



ALLSURE POLICY WORDING REVAMP 2022 COMPARISON

CURRENT ALLSURE WORDING Allsure - 2019 Version 1.2:02/2021	REVISED ALLSURE WORDING Allsure - 2022 Version 1:15/08/2022
GENERAL TERMS, CONDITIONS AND EXCLUSIONS	
<p>3.1 You must give us relevant, true and complete information</p> <p>We base the limits of compensation, the premium and the other terms, conditions and exclusions in this policy on the information that you give to us. You have the following responsibilities under this contract:</p> <p>3.1.1 You must give us all material information. Material information is all the necessary information you must give us so that we can assess the risk and determine the premiums, terms and conditions that we apply to your insured property.</p> <p>If you do not give us full and correct information and the correct information determines that we would not have accepted the risk had we known the true facts, we may treat this insurance as though it never existed and decline all claims. We will return your premiums to you, less any amounts you owe us.</p>	<p>3.1 You must give us relevant, true and complete information</p> <p>We base the limits of compensation, the premium and the other terms, conditions and exclusions in this policy on the information that you give to us. You have the following responsibilities under this contract:</p> <p>3.1.1 You must give us all material information</p> <p>Material information is all the necessary information you must give us so that we can assess the risk and determine the premiums, terms and conditions that we apply to your insured property. If you do not give us full and correct information and the correct information determines that we would not have accepted the risk had we known the true facts, we may treat this insurance as though it never existed and decline all claims.</p> <p>We will:</p> <p>3.1.1.1 Return your premiums to you.</p> <p>3.1.1.2 Recover any compensation we have paid you in settlement of previous claims; and</p> <p>3.1.1.3 Deduct any expenses incurred in the administration and take-on of your policy from your premiums returned to you.</p>
<p>3.1.3 What we will do if you do not inform us</p> <p>If you do not fulfil all your responsibilities as detailed above, we may do one or more of the following:</p> <p>3.1.3.1 Not accept your claim</p> <p>3.1.3.2 Cancel your policy;</p> <p>3.1.3.3 Avoid your policy. Avoiding the policy means that we treat it as null and void from the start date as though it never existed and recover any claims we have settled previously.</p>	<p>3.1.3 What we will do if you do not inform us</p> <p>If you do not fulfil all your responsibilities as detailed above, we may do one or more of the following:</p> <p>3.1.3.1 Not accept your claim.</p> <p>3.1.3.2 Cancel your policy or the item/s on your policy.</p> <p>3.1.3.3 Avoid your policy. Avoiding the policy means that we treat it as null and void from the start date as though it never existed and recover any claims we have settled previously.</p>



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<p>3.3 Pay your premiums</p> <p>3.3.2 If you have a monthly policy</p> <p>NEW</p> <p>REINSTATED</p>	<p>3.3 Pay your premiums</p> <p>3.3.2 If you have a monthly policy</p> <p>3.3.2.5 If there is a total loss from an event or of an item covered under this policy during the month, you are not entitled to a refund of your premium for the balance of the month in which there was a total loss.</p> <p>3.3.2.6 If you put a stop payment on your premium, the policy will end automatically from the payment due date that you did not pay your premium.</p>
<p>3.4 Changing and cancelling this policy</p> <p>3.4.2 Cancelling all or part of this policy</p> <p>3.4.2.1 You may cancel this policy or any section of it at any time by letting us know.</p> <p>3.4.2.2 We may cancel this policy or any section of it by giving you 31 days' notice in writing. We will send you this notice by fax, post or email to the last known address or contact details we have for you.</p> <p>3.4.2.3 If either you or we cancel a yearly policy, we will refund you for the period of insurance you have not used.</p>	<p>3.4 Changing and cancelling this policy</p> <p>3.4.2 Cancelling all or part of this policy</p> <p>3.4.2.1 You may cancel this policy or any section of it at any time by letting us know.</p> <p>3.4.2.2 We may cancel this policy or any section of it by giving you 31 days' notice in writing. We will send you this notice by fax, post or email to the last known address or contact details we have for you.</p> <p>3.4.2.3 If either you or we cancel a yearly policy, we will refund you for the period of insurance you have not used.</p> <p>3.4.2.4 If you have chosen SASRIA cover, and all or part of your policy is cancelled, SASRIA cover will automatically be cancelled. Please ensure that you place your Sasria with another insurer.</p>
<p>3.6 Other important terms and conditions to take note</p> <p>3.6.3 If you have other non-life insurance for the same item</p> <p>If any item we insure under this policy is also insured by other non-life insurance, we compensate you only for our portion of the claim.</p> <p>Other non-life insurance does not apply to the Personal accident, Premium waiver for retrenchment or redundancy, Identity theft and Home employers' labour dispute sections.</p>	<p>3.6 Other important terms and conditions to take note</p> <p>3.6.3 If you have other non-life insurance for the same item</p> <p>If any item we insure under this policy is also insured by other non-life insurance, we compensate you only for our portion of the claim.</p> <p>Other non-life insurance does not apply to the Personal accident, and Identity theft sections.</p>
<p>3.7 What we do not insure (exclusions)</p> <p>3.7.4 Scams</p> <p>We do not cover loss or damage arising from scams, fraud or theft by false pretences. For example, if you sell your car and were paid by the buyer with a bad cheque, we will not pay you for the loss of the car.</p>	<p>3.7 What we do not insure (exclusions)</p> <p>3.7.4 Scams</p> <p>We do not cover loss or damage arising from scams, fraud or theft by false pretences. For example, if you sell your car and were paid by the buyer with a fake proof of payment confirmation, we will not pay you for the loss of the car.</p>



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<p>NEW</p>	<p>3.7.12 Cyber Losses</p> <p>We do not cover loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a cyber incident.</p> <p>A cyber incident includes:</p> <ul style="list-style-type: none"> any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system; a computer system includes computer, hardware, software, communications system, electronic devices including smart phone, laptop, tablet, wearable portable device, server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility; any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any data. Data includes data, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system <p>We also do not cover:</p> <p>3.7.12.1 Any value of the data; and laptops, tablets and portable devices.</p> <p>3.7.12.2 Any action taken in controlling, preventing, suppressing, or remediating any cyber act.</p>
	<p>3.7.13 Exclusion of National Electricity Grid Interruption</p> <p>Notwithstanding any provision of this policy, including any exclusion, exception, extension, insuring provision, or any provision which would otherwise override this general exclusion, this policy does not cover any loss, damage, claim, cost, expense or other sum of any nature, including any consequential losses in terms of any section of this policy, that is directly or indirectly caused by, attributable to, in consequence of, resulting from, arising out of, following, or in any way in connection with a National Electricity Grid Interruption. National Electricity Grid Interruption means an interruption or suspension of the electricity supply from the national electricity grid of South Africa concurrently for whatsoever reason, whether due to damage, an inability and/or failure (whether partial or total) of the utility supplier to generate, transmit or distribute electricity, or otherwise.</p>



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CONTENTS SECTION	
<p>4.1 Definitions in this section</p> <p>contents</p> <p>means the contents of your private home which belong to you or for which you are legally responsible. It includes:</p> <ul style="list-style-type: none"> • Personal belongings like clothing; • Equipment and appliances, e.g. audio-visual equipment, vacuum cleaners, fridges; • Furniture; • Fixtures and fittings that belong to you as tenant of the private home; <ul style="list-style-type: none"> • Outdoor and garden items; • Money up to the limit shown in the schedule; • Business contents and equipment kept inside the private home and outbuildings up to the limit shown in the schedule during any calendar year. 	<p>4.1 Definitions in this section</p> <p>contents</p> <p>means the contents of your private home which belong to you or for which you are legally responsible. It includes:</p> <ul style="list-style-type: none"> • personal belongings like clothing; • equipment and appliances, e.g., audio-visual equipment, vacuum cleaners, fridges; • Furniture; • Fixtures and fittings that belong to you as tenant of the private home; • outdoor and garden items; • money up to the limit shown in the schedule; • business contents and equipment kept inside the private home and outbuildings up to the limit shown in the schedule during any calendar year; • home automation devices including all system components that belong to you as tenant or owner of the private home; • outdoor portable generators/inverters that belong to you as tenant or owner of the private home, provided that these items are not more specifically insured in this policy or covered by any other non-life insurance policy.
<p>garden shed</p> <p>means a small outbuilding that is not of standard construction</p>	<p>garden shed</p> <p>means a small outbuilding that is not constructed of standard construction.</p> <p>We do not cover your garden shed if constructed of shade cloth or plastic sheeting.</p>
<p>Outbuildings</p> <p>means separate, enclosed buildings at the address shown in the schedule that do not inter-lead with the main building. Outbuildings must have a roof and walls. Examples of outbuildings are home offices, private garages and enclosed lapas.</p>	<p>outbuildings</p> <p>means separate, enclosed buildings at the address shown in the schedule that do not inter-lead with the main building. Outbuildings must have a roof and walls. Examples of outbuildings are home offices, private garages and enclosed lapas.</p>



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<p>Unless shown otherwise in the schedule, the outbuildings must be constructed of brick, stone, metal or concrete with a slate, tile, metal, concrete or asbestos roof.</p> <p>If the outbuilding has a thatched roof, it is considered an outbuilding even if it is connected or attached to the private home with an interleading door, or if it is situated within 4 metres of the main building and the roof size is less than 15% of the roof size of the entire private home.</p> <p>The outbuildings must be situated at the address shown in the schedule.</p>	<p>Unless shown otherwise in the schedule, the outbuildings must be constructed of brick, stone, metal or concrete with a slate, tile, metal, concrete, harvey tiles, asbestos and or fibre cement sheeting roof.</p> <p>If the outbuilding has a thatched roof, it is considered an outbuilding even if it is connected or attached to the private home with an interleading door, or if it is situated within 4 metres of the main building and the roof size is less than 15% of the roof size of the entire private home.</p> <p>The outbuildings must be situated at the address shown in the schedule.</p>
<p>private home</p> <p>means the main building and buildings connected by a door to the main building (adjoining buildings) situated at the address shown in the schedule.</p> <p>It is the home where you live permanently. Unless stated otherwise in the schedule, the main building and adjoining buildings must be made of brick, stone or concrete with a slate, tile, metal, concrete or asbestos roof.</p>	<p>private home</p> <p>means the main building and buildings connected by a door to the main building (adjoining buildings) situated at the address shown in the schedule.</p> <p>It is the home where you live permanently. Unless stated otherwise in the schedule, the main building and adjoining buildings must be made of brick, stone or concrete with a slate, tile, metal, concrete, harvey tiles, asbestos and or fibre cement sheeting roof.</p>
<p>standard construction</p> <p>means a building with walls of brick, stone or concrete and with a slate, tile, metal, concrete or asbestos roof.</p>	<p>standard construction</p> <p>means a building with walls of brick, stone or concrete and with a slate, tile, metal, harvey tiles, asbestos and or fibre cement sheeting roof.</p>
<p>4.3 Types of cover</p> <p>Please refer to your schedule to see what type of cover you have.</p> <p>4.3.1 Full cover including subsidence or landslip</p> <p>If you have full cover including subsidence or landslip, we cover your contents against all the insured events and extended covers.</p> <p>4.3.2 Full cover excluding subsidence or landslip</p> <p>If you have full cover excluding subsidence or landslip, we cover your contents against all the insured events and extended covers. However, we do not cover your contents against loss or damage caused by subsidence or landslip.</p> <p>4.3.3 Limited cover</p> <p>If you have limited cover, we cover your contents against all the insured events, except theft or attempted theft.</p>	<p>4.3 Types of cover</p> <p>Please refer to your schedule to see what type of cover you have.</p> <p>4.3.1 Full cover including subsidence or landslip.</p> <p>If you have full cover including limited subsidence or landslip, we cover your contents against all the insured events and extended covers, but not against loss or damage caused by contraction, expansion or heave of clay and similar soil types due to its moisture or water content.</p> <p>4.3.2 Full cover excluding subsidence or landslip</p> <p>If you have full cover excluding limited subsidence or landslip, we cover your contents against all the insured events and extended covers. However, we do not cover your contents against loss or damage caused by subsidence or landslip.</p> <p>4.3.3 Limited cover</p> <p>If you have limited cover, we cover your contents against all the insured events including limited subsidence or landslip, except loss or damage caused by theft or attempted theft.</p>



