 Territorial limits territorial limits shall mean Republic of South Africa, Angola (except for Cabinda), Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Zambia and Zimbabwe</p>	
Motor traders section			
Sub-section A Damage to the vehicle (other than customers' vehicles on the premises)			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	<p>3.2 The insured may authorise repairs up to R1 000 without the consent of the company provided a detailed quotation is first obtained and forwarded to the company.</p>	<p>In addition, if the vehicle is disabled by reason of any damage insured hereby the company will pay the reasonable cost of protection and removal to the nearest repairers and the insured may give instructions for repairs to be executed without the previous consent of the company to the extent of but not exceeding R10 000 provided that a detailed estimate is first obtained and immediately forwarded to the company.</p>	Enhancement
	<p>Unless otherwise stated the maximum amount payable by the company for the vehicle will be the limit of indemnity stated in the schedule or the reasonable market value of the vehicle at the time of loss or damage whichever is the lower.</p>	<p>1 the limit of indemnity for the vehicle is as stated in the schedule and shall be the maximum amount payable by the company in respect of such damage but shall not exceed the reasonable value of the vehicle at the time of such damage; (See definition 8 (Reasonable value) above)</p>	Enhancement
		<p>2 the company may at its own option repair reinstate or replace the vehicle or any part thereof and/or its accessories and spare parts whilst thereon or therein or may pay in cash the amount of the damage not exceeding the reasonable value of the vehicle at the time of such damage;</p>	
New for old	Not insured	<p>3 notwithstanding anything in provisos 1 and 2 to the contrary and only in respect of private type motor vehicles other than stock vehicles, if such vehicle within a period of 12 months of the date of first registration as new, is damaged to the extent that it is in the opinion of the company beyond economical repair, the basis of indemnity will be the current purchase price of a new vehicle of the same or a similar model or the limit of indemnity shown in the schedule whichever is the lesser, less the excess provided that</p> <p>3.1 the vehicle has travelled less than an average of 3 500 kilometres per month. The onus of proving the kilometres travelled by the vehicle shall rest upon the insured</p> <p>3.2 if the insured is able to procure a replacement vehicle for less than the current purchase price, the benefit of such saving will be passed onto the company</p> <p>3.3 if the insured is unable or unwilling to replace the vehicle the basis of indemnity will revert to that provided by proviso 2</p>	Enhancement

Motor traders section			
Sub-section A Damage to the vehicle (other than customers' vehicles on the premises)			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		3.4 if the vehicle is replaced as described above, the company shall be become entitled to possession and ownership of the damaged vehicle.	
Excess		4 in respect of each and every occurrence giving rise to a claim (except a claim resulting from fire, lightning or explosion) under part 1 the insured shall be responsible for the excess as stated in the schedule.	Enhancement
Specific Exception	detention confiscation or requisition by customs or other officials or authorities	Deleted as now a general exception	
Specific Exceptions	loss or damage to accessories or spare parts by theft unless the vehicle is stolen at the same time;	Deleted	Enhancement

Motor traders section			
Clauses, extensions and limitations (applicable only to the extent indicated in the schedule)			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Windscreen	<p>3. Windscreen - applicable to sub-sections A & C only</p> <p>The first amount payable and the no-claim rebate provisions shall not apply to any claim for damage to windscreen side or rear glass forming part of the vehicle provided that</p> <p>3.1 no other damage has been caused to the vehicle at the time the glass was damaged</p> <p>3.2 the insured shall be responsible for the first amount payable shown opposite this extension in the schedule.</p>	<p>14 Vehicle glass extension</p> <p>The provisions of this sub-section relating to excess and no claim rebate shall not apply to any payment for damage to window and sunroof glass and headlamp, foglight and taillight units forming part of the vehicle</p> <p>Provided that</p> <p>14.1 no other damage has been caused to the vehicle giving rise to a claim under the policy</p> <p>14.2 the insured shall be responsible for the excess (applicable to this extension) stated in the schedule of each and every loss.</p>	Enhancement

