

YOUR GUIDE TO THE MULTISURE UPGRADE

HEREWITH THE MOST PERTINENT CHANGES ENHANCING YOUR CURRENT POLICY.



MOTOR

- Territorial limits extended to include Angola (except for Cabinda), Kenya, Tanzania and Zambia
- Reasonable market value changed to reasonable retail value
- Definition of mini-buses enhanced from 9 to 12 occupants
- Repair instructions without prior authorisation limit increased from R3 000 to R10 000
- Audio, visual, communication and navigational equipment not factory fitted when new, limit increased from R1 000 per event to R7500 per item, limited to R20 000 per event
- Medical expenses limit increased to R7 500 per person limited to R30 000 per event
- Fire extinguishing charges limit increased from R7 500 to R15 000
- A number of new automatic extensions
- Roadworthiness added as a specific condition
- Vehicle canopies extension now available
- Windscreen extension enhanced for other glass elements



MOTOR TRADERS

- Definition of premises enhanced
- New for old automatically included
- Excess no longer applies for incidents resulting from fire, lightning or explosion
- Windscreen extension enhanced for other glass elements
- Exception relating to damage of accessories or spare parts by theft unless vehicle stolen at same time now deleted



BUILDINGS COMBINED

- Enhanced the definition of buildings to specifically include listed fixtures and fittings, carports, rain water tanks and more
- Theft by forcible and violent entry/exit clarified and unoccupancy of property now stated as 45 days rather than 30 days
- Liability limit increased from R1 mil to R5 mil
- Definition of average enhanced
- Rent benefit has been enhanced
- Damage by wild baboons extension added
- Hail, shade netting and awnings extension added
- Fire, Lightning, Earthquake, Aircraft, and Impact peril definitions enhanced
- Subsidence and Landslip definition expanded to include a Heave extension



BUSINESS ALL RISKS

- Non-forcible and violent entry into a vehicle limit increased from 50% of claim maximum R10 000 to 75% of claim maximum R20 000
- Unattended vehicle now defined
- Specific exceptions under theft from unattended vehicle further defined



FIRE

- All other contents – per person limit increased from R7 500 to R15 000
- Money and stamps limit increased from R7 500 to R15 000
- New extension for damage by wild baboons or wild animals limit R10 000
- Malicious damage unoccupancy of property now stated as 45 days rather than 30 days
- Deterioration of stock extension now included and defined
- Mortgagee clause now includes financier clause
- Reinstatement Value Conditions clause now amended
- Unoccupied building now defined
- Lightning, Earthquake, Aircraft, and Impact peril definitions enhanced
- Exclusion for leakage from sprinkler system enhanced
- Subsidence and Landslip definition expanded to include a Heave extension
- Definition of average enhanced



THEFT

- All contents limit increased from R5 000 to R10 000
- Damage to buildings limit increased from R5 000 to R20 000
- Locks and keys limit increased from R3 000 to R15 000
- Temporary repairs in addition to damage to buildings limit increased from R5 000 to R15 000



OFFICE CONTENTS

- Locks and keys limit increased from R3 000 to R15 000
- Malicious damage unoccupancy stated as 45 days rather than 30 days
- Lightning, Earthquake, Aircraft and Impact peril definitions enhanced



GLASS

- All glass automatically covered subject to average
- Fixtures and fittings definition enhanced for wider coverage
- Limit increased for other costs from R3 000 to R20 000



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GOODS IN TRANSIT

- Insured property definition enhanced
- Unattended vehicle now defined
- Roadworthiness added as a specific condition
- Irreplaceable good basis of settlement now defined
- Replacement value condition added
- Debris removal has been extended to include reloading and transhipment costs and the limit has been increased from R2 000 to R15 000
- Fire extinguishing charges limit has been increased from R2 000 to R15 000



ELECTRONIC EQUIPMENT

- Incompatibility maximum limit increased from 20% maximum R25 000 to 20% maximum R35 000
- Non-forcible and violent entry into a vehicle limit increased from 50% of claim maximum R10 000 to 75% of claim maximum R20 000
- Defined events expanded and improved
- Unattended vehicle has been defined



GROUP PERSONAL ACCIDENT AND STATED BENEFITS

- Permanent disability percentages enhanced
- Maximum age limit increased from 70 to 75 years
- Life support machinery provides cover for hiring of life support machinery, limit per person R20 000
- Exception related to pregnancy deleted
- Medical expenses no longer reduced by excess amount
- Substitute persons now insured



MONEY

- New automatic contingency extension for money being transported by cash in transit companies
- New automatic credit card extension for unauthorised use of insured's credit card limit R10 000
- Significant limit increases on item limits
- Extortion extension now available



DIRECTOR'S AND OFFICER'S LIABILITY

- Outside entity cover extension has been included



FIDELITY

- Definition of employee has been expanded



GENERAL EXCEPTIONS

- Theft by false pretences is now a general exception (not applicable to Fidelity Guarantee)



GENERAL CONDITIONS

- Cancellation notice period increased to 31 days
- Double debit process clarified for monthly cover to remain in force
- Condition added for deliberate overstatement or exaggeration of the claim
- Reasonable steps against prevention of loss clearly defined



GENERAL PROVISIONS

- Claims preparation costs clarified to not include expenses incurred
- Consent to disclose now a proviso
- Refund of premium for total loss item/s clarified
- Suppliers and manufacturers guarantees and warranties now included and defined

OTHER IMPORTANT CHANGES TO MAKE IT EASY FOR YOU TO DO BUSINESS WITH US

- We have made our policy wording easier to read by changing the structure of the wording, including guiding headings in alphabetical order and introducing consistent numbering throughout
- We have enhanced the definitions of our clauses, extensions, definitions and exclusions
- Policyholders will benefit from the upgraded wording from 1 September 2019, irrespective of renewal date



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