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<p>We also cover the following extended covers:</p> <p>4.3.3.1 Business goods up to the limit shown in the schedule;</p> <p>4.3.3.2 Loss of or damage to contents in a garden shed (excluding theft or attempted theft);</p> <p>4.3.3.3 Fire brigade charges;</p> <p>4.3.3.4 Loss of water by leaking;</p> <p>4.3.3.5 Cost of clearing debris after an insured event;</p> <p>4.3.3.6 Increase due to inflation;</p> <p>4.3.3.7 Temporary increase of your Contents limit of compensation;</p> <p>4.3.3.8 Costs for preparing claims;</p> <p>4.3.3.9 Hole-in-one;</p> <p>4.3.3.10 Full house;</p> <p>4.3.3.11 Tenant's liability.</p>	<p>We also cover the following extended covers:</p> <p>4.3.3.1 Business goods up to the limit shown in the schedule;</p> <p>4.3.3.2 Loss of or damage to contents in a garden shed (excluding theft or attempted theft).</p> <p>4.3.3.3 Fire brigade charges.</p> <p>4.3.3.4 Loss of water by leaking.</p> <p>4.3.3.3 Alternative accommodation (excluding theft or attempted theft).</p> <p>4.3.3.4 Alternative accommodation for pets (excluding theft or attempted theft).</p> <p>4.3.3.5 Cost of clearing debris after an insured event.</p> <p>4.3.3.6 Increase due to inflation</p> <p>4.3.3.7 Temporary increase of your Contents limit of compensation.</p> <p>4.3.3.8 Costs for preparing claims.</p> <p>4.3.3.9 Hole-in-one.</p> <p>4.3.3.10 Full house.</p> <p>4.3.3.11 Tenant's liability.</p>
<p>4.4.7 Gradual sinking of land (subsidence), ground heave (upward movement of the ground) or landslip of the land supporting your private home</p> <p>However, we do not cover loss or damage caused by or made worse by any of the following:</p> <p>4.4.7.1 Faulty design, insufficient compacting of filling, poor construction;</p> <p>4.4.7.2 Removal or weakening of support;</p> <p>4.4.7.3 Structural alterations, additions or repairs;</p> <p>4.4.7.4 Surface or subterranean excavations except those performed during mining operations;</p> <p>4.4.7.5 Normal settlement, shrinkage or expansion of the buildings;</p> <p>4.4.7.6 Contraction, expansion or heave of clay and similar soil types due to its moisture or water content.</p> <p>If we reject your claim for subsidence, ground heave or landslip because we say that your claim is not covered by this insured event and you disagree with our rejection, you must prove that the damage is in fact covered under this insured event.</p>	<p>4.4.7 Subsidence or landslip</p> <p>We cover damage of your contents caused by gradual sinking of land (subsidence), ground heave (upward movement of the ground) or landslip of the land supporting your private home.</p> <p>However, we do not cover loss or damage caused by or made worse by any of the following:</p> <p>4.4.7.1 Faulty design, insufficient compacting of filling, poor construction.</p> <p>4.4.7.2 Removal or weakening of support.</p> <p>4.4.7.3 Structural alterations, additions or repairs.</p> <p>4.4.7.4 Surface or subterranean excavations except those performed during mining operations.</p> <p>4.4.7.5 Normal settlement, shrinkage or expansion of the buildings.</p> <p>4.4.7.6 Contraction, expansion or heave of clay and similar soil types due to its moisture or water content.</p> <p>If we reject your claim for subsidence, ground heave or landslip because we say that your claim is not covered by this insured event and you disagree with our rejection, you must prove that the damage is in fact covered under this insured event.</p> <p>This cover is subject to the excess shown next to it in the schedule.</p>



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<p>4.5 Extended covers that form part of the limit of compensation</p> <p>4.5.1 Accidental damage including power surge (if the type of insurance is Full cover)</p> <p>We cover accidental damage to your contents. This cover includes damage caused by power surges.</p> <p>This cover is limited to the amount shown in the schedule.</p> <p>However, we do not cover any of the following:</p> <p>4.5.1.1 Loss or damage:</p> <ul style="list-style-type: none">caused by a process of dyeing, cleaning or renovating. <p>4.5.1.2 Loss of or damage to:</p> <ul style="list-style-type: none">garden equipment, furniture or tools (including equipment for a pool or a pond);sporting equipment if it was damaged while you were using it;portable computer equipment. <p>4.5.1.3 Cracking, scratching or denting of furniture, jewellery or other brittle articles.</p>	<p>4.5 Extended covers that form part of the limit of compensation</p> <p>4.5.1 Accidental damage including power surge (if the type of insurance is Full cover)</p> <p>We cover accidental damage including power surge to your contents at the risk address shown in the schedule.</p> <p>This cover is limited to the amount shown in the schedule.</p> <p>You must pay the excess shown in the schedule.</p> <p>However, we do not cover any of the following:</p> <p>4.5.1.1 Loss or Damage caused by:</p> <ul style="list-style-type: none">a process of dyeing, cleaning or renovating;household pests (such as rodents, ants and moths);mechanical, electrical or electronic breakdown;depreciation, wear and tear and gradual deterioration; <p>4.5.1.2 Loss or damage:</p> <ul style="list-style-type: none">to any contents of refrigerators and freezers;covered by any manufacturer's guarantee, purchase agreement or service contract. <p>4.5.1.3 Loss of or damage to:</p> <ul style="list-style-type: none">garden equipment, furniture or tools (including equipment for a pool or a pond);sporting equipment if it was damaged while you were using it;portable computer equipmentmobile communication equipment, e.g., cellular phones. <p>4.5.1.4 Cracking, scratching or denting of glassware, furniture, jewellery or other brittle articles.</p>
<p>4.5.6 Theft from a vehicle (if the type of insurance is Full cover)</p> <p>We cover loss of your contents caused by theft from a vehicle.</p> <p>This cover is limited to the amount shown in the schedule.</p> <p>This cover is subject to the condition that the items must be hidden out of sight, the windows must be closed and the vehicle locked whenever the vehicle is unattended.</p>	<p>4.5.6 Theft from a vehicle (if the type of insurance is Full cover)</p> <p>We cover loss of your contents caused by theft from a vehicle.</p> <p>This cover is limited to the amount shown in the schedule.</p> <p>This cover is subject to the following conditions:</p> <p>4.5.6.1 The vehicle windows must be closed.</p> <p>4.5.6.2 Any insured items must be in the locked luggage compartment or locked interior of the vehicle; and</p> <p>4.5.6.3 You must have locked the vehicle when leaving it unattended.</p>



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<p>4.6 Extended covers in addition to the limit of compensation</p> <p>4.6.1 Theft from the grounds of your private home (if type of insurance is Full cover)</p> <p>We cover loss of or damage caused by theft of the following items from the grounds of your private home:</p> <ul style="list-style-type: none">4.6.1.1 Laundry;4.6.1.2 Garden and swimming pool furniture and equipment, pool safety nets and covers;4.6.1.3 Braai equipment;4.6.1.4 Trampolines. <p>This cover is limited to the amounts shown in the schedule.</p>	<p>4.6 Extended covers in addition to the limit of compensation</p> <p>4.6.1 Theft from the grounds of your private home (if type of insurance is Full cover)</p> <p>We cover loss of or damage caused by theft of the following items from the grounds of your private home:</p> <ul style="list-style-type: none">4.6.1.1 Laundry.4.6.1.2 Garden and swimming pool furniture and equipment, pool safety nets and covers.4.6.1.3 Braai equipment.4.6.1.4 Trampolines.4.6.1.5 Outdoor portable generators/inverters. <p>This cover is limited to the amounts shown in the schedule.</p>
<p>4.6.8 Alternative accommodation (if type of insurance is Full cover)</p> <p>We cover alternative accommodation of similar value and location as your private home, if your private home is not fit to live in because of loss or damage caused by an insured event.</p> <p>This cover is limited to 25% of the limit of compensation for Contents and the period reasonably needed to make your private home fit to live in again.</p> <p>This cover is subject to the condition that we will decide when your private home is not fit to live in after loss or damage</p>	<p>4.6.8 Alternative accommodation</p> <p>We cover alternative accommodation of similar value and location as your private home, if your private home is not fit to live in because of loss or damage caused by an insured event.</p> <p>This cover is limited to the amount of compensation shown in your schedule for Contents and the period reasonably needed to make your private home fit to live in again.</p> <p>This cover is subject to the condition that we will decide when your private home is not fit to live in after loss or damage</p>
<p>4.6.9 Alternative accommodation for pets (if type of insurance is Full cover)</p>	<p>4.6.9 Alternative accommodation for pets</p> <p>Wording not amended only subject heading changed.</p>
<p>4.6.12 Accidental spoiling of fridge and freezer contents (if type of insurance is Full cover)</p> <p>We cover accidental spoiling of the contents of your fridges or freezers in your private home if the spoiling results from either:</p> <ul style="list-style-type: none">4.6.12.1 breakdown of or accidental damage to the fridge or freezer;4.6.12.2 failure of the public power supply. <p>This cover is limited to the amount shown in the schedule.</p> <p>However, we do not cover any of the following:</p> <ul style="list-style-type: none">4.6.12.3 Damage to the fridges or freezers themselves;4.6.12.4 Spoiling that has happened because you have not paid for or bought sufficient power or fuel.	<p>4.6.12 Accidental spoiling of fridge and freezer contents (if type of insurance is Full cover)</p> <p>We cover accidental spoiling of the contents of your fridges or freezers in your private home if the spoiling results from either:</p> <ul style="list-style-type: none">4.6.12.1 Breakdown of or accidental damage to the fridge or freezer.4.6.12.2 Failure of the public power supply. <p>This cover is limited to the amount shown in the schedule.</p> <p>However, we do not cover any of the following:</p> <ul style="list-style-type: none">4.6.12.3 Damage to the fridges or freezers themselves.4.6.12.4 Spoiling that has happened because you have not paid for or bought sufficient power or fuel.