Office contents section			
Sub-section A Property			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Insured perils: Fire	Fire, lightning, thunderbolt, subterranean fire, explosion	Insured perils 1 Fire Fire, including subterranean fire 7 Lightning lightning, thunderbolt <i>including damage caused by power surges arising directly from such lightning strikes</i> 5 Explosion explosion	Clarification
Insured perils: Earthquake	Earthquake but excluding loss of or damage to property in the underground workings of any mine.	4 Earthquake Earthquake, <i>seaquake or volcanic eruption (including tidal wave and/or tsunami originating from earthquake, seaquake or volcanic eruption)</i> but excluding loss of or damage to property in the underground workings of any mine	Enhancement
Insured perils: Aircraft	Aircraft and other aerial devices or articles dropped therefrom	3 Aircraft Aircraft and other aerial devices or articles dropped therefrom <i>including damage caused by sonic shockwaves.</i>	Clarification
Insured Perils: Impact	Impact by animals, trees, aerals, satellite dishes or vehicles excluding damage to such animals, trees, aerals, satellite dishes or vehicles or property in or on such vehicles.	6 Impact Impact by <i>rocks and boulders (other than meteorites, asteroids or similar bodies entering the earth's atmosphere)</i> , animals, trees, aerals, satellite dishes or vehicles <i>including railway locomotives and rolling stock</i> excluding damage to such animals, trees, aerals, satellite dishes or vehicles, <i>railway locomotives or rolling stock</i> or property in or on such vehicles, <i>railway locomotives or rolling stock</i>	Enhancement
Insured Perils: Malicious Damage	Was an extension Subject otherwise to the terms, conditions, exceptions and warranties contained therein, sub-sections A, B and C are extended to cover damage directly occasioned by or through or in consequence of the deliberate or wilful or wanton act of any person committed with the intention of causing such damage, other than damage to 1. movable property which is (a) stolen (b) damaged in an attempt to remove it or part of it from any premises owned or occupied by the insured 2. movable or immovable property which is damaged by thieves whilst breaking into or out of or attempting to break into or out of any premises owned or occupied by the insured	9 Malicious damage The deliberate or wilful or wanton act of any person committed with the intention of causing such damage other than damage to 9.1 movable property which is 9.1.1 stolen 9.1.2 damaged in an attempt to remove it or part of it from any <i>building or</i> premises owned or occupied by the insured 9.2 movable or immovable property which is damaged by thieves whilst breaking into or out of or attempting to break into or out of any <i>building or</i> premises owned or occupied by the insured 9.3 immovable property owned or occupied by the insured occasioned by or through or in consequence of	No additional charge TIA schedule change

Office contents section

Sub-section A Property

Item /Topic	Existing	New	Enhancement / Clarification / Restriction
	<p>3. immovable property owned or occupied by the insured occasioned by or through or in consequence of</p> <p>(a) the removal or partial removal or any attempt thereof of</p> <p>(b) the demolition or partial demolition or any attempt thereof of</p> <p>the said immovable property or any part thereof with the intention of stealing any part thereof</p> <p>provided that this extension does not cover</p> <p>(a) damage related to or caused by fire or explosion</p> <p>(b) consequential or indirect loss or damage of any kind or description whatsoever other than loss of rent if specifically insured</p> <p>(c) damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation</p> <p>(d) damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority</p> <p>(e) damage related to or caused by any occurrence referred to in general exception 1 (A) (i), (ii), (iii), (iv), (v) or (vi) of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence.</p> <p>If the company alleges that, by reason of proviso (a), (b), (c), (d) or (e), loss or damage is not covered by this section, the burden of proving the contrary shall rest on the insured.</p> <p>If any building insured or containing the insured property becomes unoccupied for 30 consecutive days, the insurance in respect of this extension is suspended as regards the property affected unless the insured, before the occurrence of any damage, obtains the written agreement of the company to continue this extension.</p> <p>During the period of the initial unoccupancy of 30 consecutive days, the insured shall become a co-insurer with the company and shall bear a proportion of any damage equal to 20% of the claim with a maximum of R5 000 000 before deduction of any first amount payable.</p>	<p>9.3.1 the removal or partial removal or any attempt thereof of</p> <p>9.3.2 the demolition or partial demolition or any attempt thereof of</p> <p>the said immovable property or any part thereof with the intention of stealing any part thereof</p> <p>Provided that this peril does not cover</p> <p>9.1 damage related to or caused by fire or explosion</p> <p>9.2 consequential or indirect damage of any kind or description whatsoever other than loss of rent if specifically insured</p> <p>9.3 damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation</p> <p>9.4 damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority</p> <p>9.5 damage related to or caused by any occurrence referred to in general exception 7.1.1, 7.1.2, 7.1.3, 7.1.4, 7.1.5, 7.1.6 or 7.1.7 of this policy or the act of any lawfully established authority in controlling preventing, suppressing or in any other way dealing with any such occurrence</p> <p>If the company alleges that, by reason of Proviso 9.2, 9.3, 9.4 or 9.5, loss or damage is not covered by this section, the burden of proving the contrary shall rest on the insured.</p> <p>If any building insured or containing the insured property becomes unoccupied for 45 consecutive days, the insurance in respect of this extension is suspended as regards the property affected unless the insured, before the occurrence of any damage, obtains the written agreement of the company to continue this extension.</p> <p>During the period of the initial unoccupancy of 45 consecutive days, the insured shall become a co-insurer with the company and shall bear a proportion of any damage equal to 20% of the claim with a maximum of R5 000 000 before deduction of any first amount payable.</p> <p>For the purposes of this peril a building shall be deemed to be unoccupied if more than 80% of its total floor area is not occupied. The presence of security personnel in the building or on the premises does not in itself constitute occupancy of the building.</p>	
Riot and strike	Needed to be selected	10 Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia) (if stated in the schedule to be included)	Clarification

