



Product Wording Updates

Key Highlights Overview

Effective 1 October 2023

Broker Update

This overview (*'key highlights overview document'*) is written for illustrative purposes only and does not constitute advice. To the extent that there is any conflict, discrepancy or inconsistency between the narrative in this overview (*'key highlights overview document'*) and a clause contained in the policy schedule and policy wording read in conjunction with each other, the clause as contained in the policy schedule and policy wording will prevail.

Product type	Description of cover	Current wording	New wording
Changes effective 01/10/2023 – All existing and new business			
Assets All Risks Body Corporate Commercial Farming Flexiflite Personal Lines	General exceptions	<p>Failure of electricity grid</p> <p>This policy does not cover any claim, loss, damage, cost, liability, expense, consequential loss or damage of any nature whatsoever directly or indirectly caused by, resulting from, arising out of, in connection with a national (including regional, municipal, local and/or private) interruption, failure, interference, or suspension of the electricity supply to the electricity grid of South Africa for whatsoever reason, whether due to damage, an inability and/or failure (whether partial or total) of the utility supplier to generate, transmit or distribute electricity, or otherwise.</p>	<p>Failure of the electricity grid</p> <p>Notwithstanding any provision to the contrary contained in this policy which would otherwise override this General Exclusion, this policy does not cover any claim, loss, damage, cost, liability, expense, or consequential loss or damage of any nature whatsoever, directly or indirectly caused by, resulting from, arising out of, or in connection with a failure of the electricity grid.</p> <p>A failure of the electricity grid means any interruption, failure, interference, or suspension of the supply of electricity to/from the electricity grid of South Africa, for whatsoever reason or howsoever caused, whether deliberate or not, whether due to damage, an inability and/or failure (whether partial or total) of the utility supplier in any way to generate, transmit or distribute electricity, or otherwise.</p>
Assets All Risks Commercial Farming Flexiflite	General policy exception	<p>10. Non-damage exclusion</p> <p>Notwithstanding anything to the contrary contained in this policy, including any exclusion, exception or extension or other provision which would otherwise override a general exclusion, all claims, losses of whatsoever nature, including resultant business interruption and costs in connection with or arising directly or indirectly from an incident or happening, where the losses are not solely due to physical damage to insured property or property of the type insured under</p>	<p><i>Removed from general policy exception – applicable to the Business Interruption section only.</i></p> <p>Contingent Business Interruption without physical damage exclusion</p> <p>All claims, losses of whatsoever nature, including resultant business interruption and costs in connection with or arising directly or indirectly from an incident or happening where the losses are not solely due to physical damage to insured property or property of the type insured under this policy, are excluded.</p>

		<p>this policy, are excluded. This exclusion also applies but is not limited to any act of a lawfully established or recognised authority, in relation to closure, restriction, or prevention of access, in connection with the foregoing.</p>	<p>This exclusion also applies but is not limited to any act of a lawfully established or recognised authority concerning closure, restriction, or prevention of access in connection with the foregoing.</p>
<p>Assets All Risks Body Corporate Commercial Farming Flexiflite Personal Lines</p>	<p>General policy extension</p>	<p>Not in the current wording</p>	<p>Fire extinguishing charges or water bombing – benefit</p> <p>Notwithstanding anything to the contrary contained in the specific exclusions, the insurer will indemnify the insured for all reasonable fire extinguishing costs and expenses which the insured shall become legally liable to pay as a result of the extinguishing or fighting of fire (including water bombing activities by air) or any other fire extinguishing methods to prevent spreading of fire from the insured to any third-party property, provided that:</p> <ol style="list-style-type: none"> Such third-party property was in danger as a result of such fire. The insurer's maximum liability shall not exceed R50,000 per claim. The insured shall be responsible for the first amount payable of 10%, minimum R2,000, in respect of each and every claim in terms of this benefit.
<p>Assets All Risks Commercial Farming Flexiflite</p>	<p>Fire, Buildings Combined, Office Contents sections</p>	<p>Power surge benefit – R10,000</p>	<p>Deleted; there is no free benefit for power surge.</p>