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<p>4.6.15 Fire brigade charges</p> <p>We cover the reasonable costs that the fire brigade charges for putting out or preventing a fire at your private home.</p>	<p>You must pay the excess shown in the schedule.</p> <p>4.6.15 Fire brigade charges</p> <p>We cover the reasonable costs that the fire brigade charges for putting out or preventing a fire at your private home.</p> <p>This cover is limited to the amount shown in the schedule.</p>
<p>4.6.17 Cost of clearing debris after an insured event</p> <p>We cover the reasonable costs of removing debris from your private home and the grounds insured under this policy after loss or damage caused by an insured event.</p>	<p>4.6.17 Cost of clearing debris after an insured event</p> <p>We cover the reasonable costs of removing debris from your private home and the grounds insured under this policy after loss or damage caused by an insured event.</p> <p>This cover is limited to the amount shown in the schedule.</p>
<p>4.6.19 Costs for preparing claims</p> <p>We will pay you the costs for getting any documentation, proof or details you need to prepare for a claim under the Contents section of this policy.</p> <p>This cover is limited to the amount shown in the schedule.</p>	<p>4.6.19 Costs for preparing claims</p> <p>We will pay you the costs for getting any documentation, proof or details you need to prepare for a valid claim under the Contents section of this policy.</p> <p>This cover is limited to the amount shown in the schedule.</p>
<p>4.8 Optional cover under this section</p> <p>This cover is optional. Please refer to your schedule to see if you have it</p> <p>4.8.1 Additional accidental damage including power surge (if the type of insurance is Full cover)</p> <p>We cover accidental damage to your contents. This cover includes damage caused by power surges.</p> <p>This cover is limited to the amount shown in the schedule and is in addition to the limit shown in the schedule for the cover under 4.5.1 above.</p> <p>You must pay the excess shown in the schedule. However, we do not cover any of the following:</p> <p>4.8.1.1 Loss or damage:</p> <ul style="list-style-type: none"> • caused by a process of dyeing, cleaning or renovating; • covered by any manufacturer's guarantee, purchase agreement or service contract. 	<p>4.8 Optional cover under this section</p> <p>This cover is optional. Please refer to your schedule to see if you have it</p> <p>4.8.1 Additional accidental damage including power surge (if the type of insurance is Full cover)</p> <p>We cover accidental damage including power surge to your contents situated at the risk address shown in the schedule.</p> <p>This cover is limited to the amount shown in the schedule and replaces the limit shown in the schedule for the cover under 4.5.1 above.</p> <p>You must pay the excess shown in the schedule. However, we do not cover any of the following:</p> <p>4.8.1.1 Loss or damage caused by:</p> <ul style="list-style-type: none"> • a process of dyeing, cleaning or renovating; • household pests (such as rodents, ants and moths); • mechanical, electrical or electronic breakdown; • depreciation, wear and tear and gradual deterioration;



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<p>4.8.1.2 Loss of or damage to:</p> <ul style="list-style-type: none"> • garden equipment, furniture or tools (including equipment for a pool or a pond); • sporting equipment if it was damaged while you were using it; • portable computer equipment <p>4.8.1.3 Cracking, scratching or denting of furniture, jewellery or other brittle articles.</p>	<p>4.8.1.2 Loss or damage:</p> <ul style="list-style-type: none"> • to any contents of refrigerators and freezers; • covered by any manufacturer's guarantee, purchase agreement or service contract. • if the main electrical distribution board of the Private Home is not protected with surge protectors, lightning arrestors or other protection devices installed by a qualified electrician in accordance with SANS 10142-1:2008 regulations. <p>4.8.1.3 Loss of or damage to:</p> <ul style="list-style-type: none"> • garden equipment, furniture or tools (including equipment for a pool or a pond); • sporting equipment if it was damaged while you were using it; • portable computer equipment; • mobile communication equipment e.g., cellular phones. <p>4.8.1.4 Cracking, scratching or denting of glassware, furniture, jewellery or other brittle articles.</p>
<p>4.9 Special terms and conditions under this section</p> <p>4.9.2 Limits of compensation</p> <p>4.9.2.1 Your schedule shows the limits of compensation of each event or item we insure. The maximum we will pay for any one claim is the contents limit of compensation shown in the schedule.</p> <p>4.9.2.2 If you claim for loss of or damage to precious metals, precious stones, jewellery, watches, furs, paintings, rugs or carpets, we will only compensate you up to one third of the Contents limit of compensation.</p>	<p>4.9 Special terms and conditions under this section</p> <p>4.9.2 Limits of compensation</p> <p>4.9.2.1 Your schedule shows the limits of compensation of each event or item we insure. The maximum we will pay for any one claim is the contents limit of compensation shown in the schedule.</p> <p>4.9.2.2 If you claim for loss of or damage to precious metals, precious stones, jewellery, watches, furs, paintings, rugs or carpets, we will only compensate you up to one third of the Contents limit of compensation. Refer to the "safe warranty limit" for jewellery and watches not kept in a locked safe when you are not wearing them.</p>
<p>4.9.4 Countries where you are insured under this section</p> <p>The Contents section of this policy applies to the Republic of South Africa only.</p>	<p>4.9.4 Countries where you are insured under this section</p> <p>Cover under this section applies to the Republic of South Africa only.</p>
<p>4.9.8 You must keep jewellery and watches in a locked safe</p> <p>You must keep jewellery and watches over a certain value in a locked safe. This is called the "safe warranty limit".</p> <p>If you are not wearing the jewellery or watch, you must keep it in a securely locked wall- or floor-mounted safe. The keys to your safe must also be kept away, secured, and hidden from sight. We will not compensate you for loss or damage</p>	<p>4.9.8 You must keep jewellery and watches in a locked safe</p> <p>You must keep jewellery and watches over a certain value in a locked safe. This is called the "safe warranty limit" as shown in your schedule.</p> <p>If you are not wearing the jewellery or watch, you must keep it in a securely locked wall- or floor-mounted safe. The keys to your safe must also be kept away, secured, and hidden from sight. We will not compensate you for loss or damage</p>



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<p>caused by theft or attempted theft for more than the "safe warranty limit" as shown in the schedule if you do not lock the item in a safe while you are not wearing it.</p>	<p>caused by theft or attempted theft for more than the "safe warranty limit" as shown in the schedule if you do not lock the item in a safe while you are not wearing it.</p>
<p>4.9.13 Security measures 4.9.13.1 Burglar bars If the schedule shows that you have burglar bars on all opening windows, we will only cover your contents against theft or attempted theft if burglar bars are installed to all opening windows of your private home at the time of the theft or attempted theft.</p>	<p>4.9.13 Security measures 4.9.13.1 Burglar bars If you have stated that you have burglar bars on all external opening windows, we will compensate you for theft or attempted theft if entry was gained through the opening window. However, if entry was gained through an external opening window and there are no burglar bars, you must pay an additional theft excess. The additional theft excess is shown in your schedule.</p>
<p>4.9.13.2 Security gates If the schedule shows that you have security gates, we will only cover your contents against theft or attempted theft if all the following conditions are met at the time of the theft or attempted theft:</p> <ul style="list-style-type: none"> • Security gates are installed on all outer doors at your private home; and • The security gates are locked when your private home is left unattended. 	<p>4.9.13.2 Security gates NO LONGER APPLICABLE</p>
<p>4.9.13.3 Alarm system with alarm discount</p>	<p>4.9.13.3 Alarm system with alarm discount REMOVED FROM THE WORDING AND NOW INCLUDED IN THE POLICY SCHEDULE</p>
<p>4.10 What we do not insure under this section 4.10.2 Items we do not cover We do not cover any of the following:</p> <p>4.10.2.1 Animals (except for veterinary expenses as specifically described in this section);</p> <p>4.10.2.2 Motor vehicles including their fitted accessories;</p> <p>4.10.2.3 Caravans and trailers including their fitted accessories;</p> <p>4.10.2.4 Air- or watercraft including their fitted accessories and equipment;</p> <p>4.10.2.5 Stock-in-trade that you own or are responsible for;</p> <p>4.10.2.6 Cellular phones.</p>	<p>4.10 What we do not insure under this section 4.10.2 Items we do not cover We do not cover any of the following:</p> <p>4.10.2.1 Animals (except for veterinary expenses as specifically described in this section).</p> <p>4.10.2.2 Motor vehicles including their fitted accessories.</p> <p>4.10.2.3 Caravans and trailers including their fitted accessories.</p> <p>4.10.2.4 Air- or watercraft including their fitted accessories and equipment.</p> <p>4.10.2.5 Stock-in-trade that you own or are responsible for.</p> <p>4.10.2.6 Cellular phones.</p> <p>4.10.2.7 Loss or damage to your computer which is being used for the purpose of cryptocurrency mining.</p>



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BUILDINGS SECTION	
<p>6.1 Definitions for this section</p> <p>garden shed means a small outbuilding that is not of standard construction.</p> <hr/> <p>outbuildings means separate buildings at the address shown in the schedule that do not inter-lead with the main building. Examples of outbuildings are home offices, private garages and lapas. Unless shown otherwise in the schedule, the outbuildings must be made of brick, stone or concrete with a slate, tile, metal, concrete or asbestos roof. If the outbuilding has a thatched roof, it is considered an outbuilding even if it is connected or attached to the private home with an interleading door, or if it is situated within 4 metres of the main building and the roof size is less than 15% of the roof size of the entire private home. The outbuildings must be situated at the address shown in the schedule.</p> <hr/> <p>private home/buildings means the main building and outbuildings situated at the address shown in the schedule. It is the home where you live permanently. Unless stated otherwise in the schedule, the buildings and outbuildings must be made of brick, stone or concrete with a slate, tile, metal, concrete and or asbestos . The private home includes the following:</p> <ul style="list-style-type: none"> • The main home; • Domestic outbuildings (including home offices and private garages); • Lapas or other outbuildings of thatched roof construction, which may be attached to the private home by an interleading door or situated within 4 metres of the private home and with a roof size less than 15% of the total roof size of the entire private home; • Paths and driveways constructed of brick, concrete, asphalt, synthetic grass or stone (but not gravel); 	<p>6.1 Definitions for this section</p> <p>NOT APPLICABLE</p> <hr/> <p>outbuildings means separate buildings at the address shown in the schedule that do not inter-lead with the main building. Examples of outbuildings are home offices, private garages and lapas. Unless shown otherwise in the schedule, the outbuildings must be made of brick, stone or concrete with a slate, tile, metal, concrete, harvey tiles, asbestos and or fibre cement sheeting roof. If the outbuilding has a thatched roof, it is considered an outbuilding even if it is connected or attached to the private home with an interleading door, or if it is situated within 4 metres of the main building and the roof size is less than 15% of the roof size of the entire private home. The outbuildings must be situated at the address shown in the schedule.</p> <hr/> <p>private home/buildings means the main building and outbuildings situated at the address shown in the schedule. It is the home where you live permanently. Unless stated otherwise in the schedule, the buildings and outbuildings must be made of brick, stone or concrete with a slate, tile, metal, concrete, harvey tiles, asbestos and or fibre cement sheeting roof. The private home includes the following:</p> <ul style="list-style-type: none"> • the main home; • domestic outbuildings (including home offices and private garages); • lapas or other outbuildings of thatched roof construction, which may be attached to the private home by an interleading door or situated within 4 metres of the private home and with a roof size less than 15% of the total roof size of the entire private home; • paths and driveways constructed of brick, concrete, asphalt, synthetic grass or stone (but not gravel);