Office Contents section			
Clauses, Extensions and Limitations			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Locks and Keys Extension to Sub-Section A	<p>In addition to the limit of indemnity stated in the schedule, the company will indemnify the insured in respect of the cost of replacing locks and keys to any insured office premises following upon the disappearance of any key to such premises or following upon the insured having reason to believe that any unauthorised person may be in possession of a duplicate of such key provided that</p> <p>(i) the company's liability shall not exceed R3 000 in respect of any one event</p> <p>(ii) the company shall not be liable for the first R250 of each and every event</p>	<p>5 Locks and keys extension to sub-section A (Contents)</p> <p>The insurance under this sub-section A is extended to include the cost of replacing locks, keys, tags and remote access devices to any insured office premises following upon the disappearance of any such keys, tags or devices to such office premises or following upon the insured having reason to believe that any unauthorised person may be in possession of a duplicate of such keys, tags or devices.</p> <p>Provided that</p> <p>5.1 the company's liability for any claim or number of claims for any one event or series of events with one originating cause or source, shall not exceed R15 000;</p> <p>5.2 specific condition average shall not apply to this extension.</p>	Enhancement
Removal of debris	<p>Removal of debris clause</p> <p>The insurance under this section is extended to include such reasonable costs and expenses as may be necessarily incurred by the insured in respect of the removal of debris following loss of or damage to the insured property by any peril hereby insured against, provided that the liability of the company for such loss or damage and costs and expenses shall not exceed in the aggregate the sum expressed in the schedule to be insured on the property affected.</p> <p>The company will not pay for any costs or expenses</p> <ol style="list-style-type: none"> incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site arising from pollution or contamination of property not insured by this policy/section. 	<p>7 Removal of debris clause to sub-section A (Contents)</p> <p>The insurance under sub-section A is extended to include such reasonable costs and expenses as may be necessarily incurred by the insured in respect of the removal of debris of property insured following loss of or damage to the insured property by any peril hereby insured against, provided that the liability of the company for such loss or damage and costs and expenses shall not exceed in the aggregate the sum expressed in the schedule to be insured on the property affected.</p> <p>The company will not pay for any costs or expenses</p> <ol style="list-style-type: none"> incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site arising from pollution or contamination of property not insured by this section. 	Clarification
Stated benefits section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Definitions			
Annual earnings	<p>Annual earnings shall mean the annual rate of wage, salary and cost of living allowance being paid or allowed by the insured to such person at the time of accidental bodily injury, plus overtime, house rents, food allowances, commissions and other considerations of a constant character paid or allowed by the insured to such person during the 12 months immediately preceding the date of accidental bodily injury.</p>	<p>1 Annual earnings</p> <p>annual earnings shall mean the annual rate of wage, salary including fixed annual bonus and cost of living allowance being paid or allowed by the insured to the insured person at the time of a defined event, plus overtime, house rents, food allowances, commissions and other considerations of constant character earned by the insured person or allowed by the insured to the insured person during the 12 months immediately preceding the date of accidental bodily injury.</p>	Enhancement