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<ul style="list-style-type: none"> • Walls, gates, metal palisades and fences on the grounds, as well as the gate motors (but not fences or gates made of wire or plants). It also includes patented security fencing solutions made of wiring, for example ClearVu or Vi-Thru. • Your fixtures and fittings in or on the private home • Carports • Water, sewerage, gas, electricity and telephone connections; • Fixed generators; • Alarm systems, security monitoring systems (like close circuit televisions, surveillance cameras), intercom systems, electric fencing and infra-red beams; • Jacuzzi's, saunas, spa baths, domestic water pumps as well as the machinery and equipment related to it; 	<ul style="list-style-type: none"> • walls, gates, metal palisades and fences on the grounds, as well as the gate motors (but not fences or gates made of wire or plants). It also includes patented security fencing solutions made of wiring, for example ClearVu or Vi-Thru. • your fixtures and fittings in or on the private home • carports excluding carports constructed of shade cloth or plastic sheeting roof; • water, sewerage, gas, electricity and telephone connections; • fixed generators/inverters; • alarm systems, security monitoring systems (e.g. close circuit televisions, surveillance cameras), intercom systems, electric fencing and infra-red beams; • jacuzzi's, saunas, spa baths, domestic water pumps as well as the machinery and equipment related to it;
<ul style="list-style-type: none"> • Domestic borehole machinery; • Solar panels (including their fixed ancillary equipment); • Fixed swimming pools, fixed filtration plants, heat pumps, automatic pool cleaners, safety nets and covers; • Tennis courts; • Television and radio aerials, satellite dishes; • Lightning masts and -conductors; • Fixed water storage facilities (e.g. Jojo tanks); • Fixed water features, ponds and garden ornaments (like statues); • Fixed gazebos; • Septic tanks; • Escalators; • Jetties and boardwalks 	<ul style="list-style-type: none"> • domestic borehole machinery; • solar panels (including their fixed ancillary equipment); • fixed swimming pools, fixed filtration plants, heat pumps, automatic pool cleaners, safety nets and covers; • tennis courts; • television and radio aerials, satellite dishes; • lightning masts and -conductors; • fixed water storage facilities (e.g., JoJo tanks); • fixed water features, ponds and garden ornaments (like statues); • fixed gazebos; • septic tanks • escalators; • jetties and boardwalks; • home automation devices including all system components
<p>Standard construction means a building with walls of brick, stone or concrete and with a slate, tile, metal, concrete or asbestos roof.</p>	<p>standard construction means a building with walls of brick, stone or concrete and with a slate, tile, metal, harvey tiles, asbestos or fibre cement sheeting roof.</p>



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<p>6.3 Types of cover</p> <p>6.3.1 Full cover including subsidence or landslip If you have full cover including subsidence or landslip, we cover your private home against all the insured events and extended covers.</p> <p>6.3.2 Full cover excluding subsidence or landslip If you have full cover excluding subsidence cover, we cover your private home against all the insured events and extended covers, but not against loss or damage caused by subsidence or landslip.</p>	<p>6.3 Types of cover</p> <p>6.3.1 Full cover including subsidence or landslip If you have full cover including limited subsidence or landslip, we cover your private home against all the insured events and extended covers, but not against loss or damage caused by contraction, expansion or heave of clay and similar soil types due to its moisture or water content.</p> <p>6.3.2 Full cover excluding subsidence or landslip If you have full cover excluding limited subsidence cover, we cover your private home against all the insured events and extended covers, but not against loss or damage caused by subsidence or landslip.</p>
<p>6.4 Insured events</p> <p>6.4.5 Bursting, leaking or overflowing of pipes, oil-fired heating apparatus, water tanks or water heating apparatus (e.g. geysers) However, we do not cover damage caused by:</p> <p>6.4.5.1 leaking of non-pressurised pipes, oil-fired heating apparatus, water tanks or water heating apparatus;</p> <p>6.4.5.2 blocked drains.</p>	<p>6.4 Insured events</p> <p>6.4.5 Bursting or overflowing of pipes, oil-fired heating apparatus, water tanks or water heating apparatus (e.g., geysers) However, we do not cover:</p> <p>6.4.5.1 leaking of non-pressurised pipes, oil-fired heating apparatus, water tanks or water heating apparatus;</p> <p>6.4.5.2 blocked drains.</p>
<p>6.5 Extended covers that form part of the limit of compensation</p> <p>6.5.1 Accidental damage to fixed machinery used in your private home We cover accidental breakage, loss of or damage to fixed machinery that you use for domestic purposes at your private home shown in the schedule. This cover is limited to the amount shown in the schedule.</p> <p>However, we do not cover any of the following:</p> <p>6.5.1.1 Loss or damage caused by:</p> <ul style="list-style-type: none">• depreciation, gradual causes, wear and tear or rust;• faulty design or workmanship or using tools or equipment in an incorrect manner;• cleaning, repairing or renovating. <p>6.5.1.2 Loss or damage insured under a manufacturer's warranty or by a service contract.</p>	<p>6.5 Extended covers that form part of the limit of compensation</p> <p>6.5.1 Accidental breakage to fixed machinery used in your private home We cover accidental breakage including mechanical and electrical breakdown to fixed machinery that you use for domestic purposes at your private home situated at the address shown in the schedule. This cover is limited to the amount shown in the schedule.</p> <p>However, we do not cover any of the following:</p> <p>6.5.1.1 Loss or damage caused by:</p> <ul style="list-style-type: none">• depreciation, gradual causes, wear and tear or rust;• faulty design or workmanship or using tools or equipment in an incorrect manner;• cleaning, repairing or renovating;• power surges. <p>6.5.1.2 Loss or damage insured under a manufacturer's warranty or by a service contract. You must pay the excess shown in the schedule.</p>



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<p>6.5.2 Accidental damage to your private home We cover accidental damage to your private home. This cover is limited to the amount shown in the schedule.</p> <p>However, we do not cover any of the following:</p> <p>6.5.2.1 Loss or damage caused by:</p> <ul style="list-style-type: none"> • any process of dyeing, cleaning or renovating; • confiscation or detention by any process of law; • pollution or contamination; <p>6.5.2.2 Loss of or damage to:</p> <ul style="list-style-type: none"> • fixed machinery; • television and radio aerials, satellite dishes or lightning conductors; • fixed glass, glass stove tops, oven doors or sanitary ware; • public supply or mains connections; <p>6.5.2.3 Consequential damage of any nature.</p> <p>6.5.2.4 Loss or damage covered by any manufacturer's guarantee, purchase agreement or service contract.</p>	<p>6.5.2 Accidental damage to your private home We cover accidental damage to your private home situated at the address shown in the schedule. This cover is limited to the amount shown in the schedule. You must pay the excess shown in the schedule. However, we do not cover any of the following:</p> <p>6.5.2.1 Loss or damage caused by:</p> <ul style="list-style-type: none"> • any process of dyeing, cleaning or renovating; • confiscation or detention by any process of law; • pollution or contamination; • power surge. <p>6.5.2.2 Loss of or damage to:</p> <ul style="list-style-type: none"> • fixed machinery; • geysers (including its fixed ancillary equipment); • television and radio aerials, satellite dishes or lightning conductors; • fixed glass, glass stove tops, oven doors or sanitary ware; • public supply or mains connections; <p>6.5.2.3 Consequential damage of any nature.</p> <p>6.5.2.4 Loss or damage covered by any manufacturer's guarantee, purchase agreement or service contract.</p> <p>6.5.2.5 Parts belonging to or forming part of any fixtures and fittings or of the insured item that have a short life span.</p>
<p>6.6 Extended covers in addition to the limit of compensation</p> <p>6.6.1. Alternative accommodation We will pay for your alternative accommodation of similar value and location as your private home, if you cannot live in your private home due to an insured event.</p> <p>This cover is limited to 25% of your Buildings limit of compensation and to the period reasonably needed to make your private home fit to live in again.</p> <p>This cover is subject to the following conditions:</p> <p>6.6.1.1 We will decide when your private home is not fit to live in after an insured event</p> <p>6.6.1.2 You can claim for either alternative accommodation or rent that you lose in connection with the same loss, but not for both.</p>	<p>6.6 Extended covers in addition to the limit of compensation</p> <p>6.6.1. Alternative accommodation We cover alternative accommodation of similar value and location as your private home, if your private home is not fit to live in because of loss or damage caused by an insured event.</p> <p>This cover is limited to the amount of compensation shown in your schedule and to the period reasonably needed to make your private home fit to live in again.</p> <p>This cover is subject to the condition that we will decide when your private home is not fit to live in after loss or damage.</p>
<p>6.6.2 Rent that you lose We will pay for the rent that you lose, if your tenant cannot live in your private home due to an insured event.</p>	<p>6.6.2 Rent that you lose We will pay for the rent that you lose, if your tenant cannot live in your private home due to an insured event.</p>



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<p>This cover is limited to 25% of your Buildings limit of compensation and to the period reasonably needed to make your private home fit to live in again.</p> <p>This is cover is subject to the following conditions:</p> <p>6.6.2.1 We will decide when your private home is not fit to live in after an insured event;</p> <p>6.6.2.2 You can claim for either rent that you lose or alternative accommodation in connection with the same loss, but not for both.</p>	<p>This cover is limited to the amount of compensation shown in your schedule and to the period reasonably needed to make your private home fit to live in again.</p> <p>This cover is subject to the condition that we will decide when your private home is not fit to live in after loss or damage.</p>
<p>6.6.3 Public authorities' requirements</p> <p>We cover the reasonable costs of repairing or rebuilding your private home to meet the requirements of public authorities after a valid claim under this section.</p> <p>However, we do not cover public authorities' requirements:</p> <p>6.6.3.1 that relate to defects in workmanship, design, planning or specifications; 6.6.3.2 of which you had received notice before the date of the claim;</p> <p>6.6.3.3 that relate to parts of your private home and outbuildings that are not lost or damaged because of an insured event.</p>	<p>6.6.3 Public authorities' requirements</p> <p>We cover the reasonable costs of repairing or rebuilding your private home to meet the requirements of public authorities after a valid claim under this section.</p> <p>This cover is limited to the amount shown in the schedule.</p> <p>However, we do not cover public authorities' requirements:</p> <p>6.6.3.1 That relate to defects in workmanship, design, planning or specifications.</p> <p>6.6.3.2 Of which you had received notice before the date of the claim.</p> <p>6.6.3.3 That relate to parts of your private home and outbuildings that are not lost or damaged because of an insured event.</p>
<p>6.6.4 Fire brigade charges</p> <p>We cover the reasonable costs that the fire brigade charges you for putting out or preventing a fire at your private home.</p>	<p>6.6.4 Fire brigade charges</p> <p>We cover the reasonable costs that the fire brigade charges you for putting out or preventing a fire at your private home</p> <p>This cover is limited to the amount shown in the schedule.</p>
<p>6.6.5 Demolition and professional fees</p> <p>If there is loss of or damage to your private home caused by an insured event, we will cover the necessary and reasonable costs of the following:</p> <p>6.6.5.1 Demolishing your private home;</p> <p>6.6.5.2 Clearing the site;</p> <p>6.6.5.3 Putting up hoardings needed during building operations;</p> <p>6.6.5.4 Architects' fees, quantity surveyors' fees and consulting engineers' fees;</p> <p>6.6.5.5 Local authorities' inspection fees.</p> <p>We only pay these costs if you have our consent in writing to incur these costs.</p>	<p>6.6.5 Demolition and professional fees</p> <p>If there is loss of or damage to your private home caused by an insured event, we will cover the necessary and reasonable costs of the following:</p> <p>6.6.5.1 Demolishing your private home.</p> <p>6.6.5.2 Clearing the site.</p> <p>6.6.5.3 Putting up hoardings needed during building operations.</p> <p>6.6.5.4 Architects' fees, quantity surveyors' fees and consulting engineers' fees.</p> <p>6.6.5.5 Local authorities' inspection fees.</p> <p>We only pay these costs if you have our consent in writing to incur these costs.</p> <p>This cover is limited to the amount shown in the schedule.</p>



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<p>6.6.14 Costs for preparing claims</p> <p>We will pay you the costs for getting any documentation, proof or details you need to prepare for a claim under the Buildings section of this policy.</p> <p>This cover is limited to the amount shown in the schedule.</p>	<p>6.6.14 Costs for preparing claims</p> <p>We will pay you the costs for getting any documentation, proof or details you need to prepare for a valid claim under the Buildings section of this policy.</p> <p>This cover is limited to the amount shown in the schedule.</p>
<p>6.7 Optional cover under this section</p> <p>This cover is optional. Please refer to your schedule to see if you have it.</p> <p>6.7.1 Power surges</p> <p>We cover damage to your private home that is caused by power surges from accidental changes in the power supply of a public supply authority.</p> <p>For any one event or series of events, this cover is limited to the amount shown in the schedule.</p> <p>This cover is also subject to the excess shown next to it in the schedule.</p>	<p>6.7 Optional cover under this section</p> <p>This cover is optional. Please refer to your schedule to see if you have it.</p> <p>6.7.1</p> <p>Power surge cover</p> <p>We cover damage to your private home situated at the risk address shown in the schedule that is caused by power surges from accidental changes in the power supply of a public supply authority.</p> <p>However, if you have selected a limit of R25 000 and higher, we do not cover you if the main electrical distribution board of the Private Home is not protected with surge protectors, lightning arrestors or other protection devices installed by a qualified electrician in accordance with SANS 10142-1:2008 regulations.</p> <p>This cover is limited to the amount shown in the schedule for any single event or series of events that are the result of a single incident.</p> <p>This cover is also subject to the excess shown next to it in the schedule</p>
<p>6.9 Special terms and conditions under this section</p> <p>6.9.4 Countries where you are insured under this section</p> <p>The Buildings section of this policy applies to the Republic of South Africa only.</p>	<p>6.9 Special terms and conditions under this section</p> <p>6.9.4 Countries where you are insured under this section</p> <p>Cover under this section applies to the Republic of South Africa only.</p>
<p>6.10 What we do not insure under this section</p> <p>New</p>	<p>What we do not insure under this section</p> <p>6.10.5 Faulty design, workmanship or repair</p> <p>We do not cover any loss or damage caused by or made worse by faulty design, defective workmanship or defective repair to your private home.</p>



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PERSONAL ACCIDENT SECTION	
<p>7.5 Extended covers in addition to the limit of compensation</p> <p>7.5.2 Bereavement expenses</p> <p>If you die from an accident, we will pay your beneficiary or your estate for bereavement expenses. This cover is limited to the amount shown in the schedule.</p>	<p>7.5 Extended covers in addition to the limit of compensation</p> <p>7.5.2 Bereavement expenses</p> <p>COVER NO LONGER AVAILABLE</p>
<p>7.8 What we do not insure under this section</p> <p>7.8.3 Alcohol or drug use</p> <p>We do not cover death, disability or bodily injury that results from you being under the influence of alcohol or drugs.</p> <p>If your alcohol level is above the legal limit, we will consider you are under the influence of alcohol. This exclusion will not apply if a qualified medical practitioner prescribes the drugs for you and you take them in the way they are prescribed</p>	<p>7.8 What we do not insure under this section</p> <p>7.8.3 Alcohol or drug use</p> <p>We do not cover death, disability or bodily injury that results from you:</p> <p>7.8.3.1 Being under the influence of alcohol or drugs or</p> <p>7.8.3.2 Having a blood-alcohol level over the legal limit.</p> <p>If your alcohol level is above the legal limit, we will consider you are under the influence of alcohol. This exclusion will not apply if a qualified medical practitioner prescribes the drugs for you and you take them in the way they are prescribed.</p>
ALL RISKS SECTION	
<p>8.2 What we insure</p> <p>We cover accidental loss of or damage to:</p> <p>8.2.2 Specified items</p> <p>Please refer to your schedule to see if any of these items are specified</p> <p>8.2.2.1 Pedal Cycles</p> <p>We cover loss of or damage to your specified pedal cycles. This cover includes the ancillary equipment that comes with your pedal cycles. This cover is limited to the amount shown in the schedule. This cover is subject to the condition that the specified pedal cycle must be secured inside a locked building, locked with a bicycle locking device or padlock or secured to a vehicle with a bicycle locking device or padlock whenever the pedal cycle is left unattended. It is important to note that a pedal cycle that is tied to a building or vehicle with ropes or ties that can easily be cut will not be considered secured.</p> <p>If you do not comply with this condition, we will not cover loss of or damage to your pedal cycle caused by theft or attempted theft.</p>	<p>8.2 What we insure</p> <p>We cover accidental loss of or damage to:</p> <p>8.2.2 Specified items</p> <p>Please refer to your schedule to see if any of these items are specified</p> <p>8.2.2.1 Pedal Cycles</p> <p>We cover loss of or damage to your specified pedal cycles. This cover includes the ancillary equipment that comes with your pedal cycles. This cover is limited to the amount shown in the schedule. This cover is subject to the condition that the specified pedal cycle must be secured inside a locked building, locked with a bicycle locking device or padlock or secured to a vehicle with a bicycle locking device or padlock whenever the pedal cycle is left unattended or while being transported. It is important to note that a pedal cycle that is tied to a building or vehicle with ropes or ties that can easily be cut will not be considered secured.</p> <p>If you do not comply with this condition, we will not cover loss of or damage to your pedal cycle caused by theft or attempted theft.</p>



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<p>8.2.2.8 Collectables / antiques / works of art We cover loss of or damage to your specified collections. Examples of collections are stamp of coin collections, antiques, artwork and Persian carpets. This cover is limited to the amount shown in the schedule. The maximum we will pay for any one stamp or coin is also shown in the schedule.</p> <p>This cover is subject to the condition that loss of or damage to stamp collections is only covered if one or more complete pages of the collection is lost or damaged. We do not cover any current, valid coins under your specified coin collections.</p>	<p>8.2.2.8 Collectables / antiques / works of art We cover loss of or damage to your specified collections. Examples of collections are stamp of coin collections, antiques, artwork and Persian carpets. This cover is limited to the limit of compensation shown in the schedule for the total collection. The maximum we will pay for any one stamp or coin is also shown in the schedule.</p> <p>This cover is subject to the condition that loss of or damage to stamp collections is only covered if one or more complete pages of the collection is lost or damaged. We do not cover any current, valid coins under your specified coin collections.</p>
<p>8.2.2.22 CD- and DVD collections We cover loss of or damage to your specified CD- or DVD collections. This cover is limited to the amount shown in the schedule. The maximum we will pay for any one CD or DVD is also shown in the schedule.</p>	<p>8.2.2.22 CD- and DVD collections We cover loss of or damage to your specified CD- or DVD collections. This cover is limited to the limit of compensation shown in the schedule for the total collection. The maximum we will pay for any one CD or DVD or is also shown in the schedule.</p>
<p>8.2.2.24 Drones We cover loss of or damage to your specified drones. This cover is limited to the amount shown in the schedule. However, we do not cover the following:</p> <ul style="list-style-type: none"> • Loss or damage while it is in use; • Drones that are governed by the South African Civil Aviation Authority; • Any liability. 	<p>8.2.2.24 Drones We cover loss of or damage to your specified drones. This cover is limited to the amount shown in the schedule. However, we do not cover the following:</p> <ul style="list-style-type: none"> • Loss or damage while it is in use; • Drones that are governed by the South African Civil Aviation Authority and are used for commercial purposes; • Any liability.
<p>8.3 Extended cover that forms part of the limit of compensation</p> <p>8.3.1 Remote jamming or blocking We cover items stolen from an unattended vehicle even if there are no visible signs of forced entry into the vehicle, if we suspect that access was gained to the vehicle by remote jamming or blocking. This cover is limited to the amount shown in the schedule. The maximum we will pay for any one item is also shown in the schedule. This cover is subject to the following conditions:</p> <p>8.3.1.1 The vehicle windows must be closed; 8.3.1.2 Any insured items must be hidden out of sight; and</p>	<p>8.3 Extended cover that forms part of the limit of compensation</p> <p>8.3.1 Remote jamming or blocking We will only compensate you for loose items stolen from an unattended vehicle if;</p> <p>8.3.1.1 The item is in the locked boot, cubby-hole or under retractable or removable boot covers of the vehicle; and</p> <p>8.3.1.2 There are visible signs of forced entry into the vehicle. We compensate you as follows:</p> <p>8.3.1.3 The limit shown in the schedule for specified items; or</p>



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<p>8.3.1.3 You must have attempted to lock the vehicle when leaving it unattended</p> <p>8.4 Special terms and conditions under this section</p> <p>8.4.6 Items stolen form vehicles</p> <p>We will only compensate you for items stolen from an unattended vehicle if there are visible signs of forced entry into the vehicle.</p>	<p>8.3.1.4 25% of the compensation limit for unspecified items.</p> <p>We will not pay more than the maximum amount shown in the schedule for each and every event. You must pay the excess shown in the schedule.</p> <p>However, we do cover items stolen from an unattended vehicle even if there are no visible signs of forced entry into the vehicle, if we suspect that access was gained to the vehicle by remote jamming or blocking.</p> <p>The maximum we will pay for any one item is also shown in the schedule.</p> <p>This cover is subject to the following conditions:</p> <p>8.3.1.5 The item must be specified in the schedule.</p> <p>8.3.1.6 The vehicle windows must be closed.</p> <p>8.3.1.7 The insured items are in the locked boot, cubby-hole or under retractable or removable boot covers of the vehicle; and</p> <p>8.3.1.8 You must have locked the vehicle when leaving it unattended.</p> <p>However, this does not apply to baby or toddler car seats.</p> <p>You must pay the remote jamming excess shown in the schedule.</p>
MOTOR SECTION	
<p>9.1 Definitions for this section</p> <p>named driver</p> <p>means the person named in the schedule who is authorised to drive the vehicle if the driver type is named driver. There can be up to two named drivers shown in the schedule.</p>	<p>9.1 Definitions for this section</p> <p>designated driver/s</p> <p>means the person named in the schedule who is authorised to drive the vehicle if the driver type is designated driver/s. There can be up to two named drivers shown in the schedule.</p>
<p>NEW</p>	<p>excess</p> <p>means the first amount you must pay before we settle a claim.</p>
<p>NEW</p>	<p>factory fitted vehicle accessories</p> <p>means vehicle accessories that are fitted during production of the vehicle and are included in the manufacturer's standard specification of the particular vehicle model. These accessories are fitted before any optional extras or additions that the original buyer may request from the manufacturer before purchasing the vehicle.</p>
<p>NEW</p>	<p>non-factory fitted vehicle accessories</p> <p>means vehicle accessories that can be added during the time of purchase, or after the vehicle's purchase. These include enhancements, optional extras and/or any additional accessories. These accessories generally increase the value of the</p>