Stated benefits section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Definitions			
		<i>If the insured person has not been in the continuous employ of the Insured for 12 calendar months, the amount to be added for overtime, house rents, food allowances, commissions and other considerations of constant character shall be the average monthly amount earned during the period of employment times 12</i>	
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 months of the defined event.	4 Medical expenses medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, optical , nursing home or hospital treatment and supplies (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.	Enhancement
Permanent disability	1.1.1 sight of eye except perception of light _____ 75	5.2.3 sight of eye except perception of light _____ 100	Enhancement
	1.5 injuries resulting in permanent total disability from following usual occupation or any other occupation for which Such Person is fitted by knowledge or training _____ 100	5.5 injuries resulting in permanent total disability from following usual occupation and any other equivalent occupation for which the insured person is fitted by education, knowledge or training _____ 100	Enhancement
	1.7 loss of thumb (one or both phalanges) _____ 25	5.7 loss of thumb 5.7.1 both phalanges _____ 30 5.7.2 one phalanx _____ 15	Enhancement
	1.8 loss of index finger (one, two or three phalanges) _____ 10	5.8 loss of index finger 5.8.1 three phalanges _____ 15 5.8.2 two phalanges _____ 10 5.8.3 one phalanx _____ 5	Enhancement
	1.9 loss of any other finger (one, two or three phalanges) – each finger _____ 6	5.9 loss of any other finger – each finger 5.9.1 three phalanges _____ 10 5.9.2 two phalanges _____ 8 5.9.3 one phalanx _____ 6	Enhancement
	1.10 loss of metacarpals - first, second, third, fourth or fifth (additional) _____ 5	5.10 loss of metacarpals 5.10.1 first or second (each metacarpal) _____ 3 5.10.2 third, fourth or fifth (each metacarpal) _____ 2	Enhancement
	1.11 loss of toes 1.11.1 all on one foot _____ 30 1.11.2 great, one or both phalanges _____ 5 1.11.3 other than great, if more than one toe lost, each _____ 5	5.11 loss of toes 5.11.1 all on one foot _____ 30 5.11.2 great 5.11.2.1 both phalanges _____ 10 5.11.2.2 one phalanx _____ 5	Enhancement

Stated benefits section			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Definitions			
		5.11.3 other than great, if more than one toe lost, each _____ 5	
Stated benefits section			
Item/Topic	Existing	New	Enhancement / Clarification / Restriction
Provisos			
Age Limits	unless otherwise provided herein, this Section shall not apply to any Such Person under 15 or over 70 years of age	<p>2 Age limits unless otherwise provided herein, this section shall not apply to any insured person</p> <p>2.1 before he attains 15 years of age, or</p> <p>2.2 after the expiry of the period of insurance in which he attains 75 years of age</p>	Enhancement
Maximum Compensation	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	<p>3 Maximum compensation 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>	Clarification
Medical Expenses		<p>6 Medical expenses any payment for medical expenses 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>	Enhancement
Stated benefits section			
Item/Topic	Existing	New	Enhancement / Clarification / Restriction
Specific exceptions			
Pregnancy	in the case of females, directly or indirectly resulting from or prolonged or accelerated by or attributable to pregnancy, childbirth, abortion, miscarriage, obstetrical procedures or any sequelae thereof;	Exception deleted	Enhancement

Stated benefits section			
Item/Topic	Existing	New	Enhancement / Clarification / Restriction
Clauses, extensions and limitations			
Disappearance Extension	In the event of the disappearance of any Such Person in circumstances which satisfy the Company that he has sustained injury to which this Section applies, and that such injury has resulted in the death of Such Person, the Company will, for the purposes of the insurance afforded by this Section, presume his death provided that if, after the Company shall have made payment hereunder in respect of Such Person's presumed death, he is found to be alive, such payment shall forthwith be refunded by the Insured to the Company.	<p>2 Disappearance extension</p> <p>In the event of the disappearance of any insured person in circumstances which satisfy the company that he has sustained injury to which this section applies, and that such injury has resulted in his death, the company will, for the purposes of the insurance afforded by this section, presume his death provided that if, after the company shall have made payment hereunder in respect of his presumed death, he is found to be alive, such payment shall forthwith be refunded by the insured to the company subject to the insured being able to recover such payment from the person(s) to whom it was paid.</p>	Enhancement
Life Support Machinery Extension	<p>4. Life support machinery</p> <p>Notwithstanding anything contained in the defined events, the 24-month period stated therein shall not include any period or periods where the death of such person is delayed solely by the use, for periods of not less than three consecutive days, of life support machinery, equipment or apparatus.</p>	<p>8 Life support machinery extension</p> <p>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.</p> <p>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</p> <p>8.1 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;</p> <p>8.2 this extension shall not increase the maximum compensation payable by the company in terms of proviso 1 (Accumulation limit).</p>	Enhancement
Substitute Persons	Not included	<p>5 Substitute persons</p> <p>Any person employed by the insured during the period of insurance as a direct replacement for an insured person named in the schedule will automatically be covered by this section provided that</p> <p>21.1 such changes are declared to the company at the end of the period of insurance;</p> <p>21.2 there is no difference in occupation between the substitute person and the person being substituted.</p>	Enhancement