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	vehicle. They must be insured separately and will be shown in your policy schedule.
regular driver means the person named in the schedule who drives the vehicle most frequently.	regular driver means the person named in the schedule who drives the vehicle most frequently. This person is noted on your policy schedule.
sum insured value means the retail value of your vehicle and its factory-fitted accessories at the start date or renewal date of this policy	sum insured value NO LONGER AVAILABLE
NEW	vehicle accessories means items which are fitted to your vehicle in such a way that they cannot be removed without the use of a tool or tools without being damaged.
you means the policyholder(s), co-policyholder and driver(s) named in the schedule. This includes any person who drives the vehicle with your permission if the vehicle has a driver type Regular driver.	you means the policyholder(s), co-policyholder and driver(s) named in the schedule. This includes any person who drives the vehicle if the vehicle has a driver type Regular driver / Designated driver/s.
9.4 Types of vehicle value 9.4.1.1 Retail value Retail value is the price at which a car dealer sells a vehicle with its factory-fitted accessories. The value is based on the retail value shown for the vehicle in a recognised and current motor trade publication or database. The vehicle's age, condition and odometer readings may affect the value. If the schedule shows that your vehicle value is Retail value, we will automatically adjust your vehicle sum insured and premium each renewal date to align to the most current retail value on your renewal date. If your vehicle is written off or stolen, we will settle the claim at the Retail value at the time of the claim. To ensure that your vehicle is sufficiently covered, you must insure the following items separately: <ul style="list-style-type: none"> • Non-factory fitted accessories; • Credit shortfall (any amounts you still owe on the vehicle). You must ensure that the values of any extra accessories are accurate and up to date. You may change the values that the non-factory fitted accessories are insured for at any time.	9.4 Types of vehicle value 9.4.1.1 Retail value Retail value is the price at which a car dealer sells a vehicle with its factory-fitted accessories. The retail value is determined by reference to the retail value from the Auto Dealer's guide published by TransUnion Auto Information Solutions (Pty) Limited or any similar publication approved by the company. The vehicle's age, condition and odometer readings may affect the value. If the schedule shows that your vehicle value is Retail value, we will automatically adjust your vehicle sum insured and premium each renewal date to align to the most current retail value on your renewal date. If your vehicle is written off or stolen, we will settle the claim at the Retail value at the time of the claim. To ensure that your vehicle is sufficiently covered, you must insure the following items separately: <ul style="list-style-type: none"> • non-factory fitted accessories; • credit shortfall (any amounts you still owe on the vehicle). You must ensure that the values of any extra accessories are accurate and up to date. You may change the values that the non-factory fitted accessories are insured for at any time.



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<p>9.4 Types of vehicle value</p> <p>9.4.1 Cars and light delivery vehicles</p> <p>Please refer to your schedule to see which type of vehicle value applies to each vehicle you insure.</p> <p>9.4.1.3 Sum insured value</p> <p>If the schedule shows that your vehicle value is Sum insured value, we will obtain your vehicle's retail value from our database. However, you can choose the value that you want your vehicle insured for.</p> <p>If your vehicle is written off or stolen, we will settle the claim at the Sum insured value shown in the schedule and not reduce your settlement to the retail value at the time of the claim.</p> <p>We will automatically adjust your vehicle sum insured and premium each renewal date to align to the most current retail value on your renewal date.</p>	<p>9.4 Types of vehicle value</p> <p>9.4.1 Cars and light delivery vehicles</p> <p>Please refer to your schedule to see which type of vehicle value applies to each vehicle you insure.</p> <p>OPTION NO LONGER AVAILABLE</p>
<p>9.7 Extended covers that form part of the limit of compensation</p> <p>9.6.1 Window glass (if the type of insurance is Comprehensive)</p> <p>We cover the costs of replacing or repairing the window glass of your vehicle.</p> <p>If your window is damaged, you must contact our 24-hour call centre telephonically on 0860 225 563 or via our emergency services app to arrange replacement or repair of the window glass with one or our approved service providers.</p> <p>This cover is subject to a window glass excess, which is shown in the schedule.</p> <p>We will not compensate you for damage to cover sunroofs and other glass that forms part of the body of the vehicle under this cover, as they are not regarded as window glass</p>	<p>9.7 Extended covers that form part of the limit of compensation</p> <p>9.6.1 Window glass (if the type of insurance is Comprehensive)</p> <p>We cover the costs of replacing or repairing the window glass of your vehicle.</p> <p>must contact our 24-hour call centre telephonically on 0860 225 563 or via our emergency services app to arrange replacement or repair of the window glass with one of our approved service providers.</p> <p>This cover is subject to a window glass excess, which is shown in the schedule.</p> <p>We will not compensate you for damage to cover sunroofs and other glass that forms part of the body of the vehicle under this cover, as they are not regarded as window glass.</p>
<p>9.7 Extended covers that form part of the limit of compensation</p> <p>9.7.15 Costs for preparing claims</p> <p>We will pay you the costs for getting any documentation, proof or details you need to prepare for a claim under the Motor section of this policy.</p> <p>This cover is limited to the amount shown in the schedule.</p>	<p>9.7 Extended covers that form part of the limit of compensation</p> <p>9.7.15 Costs for preparing claims</p> <p>We will pay you the costs for getting any documentation, proof or details you need to prepare for a valid claim under the Motor section of this policy.</p> <p>This cover is limited to the amount shown in the schedule.</p>
<p>9.8 Vehicle liability</p> <p>9.8.8 What is not covered under vehicle liability</p> <p>We do not cover the following:</p> <p>9.8.8.3 Your legal liability covered in terms of the Road Accident Fund</p>	<p>9.8 Vehicle liability</p> <p>9.8.8 What is not covered under vehicle liability</p> <p>9.8.8.3 Cover in terms of the Road Accident Fund</p> <p>We do not cover:</p> <ul style="list-style-type: none"> your liability in terms of the Road Accident Fund;



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<p>We do not cover your liability covered in terms of the Road Accident Fund, or any amounts that the Road Accident Fund wants to recover from you.</p>	<ul style="list-style-type: none"> any amounts that the Road Accident Fund wants to recover from you; or if the Road Accident Fund is incapable or unable to compensate you.
<p>9.9. Optional cover</p> <p>9.9.1 Credit shortfall (if the type of insurance is Comprehensive or Third party, fire and theft)</p>	<p>9.9. Optional cover</p> <p>9.9.1 Credit shortfall (if the type of insurance is Comprehensive)</p> <p>Wording not amended only subject heading changed.</p>
<p>9.9.2 Car hire (if the type of insurance is Comprehensive or Third party, fire and theft)</p> <p>This cover is only available to cars and light delivery vehicles.</p> <p>If you have a valid claim under this section, we will arrange the hiring of a car if your vehicle:</p> <p>9.9.2.1 cannot be driven;</p> <p>9.9.2.2 is undergoing repairs;</p> <p>9.9.2.3 is stolen and not recovered.</p> <p>The type of car we will arrange, as well as the period of car hire, are shown in the schedule.</p> <p>This cover is subject to the following conditions:</p> <p>9.9.2.4 We must arrange the car hire for you from an approved car hire company of our choice;</p>	<p>9.9.2 Vehicle hire costs (if the type of insurance is Comprehensive or Third party, fire and theft)</p> <p>This cover is only available to cars and light delivery vehicles.</p> <p>If you have a valid claim under this section, we will arrange the hiring of a vehicle and pay the vehicle hire charges if your vehicle:</p> <ul style="list-style-type: none"> cannot be driven; is undergoing repairs; is stolen and not recovered. <p>This cover is subject to the following conditions:</p> <p>9.9.2.1 We must arrange the vehicle hire for you and pay the vehicle hire charges from an approved vehicle hire company of our choice.</p>
<p>9.9.2 Car hire (if the type of insurance is Comprehensive or Third party, fire and theft) continued</p> <p>9.9.2.5 You must accept the terms, conditions and exclusions of the car hire company;</p> <p>9.9.2.6 We will not extend the period of car hire by the number of days that spare parts for the repair of your vehicle are not available.</p> <p>The period of car hire will start from any of the following dates:</p> <p>9.9.2.7 The date the vehicle cannot be driven;</p> <p>9.9.2.8 The date the vehicle is handed to the motor body repairer for repairs; or</p> <p>9.9.2.9 The date the theft of the vehicle was reported to us.</p> <p>The period of car hire ends at the earliest of the following dates:</p>	<p>9.9.2 Vehicle hire costs (if the type of insurance is Comprehensive or Third party, fire and theft) continued</p> <p>9.9.2.2 You must accept the terms, conditions and exclusions of the vehicle hire company.</p> <p>9.9.2.3 We will not extend the period of vehicle hire by the number of days that spare parts for the repair of your vehicle are not available.</p> <p>9.9.2.4 The type of vehicle we will arrange, as well as the period of vehicle hire you will be compensated for, are shown in the schedule.</p> <p>The period of vehicle hire you will be compensated for will start from any of the following dates:</p> <p>9.9.2.5 The date your vehicle cannot be driven.</p> <p>9.9.2.6 The date your vehicle is handed to the motor body repairer for repairs; or</p> <p>9.9.2.7 The date the theft of your vehicle was reported to us.</p>



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<p>9.9.2.10 The day your vehicle has been completely repaired;</p> <p>9.9.2.11 The day we pay you for the total loss of your vehicle; or</p> <p>9.9.2.12 The last day of the number of days shown in the schedule.</p> <p>This cover does not include running costs (fuel, oil, tollgate fees or any other optional service supplier fees) of the hire car.</p>	<p>The period of vehicle hire you will be compensated for ends at the earliest of the following dates:</p> <p>9.9.2.8 The day your vehicle has been completely repaired.</p> <p>9.9.2.9 The day we pay you for the total loss of your vehicle; or</p> <p>9.9.2.10 The last day of the number of days shown in the schedule.</p> <p>This cover does not include running costs (fuel, oil, tollgate fees or any other optional service supplier fees) of the hired vehicle.</p>
<p>9.9.3 4x4 or 4x2 cover (if the type of insurance is Comprehensive)</p> <p>9.9.3.1 Costs for emergency repairs (limit is replaced)</p> <p>9.9.3.2 Mechanical and electrical breakdown of winching equipment (additional cover)</p> <p>9.9.3.3 Head-, tail- or spotlights (additional cover)</p> <p>9.9.3.4 Documents (additional cover)</p> <p>9.9.3.5 Car hire (additional cover)</p> <p>If you have a valid claim under this section of your policy, we will pay the actual charges for the hire of a vehicle if your vehicle:</p> <ul style="list-style-type: none"> cannot be driven; is being repaired; or is stolen and not recovered. <p>This cover is limited to the amount per day shown in the schedule and includes the cost of delivery of a vehicle from a car rental company.</p> <p>This cover is subject to the condition that you must accept the terms, conditions and exclusions of the car hire company.</p> <p>The period of car hire will start from any of the following dates:</p> <ul style="list-style-type: none"> The date the vehicle cannot be driven; The date the vehicle is handed to the motor trade for repair; or The date the theft of the vehicle was reported to us. <p>The period of car hire ends at the earliest of the following dates:</p> <ul style="list-style-type: none"> The day your vehicle has been completely repaired; The day we pay you for the total loss of your vehicle; or 	<p>9.9.3 4x4 or 4x2 cover (if the type of insurance is Comprehensive)</p> <p>9.9.3.1 Costs for emergency repairs</p> <p>9.9.3.2 Mechanical and electrical breakdown of winching equipment</p> <p>9.9.3.3 Head-, tail- or spotlights</p> <p>9.9.3.4 Documents</p> <p>Wording not amended only subject heading changed</p> <p>9.9.3.5 Vehicle hire costs</p> <p>If you have a valid claim under this section of your policy, we will pay the actual charges for the hire of a vehicle if your vehicle:</p> <ul style="list-style-type: none"> cannot be driven; is being repaired; or is stolen and not recovered. <p>This cover is limited to the amount per day shown in the schedule and includes the cost of delivery of a vehicle from a vehicle rental company.</p> <p>This cover is subject to the condition that you must accept the terms, conditions and exclusions of the vehicle hire company.</p> <p>The period of vehicle hire will start from any of the following dates:</p> <ul style="list-style-type: none"> the date your vehicle cannot be driven; the date your vehicle is handed to the motor trade for repair; or the date the theft of your vehicle was reported to us. <p>The period of vehicle hire ends at the earliest of the following dates:</p> <ul style="list-style-type: none"> the day your vehicle has been completely repaired; the day we pay you for the total loss of your vehicle; or



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<ul style="list-style-type: none">• After a maximum of 30 days <p>9.9.3.6 The countries where you are insured (additional countries)</p> <p>In addition to the countries where you are insured under this section of the policy, we will also cover your vehicle in Tanzania, Kenya and Angola (excluding the Cabinda enclave).</p> <p>If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to the Republic of South Africa and we will only consider your claim once the vehicle has been returned to South Africa.</p> <p>If your vehicle is uneconomical to repair and you did not bring the vehicle back to the Republic of South Africa, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim.</p> <p>We will determine the value of the wreckage at 20% of the retail value or agreed value as shown in the schedule and deduct the value of the wreck from the claim settlement.</p>	<ul style="list-style-type: none">• after a maximum of 30 days. <p>9.9.3.6 The countries where you are insured</p> <p>In addition to the countries where you are insured under this section of the policy, we will also cover your vehicle in the United Republic of Tanzania, the Republics of Kenya and Angola (excluding the Cabinda enclave).</p> <p>If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to the Republic of South Africa and we will only consider your claim once the vehicle has been returned to South Africa.</p> <p>If your vehicle is uneconomical to repair and you did not bring the vehicle back to the Republic of South Africa, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim.</p> <p>We will determine the value of the wreckage at 20% of the retail value or agreed value as shown in the schedule and deduct the value of the wreck from the claim settlement.</p>
<p>9.9.4 Cover for vehicles used in a neighbouring country for more than three days a week (if the type of insurance is Comprehensive or Third party, fire and theft)</p> <p>This cover is only available to cars and light delivery vehicles.</p> <p>If you use your vehicle in a neighbouring country for more than three days a week, we will only cover the vehicle if you have this optional cover.</p> <p>We will cover your vehicle if it is lost or damaged in Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland or Zimbabwe.</p> <p>If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to the Republic of South Africa and we will only consider your claim once the vehicle has been returned to the Republic of South Africa.</p> <p>If your vehicle is uneconomical to repair and you did not bring the vehicle back to the Republic of South Africa, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim.</p> <p>We will determine the value of the wreckage at 20% of the retail value or agreed value as shown in the schedule and deduct the value of the wreck from the claim settlement.</p>	<p>9.9.4 Cover for vehicles used in a neighbouring country for more than three days a week (if the type of insurance is Comprehensive or Third party, fire and theft)</p> <p>This cover is only available to cars and light delivery vehicles.</p> <p>If you use your vehicle in a neighbouring country for more than three days a week, we will only cover the vehicle if you have this optional cover.</p> <p>We will cover your vehicle if it is lost or damaged in the Republics of South Africa, Botswana, Mozambique, Malawi, Namibia, Zimbabwe and the Kingdoms of Eswatini and Lesotho.</p> <p>If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to the Republic of South Africa and we will only consider your claim once the vehicle has been returned to the Republic of South Africa.</p> <p>If your vehicle is uneconomical to repair and you did not bring the vehicle back to the Republic of South Africa, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim.</p> <p>We will determine the value of the wreckage at 20% of the retail value or agreed value as shown in the schedule and deduct the value of the wreck from the claim settlement.</p>



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<p>9.9.5 Additional cover for locks, keys and remote control units (if the type of insurance is Comprehensive)</p> <p>We cover loss of or damage to your vehicle's locks, keys (including smart keys) and remote control units.</p> <p>This cover is limited to the amount shown in the schedule and is in addition to the limit shown in the schedule for the cover under 9.7.9 above.</p>	<p>9.9.5 Additional cover for locks, keys and remote -control units (if the type of insurance is Comprehensive)</p> <p>We cover loss of or damage to your vehicle's locks, keys (including smart keys) and remote-control units.</p> <p>This cover is limited to the amount shown in the schedule and replaces the limit shown in the schedule for the cover under 9.7.9 above.</p>
<p>9.10 Special terms and conditions under this section</p> <p>9.10.2 Limits of compensation</p> <p>9.10.2.3 Sum insured value</p> <p>If the type of vehicle value of your vehicle is shown in the schedule as Sum insured value and the vehicle is stolen or written off, we will compensate you for the limit of compensation shown in the schedule, less any excess</p>	<p>9.10 Special terms and conditions under this section</p> <p>9.10.2 Limits of compensation</p> <p>9.10.2.3 Sum insured value</p> <p>OPTION NO LONGER AVAILABLE</p>
<p>9.10.4 Countries where you are insured under this section</p> <p>Unless shown otherwise in the schedule, the Motor section of this policy applies to the Republic of South Africa, Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland, Zimbabwe and Zambia.</p>	<p>9.10.4 Countries where you are insured under this section</p> <p>Unless shown otherwise in the schedule, this section of the policy applies to the Republics of South Africa, Botswana, Mozambique, Malawi, Namibia, Zimbabwe and the Kingdoms of Eswatini and Lesotho.</p>
<p>NEW</p>	<p>9.10.13 Let us know if there is a change to the regular driver</p> <p>The regular driver is the person who drives your Vehicle most frequently in any monthly period. This person will be noted in your Policy Schedule. Should this regular driver change, you must notify us immediately. The terms, conditions and premiums are calculated on the profile of the regular driver.</p> <p>If the terms, conditions and premiums are based on incorrect information supplied by you, we will be receiving an incorrect premium and your cover will be affected.</p> <p>This means that you must pay;</p> <p>9.10.13.1 the difference in premium; and</p> <p>9.10.13.2 the additional excess shown in the schedule.</p>
<p>9.11 What we do not insure under this section</p> <p>9.11.2 Certain damages to tyres</p> <p>We do not cover the following damage to tyres:</p> <p>9.11.2.1 Malicious damage;</p> <p>9.11.2.2 Damage caused by the application of brakes;</p> <p>9.11.2.3 Damage caused by distortion of the tyre;</p> <p>9.11.2.4 Punctures, cuts or bursts caused by road hazards.</p>	<p>9.11 What we do not insure under this section</p> <p>9.11.2 Certain damages to tyres</p> <p>We do not cover the following damage to tyres:</p> <p>9.11.2.1 Malicious damage.</p> <p>9.11.2.2 Damage caused by the application of brakes.</p> <p>9.11.2.3 Damage caused by distortion of the tyre.</p> <p>9.11.2.4 Punctures, cuts or bursts caused by road hazards including potholes.</p>



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<p>9.11.8 Compliance with road traffic ordinances</p> <p>We do not cover any loss, damage or liability incurred while your vehicle is in a condition that does not comply with the Road Traffic ordinances of the Republic of South Africa, or similar legislation that applies to the country where the vehicle is being driven.</p> <p>9.11.5 Licences</p> <p>We do not cover loss, damage or liability if the vehicle is driven or used:</p> <p>9.11.5.1 without a vehicle licence that is valid in the country where the vehicle is being driven or used;</p> <p>9.11.5.2 while you, or any other person with your permission, drives the vehicle without a driver's or learner's licence that is valid in the country where the vehicle is being driven or used; or</p> <p>9.11.5.3 if you or any other person with your permission, do not comply with the relevant laws about licences in the country where the vehicle is being driven or used.</p> <p>9.11.6 Driving under the influence</p> <p>We do not cover any loss, damage or liability while you or any person with your permission drives or uses your vehicle:</p> <p>9.11.6.1 under the influence of alcohol or drugs, or</p> <p>9.11.6.2 with a blood-alcohol level over the legal limit.</p>	<p>9.11.5 Compliance with road traffic ordinances</p> <p>We do not cover any loss, damage or liability incurred while you or any person drives or uses your vehicle have violated any of the provisions or requirements of the National Road Traffic Act, 93 of 1996 (as amended) or any of its regulations. This includes the Road Traffic Regulations of 1999 (as amended).</p> <p>Examples of these provisions include, but are not limited to:</p> <p>9.11.5.1 Driving under the influence of alcohol or drugs, or with a blood-alcohol level over the legal limit.</p> <p>9.11.5.2 Driving without a vehicle licence that is valid in the country where the vehicle is being driven or used.</p> <p>9.11.5.3 Driving the vehicle without a driver's or learner's licence that is valid in the country where the vehicle is being driven or used.</p> <p>9.11.5.4 Do not comply with the relevant laws about licences in the country where the vehicle is being driven or used.</p> <p>9.11.5.5 Driving your vehicle excessively faster than the prescribed speed limit.</p> <p>9.11.5.6 Overtaking another vehicle on a solid white line, blind rise, corner or bend.</p> <p>9.11.5.7 Ignoring important road traffic signs or traffic lights.</p> <p>9.11.5.8 Driving your vehicle while it is not roadworthy.</p> <p>The non-compliance with condition 9.11.5.5, 9.11.5.6, 9.11.5.7 or 9.11.5.8 must be a material cause of the loss, damage or liability. If we reject your claim due to non-compliance with any of those conditions, you must prove that the non-compliance is not a material cause of the loss, damage or liability</p>
NEW	<p>9.11.6 If you leave the scene of the accident</p> <p>We may not cover loss, damage or liability if you or any person who drives or uses your vehicle leaves the scene of the accident before the relevant authorities arrive on the scene.</p>
NEW	<p>9.11.7 Theft of vehicle accessories and spare parts in the vehicle</p> <p>We will not cover vehicle accessories and spare parts from the inside of the vehicle or its boot unless there are visible signs of forced entry to the vehicle.</p>



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NEW	9.11.8 Third Party selling your vehicle We will not cover loss or damage to your vehicle if it is possession of a third party who is selling the vehicle on your behalf.
NEW	9.11.9 Incorrect fuel or oil in your vehicle We will not cover loss or damage to your vehicle caused by or related to putting the incorrect fuel or oil in your vehicle.
WATERCRAFT SECTION	
10.7 Special terms and conditions under this section 10.7.5 Countries where you are insured under this section The Watercraft section of this policy applies to the Republic of South Africa, Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland and Zimbabwe. We also cover your watercraft within 12 nautical miles off the coast of the Republic of South Africa, Namibia and Mozambique.	10.7 Special terms and conditions under this section 10.7.5 Countries where you are insured under this section Cover under this section applies to the Republics of South Africa, Botswana, Mozambique, Malawi, Namibia, Zimbabwe and the Kingdoms of Eswatini and Lesotho. We also cover your watercraft within 12 nautical miles off the coast of the Republics of South Africa, Namibia and Mozambique.
PERSONAL COMPUTERS SECTION	
11.1 Definitions for this section NEW	11.1 Definitions for this section Crypto mining means the process of gaining Cryptocurrencies by solving cryptographic equations with the use of high-power computers.
11.2 What we insure We cover accidental loss of or damage to your computer	11.2 What we insure We cover accidental loss of or damage including power surges to your compute
11.3 Extended cover that forms part of the limit of compensation 11.3.1 Remote jamming or blocking We cover your computer stolen from an unattended vehicle even if there are no visible signs of forced entry into the vehicle, if we suspect that access was gained to the vehicle by remote jamming or blocking. This cover is limited to the amount shown in the schedule. This cover is subject to the following conditions: 11.3.1.1 The item must be specified in the schedule; 11.3.1.2 The vehicle windows must be closed; 11.3.1.3 Any insured items must be hidden out of sight; and 11.3.1.4 You must have attempted to lock the vehicle when leaving it unattended.	11.3 Extended cover that forms part of the limit of compensation 11.3.1 Remote jamming or blocking We will only compensate you for items stolen from an unattended vehicle if: 11.3.1.1 The item is in the locked boot, cubby-hole or under retractable or removable boot covers of the vehicle; and 11.3.1.2 There are visible signs of forced entry into the vehicle. This cover is limited to the amount shown in the schedule for the item. You must pay the excess shown in the schedule. However, we do cover items stolen from an unattended vehicle even if there are no visible signs of forced entry into the vehicle, if we suspect that access was gained to the vehicle by remote jamming or blocking.