Theft section			
Clauses, Extensions and Limitations (applicable only to the extent indicated in the Schedule)			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
All contents clause	R5 000 per person	2 All contents clause R10 000 per person	Enhancement
Damage to buildings	R5 000	R20 000	Enhancement
Locks and Keys Extension	In addition to the limit of indemnity stated in the schedule the company will indemnify the insured in respect of the cost of replacing locks and keys to any insured premises following upon the disappearance of any key to such premises or following upon the insured having reason to believe that any unauthorised person may be in possession of a duplicate of such key provided that (a) the company's liability shall not exceed R3 000 in respect of any one event (b) the company shall not be liable for the first R250 of each and every event.	7 Locks and keys extension The company will indemnify the insured in respect of the cost of replacing locks, keys, tags and remote access devices to any insured premises following upon the disappearance of any such keys, tags or devices to such premises or following upon the insured having reason to believe that any unauthorised person may be in possession of a duplicate of such key, tag or device. Provided that the company's liability for any claim or number of claims for any one event or series of events with one originating cause or source, shall not exceed R15 000 for this extension	Enhancement
Reinstatement Value Conditions – Applicable to Private Type Motor Vehicles		8 Reinstatement value conditions – applicable to motor vehicles specifically insured as a separate item 8.1 in the event of partial damage to motor vehicles the basis of indemnity shall be the restoration costs to restore the vehicle to its pre-damage condition. 8.2 in cases where a new vehicle is 8.2.1 stolen and not recovered; 8.2.2 damaged as a result of a defined event to the extent that it is in the opinion of the company beyond economical repair the basis of indemnity shall be the current purchase price of a new vehicle of the same model to that stolen or damaged or the limit of indemnity stated in the schedule whichever is the lesser, provided that if the insured is able to procure a replacement vehicle for less than the current purchase price, the benefit of such saving will be passed onto the company. If the insured is unable or unwilling to replace the vehicle the basis of settlement will revert to that provided by 8.3. 8.3 in cases where a motor vehicle which is not new is 8.3.1 stolen and not recovered; 8.3.2 damaged as a result of a defined event to the extent that it is in the opinion of the company beyond economical repair the basis of indemnity shall be the reasonable retail value of the vehicle at the time of loss or damage or the limit of indemnity stated in the schedule whichever is the lesser.	Enhancement

Theft section			
Clauses, Extensions and Limitations (applicable only to the extent indicated in the Schedule)			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
		<p>8.4 for the purposes of this extension</p> <p>8.4.1 private type motor vehicle shall mean private type motor cars (including station wagons, safari vans, estate cars and the like or similar vehicles designed to seat not more than 12 persons including the driver) belonging to the insured or customers of the insured (but only if specifically insured as separate items).</p> <p>8.4.2 new vehicle shall mean a private type motor vehicle that that has, at the time of the loss or damage, been registered as new in the last twelve months and has travelled on average less than 3 500 kilometres a month since registration. The onus of proving the kilometres travelled by the vehicle shall rest upon the insured</p> <p>8.4.3 reasonable retail value shall mean the price at which the motor trade sells a vehicle including standard factory fitted accessories and spare parts therein and thereon the cost of which are included in the retail value. The reasonable retail value is normally determined by reference to certain recognized current publications available to the Motor Trade and is based on the retail value shown in such publications. The vehicle's age, condition and odometer reading could affect the reasonable retail value.</p>	
Reinstatement Value Conditions – Applicable to Property other than Motor Vehicles		<p>9 Reinstatement value conditions - applicable to property other than motor vehicles</p> <p>The basis upon which the amount payable as a result of a defined event in respect of</p> <p>9.1 property (other than stock) belonging to the insured or for which they are responsible is to be calculated shall be either:</p> <p>9.1.1 the replacement of the property by similar property in a condition equal to, but not better nor more extensive than, its condition when new;</p> <p>or</p> <p>9.1.2 the repair of the property to a condition substantially the same as, but not better than, its condition when new.</p> <p>9.2 stock belonging to the insured is to be calculated shall be the cost price to the insured at the time of the loss</p> <p>Provided that where the property is not replaced, the terms of this condition will not apply.</p>	Enhancement

Theft section			
Clauses, Extensions and Limitations (applicable only to the extent indicated in the Schedule)			
Item /Topic	Existing	New	Enhancement / Clarification / Restriction
Temporary Repairs Extension	R5 000 in total with damage to buildings	<p>11 Temporary repairs clause</p> <p>In addition to the limit of indemnity stated in the schedule the company will reimburse the insured all reasonable costs and expenses in effecting such temporary repairs and in taking such temporary measures as may be reasonably necessary after loss or damage giving rise to a claim under this section.</p> <p>Provided that the company's liability shall not exceed R15 000 in respect of any one event.</p>	Enhancement