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<p>11.5.5 Theft from a vehicle</p> <p>We will only cover your computer against theft from an unattended vehicle if you comply with the following conditions:</p> <p>11.5.5.1 The vehicle must be locked and windows closed;</p> <p>11.5.5.2 Your computer must be hidden out of site, e.g. in a locked boot or compartment;</p> <p>11.5.5.3 There must be visible signs of forced entry into the vehicle.</p>	<p>The maximum we will pay for any one item is also shown in the schedule.</p> <p>This cover is subject to the following conditions:</p> <p>11.3.1.3 The item must be specified in the schedule;</p> <p>11.3.1.4 The vehicle windows must be closed;</p> <p>11.3.1.5 The insured items must be in the locked boot, cubby-hole or under retractable or removable boot covers of the vehicle; and</p> <p>11.3.1.6 You must have locked the vehicle when leaving it unattended.</p> <p>You must pay the remote jamming excess shown in the schedule.</p>
<p>11.6 What we do not insure under this section NEW</p>	<p>11.6 What we do not insure under this section 11.6.10 Personal computers used for crypto mining</p> <p>We do not cover loss or damage to your computer which is used for the purpose of cryptocurrency mining.</p>
EXTENDED PERSONAL LIABILITY SECTION	
<p>13.4 Special terms and conditions under this section</p> <p>13.4.1 Compensation</p> <p>Our payment will include the following:</p> <p>13.4.1.1 The amounts you are liable for;</p> <p>13.4.1.2 Legal costs of the other person that you are liable for;</p> <p>13.4.1 Compensation Our payment will include the following:</p> <p>13.4.1.1 The amounts you are liable for;</p> <p>13.4.1.2 Legal costs of the other person that you are liable for;</p> <p>13.4.1.3 Costs that you incur to settle or defend the claim against you with our permission.</p> <p>We will only cover your legal liability above the following amounts:</p> <p>13.4.1.4 R 5 000 000 for Personal liability;</p> <p>13.4.1.5 R 1 000 000 for Vehicle liability;</p> <p>13.4.1.6 R 1 000 000 for Watercraft liability.</p>	<p>13.4 Special terms and conditions under this section</p> <p>13.4.1 Compensation</p> <p>Our payment will include the following:</p> <p>13.4.1.1 The amounts you are liable for.</p> <p>13.4.1.2 Legal costs of the other person that you are liable for.</p> <p>13.4.1 Compensation Our payment will include the following:</p> <p>13.4.1.1 The amounts you are liable for.</p> <p>13.4.1.2 Legal costs of the other person that you are liable for.</p> <p>13.4.1.3 Costs that you incur to settle or defend the claim against you with our permission.</p> <p>We will only cover your legal liability above the following amounts:</p> <p>13.4.1.4 R 5 000 000 for Personal liability</p> <p>13.4.1.5 R 5 000 000 for Vehicle liability</p> <p>13.4.1.6 R 3 000 000 for Watercraft liability.</p>
<p>12.3 \ Special terms and conditions under this section</p> <p>12.3.3 Countries where you are insured under this section</p> <p>The Legal costs section of this policy applies to the Republic of South Africa only.</p>	<p>12.3 Special terms and conditions under this section</p> <p>12.3.3 Countries where you are insured under this section</p> <p>Cover under this section applies to the Republic of South Africa only.</p>



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MECHANICAL AND ELECTRICAL BREAKDOWN SECTION	
<p>14.1 Definitions for this section NEW</p>	<p>14.1 Definitions for this section mechanical or electrical breakdown means the failure of the insured item due to a hardware part malfunction caused by mechanical or electrical failure, when operated according to the manufacturer's instructions.</p>
<p>14.2 What we insure We cover sudden and unforeseen mechanical and electrical damage to the insured item that is in your private home at the time of the damage.</p>	<p>14.2 What we insure We cover sudden and unforeseen mechanical and electrical damage excluding power surge to the insured item that is in your private home at the address shown in your schedule.</p>
<p>14.3 Special terms and conditions under this section 14.3.5 The countries where you are insured under this section The Mechanical and electrical breakdown section of this policy applies to the Republic of South Africa only.</p>	<p>14.3 Special terms and conditions under this section 14.3.5 The countries where you are insured under this section Cover under this section applies to the Republic of South Africa only.</p>
PREMIUM WAIVER FOR RETRENCHMENT AND REDUNDANCY SECTION	
<p>15.2 What we insure We will pay the premiums for this policy if you are made redundant or retrenched.</p>	<p>15.2 What we insure COVER NO LONGER AVAILABLE</p>
IDENTITY THEFT	
<p>14.3 Special terms and conditions under this section 16.4.2 The countries where you are insured under this section The Identity theft section of this policy applies to the Republic of South Africa only.</p>	<p>15.4 Special terms and conditions under this section 15.4.2 The countries where you are insured under this section Cover under this section applies to the Republic of South Africa only.</p>
HOME EMPLOYERS' LABOUR DISPUTE SECTION	
<p>17.2 What we insure We will compensate you for all amounts that you are legally liable to pay as the result of any legal proceedings against you for any unfair labour practice</p>	<p>17.2 What we insure COVER NO LONGER AVAILABLE</p>



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SWIFTCARE – VALUE ADDED PRODUCT	
<p>18.5 Medical assistance</p> <p>18.5.1 Medical emergency ambulance service</p> <p>We offer a 24-hour medical emergency ground- and aerial medical ambulance service that will assist you during a medical emergency. We have a fleet of vehicles e.g. helicopters, fixed-wing aircraft, ambulances or rapid response vehicles, all equipped to advanced life support, which are ready to take you to the nearest, most appropriate medical facility.</p> <p>If you were not able to contact our 24-hour call centre because of the seriousness of your injury or illness and you were transported to a medical facility, you or someone acting on your behalf, must contact our 24-hour call centre within 72 hours after the incident. If you then get an account for the emergency ambulance transport that you are personally responsible to pay, you must send us the original invoice, your full contact details and policy number with a brief description of the incident. We will then pay the ambulance service provider directly up to the benefit limits. If you had already settled the account, we will refund you up to the benefit limit.</p>	<p>16.5 Medical assistance</p> <p>16.5.1 Emergency Medical Response service</p> <p>We offer a 24-hour medical emergency whether Motor Vehicle Accident related or Non-Motor Vehicle Accident related.</p> <p>The appropriate response service determined by the EMS Operations Centre will be despatched immediately to the location of the Medical Emergency where the necessary and required lifesaving care will be administered by the Health Care Professional.</p> <p>The patient will be stabilised at the scene and where necessary, transported to the nearest most appropriate medical care facility</p> <p>The cost of this transportation will be covered under your Old Mutual Insure Swiftcare benefits, subject to the NHRPL Tariffs, under supervision. The destination will be determined by it being the closest facility that are capable and able to administer the required treatment and care as determined by the Emergency Medical Service Provider in attendance.</p> <p>The mode of transport will also be determined by said Emergency Medical Service Provider be it by road or air. If by Road, the level of ambulance (Basic, Intermediate or Advanced) will be commensurate with the extent of treatment required.</p> <p>If you were not able to contact our 24-hour call centre because of the seriousness of your injury or illness and you were transported to a medical facility, you or someone acting on your behalf, must contact our 24-hour call centre within 72 hours after the incident. If you then get an account for the emergency ambulance transport that you are personally responsible to pay, you must send us the original invoice, your full contact details and policy number with a brief description of the incident. We will then pay the ambulance service provider directly up to the benefit limits. If you had already settled the account, we will refund you up to the benefit limits.</p>



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<p>18.5.2 Hospital admission</p> <p>If you do not have a medical aid or have a hospital plan (or you do not have proof of medical aid), private hospitals and medical facilities require a cash deposit payment or bank guaranteed cheque before admitting you as an in-patient.</p> <p>If you have a life-threatening medical emergency and we arranged your ambulance transportation, we will assist with admission as an in-patient to a private hospital or medical facility.</p> <p>This benefit is limited to R 5 000.</p> <p>This benefit is subject to the following conditions:</p> <p>15.5.2.1 You must make use of our comprehensive ambulance service;</p> <p>15.5.2.2 You must contact our 24-hour call centre on 0860 247 365 from the hospital to ask for this guarantee;</p> <p>15.5.2.3 You cannot claim for the deposit guarantee from us if these expenses are covered by your medical aid;</p> <p>15.5.2.4 If you are a member of a medical aid and we paid the deposit on your behalf, we will claim our payment amount back from your medical aid.</p> <p>However, this benefit does not cover the following:</p> <p>15.5.2.5 In-hospital expenses;</p> <p>15.5.2.2 Treatment in a trauma-unit.</p>	<p>16.5.2 Hospital admission</p> <p>COVER NO LONGER AVAILABLE</p>
<p>18.5.3 Trauma counselling</p> <p>We give you telephonic trauma counselling for free. We also arrange face-to-face trauma counselling in an area that is convenient to you.</p>	<p>COVER NO LONGER AVAILABLE</p>
<p>18.5.4 Telephonic advice</p> <p>We have a 24-hour call centre which is operated by trained professionals. We can give you the following:</p> <p>18.5.4.1 Free telephonic medical information and advice for minor ailments;</p> <p>18.5.4.2 Free medical referral to a national database of medical doctors, medical facilities and pharmacies which are available to help you.</p>	<p>16.5.2 Telephonic advice</p> <p>We have a 24-hour call centre which is operated by trained professionals. We can give you the following:</p> <p>17.5.2.1 Free telephonic medical information and advice for minor ailments;</p>
<p>18.5.6 Other services after a medical emergency</p> <p>We also give you the following benefits:</p> <p>18.5.6.1 Monitoring and messaging on a regular basis;</p> <p>18.5.6.2 A travel companion with medical supervision for minor children that are stranded (we call this Childsafe);</p>	<p>16.5.3 Other services after a medical emergency</p> <p>We also give you the following benefits:</p> <p>17.5.3.1 A travel companion with medical supervision for minor children that are stranded (we call this Childsafe).</p>



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18.5.6.3 We send you medical staff, equipment and medicine to remote areas if it is needed; 18.5.6.4 Medical assistance to return to your home town after you were hospitalised.	
18.5.5 Return of mortal remains	COVER NO LONGER AVAILABLE
18.6 HIV Preventative programme	COVER NO LONGER AVAILABLE