Personal Lines	Buildings (Home), Home Contents sections	Power surge benefit – R5,000	Deleted; there is no free benefit for power surge.
Body Corporate	Office Contents, Buildings sections	Power surge benefit – R25,000	Deleted; there is no free benefit for power surge.
Commercial Farming Flexiflite Personal Lines	Tracker warranty	<p>Tracking device warranty</p> <p>It is a requirement that tracking devices must comply with the following:</p> <ol style="list-style-type: none"> 1. The tracking device unit installed in the vehicle must be a tracking AND recovery device. 2. The tracking device unit must always be in working order and activated. 3. Customers must have a legally valid contract with the supplier of the tracking device in the vehicle, and fees must be paid on time to ensure the continuity of the contract. 4. The tracking device must be tested once every six months or self-tested regularly. 5. The theft or hijacking is immediately reported to the service provider/supplier of the tracking device. 	<p>Should a tracking device be a mandatory requirement on the vehicle insured for theft and hijacking cover or stated to be included to qualify for discounted premiums, irrespective of whether the tracking system is warranted on the schedule or not, then it is a requirement that tracking devices must comply with the following:</p> <ol style="list-style-type: none"> 1. The tracking device unit installed in the vehicle must be a tracking AND recovery device. 2. The tracking device unit must always be in working order and activated. 3. Customers must have a legally valid contract with the tracking device supplier, and fees must be paid on time to ensure the continuity of the contract. 4. The tracking device must be tested once every six months or self-tested regularly. 5. The theft or hijacking is immediately reported to the service provider/supplier of the tracking device.
Commercial Farming Flexiflite	Motor warranty	Not in the current wording	<p>Electric/Hybrid motor vehicles</p> <p>It is a requirement that an approved service provider conduct services, including servicing the battery. Evidence of such</p>

Personal Lines			<p>services will need to be submitted to the Company in the event of a claim should it be requested or required.</p> <p>Any electric or hybrid vehicles or vehicles converted to electric must always keep the correct and adequate fire extinguishing equipment in the vehicle. Each electric or hybrid vehicle would require a lithium-ion battery fire extinguisher.</p>
Farming	Motor – Special types	Emergency repair costs – R10,000	Emergency repair costs (special types) – R50,000
Farming	Motor – LDV	Basic excess – 5% of claim minimum R3,500	Basic excess – 10% of claim minimum R3,500
Changes are effective for new business and existing policies from renewal/anniversary dates starting 01/10/2023 and all subsequent renewals			
Assets All Risks Commercial Farming Flexiflite	General policy exception (new)	Not in the current wording	All loss or damage caused by power surge unless insured specifically under the Accidental Damage section, sub-section Defined Events iii, power surge extension of the policy.
Assets All Risks Body Corporate Commercial Farming Flexiflite	Power surge cover	Included in the Accidental Damage section, Electronic Equipment, Business All Risks as part of defined events	<p><i>All power surge cover to be insured on Accidental Damage Defined Events (iii)</i></p> <p>Power surge cover (if stated in the schedule to be included)</p> <p>The insurance under this section is extended to include damage to the property insured under this policy caused by power surge.</p> <p>Provided that:</p> <ol style="list-style-type: none"> i. The Company's liability shall not exceed the limit stated in the schedule in respect of any one event. ii. All damage to the property insured by power surges will be subject to a first amount payable of 10% of the claim amount,

			<p>R5,000 minimum, for each and every claim. However, should the property insured be appropriately and adequately protected by suitable safeguards against electrical supply fluctuations, then this first amount payable will be waived. The waiver is on condition that the policyholder can produce a statutory, valid Certificate of Compliance regarding the above adequate suitable safeguards installed at the main board of the insured property against electrical supply fluctuations; then, this additional excess will be waived.</p> <p>Conditions</p> <p>a) Regular servicing and maintenance</p> <p>It is a condition precedent to liability under this sub-section that regular servicing and maintenance of the insured property as prescribed by the manufacturer shall be executed. The insured shall record and provide details of all servicing, maintenance and repairs done to the insured property at the request of the Company's representative at any reasonable time. Failure to comply with this clause shall render this insurance and any loss or damage regarding the insured item null and void unless agreed to by the Company in writing.</p> <p>b) Consequential loss, delay or interruption of the business, loss of income or liability of any nature whatsoever are not covered.</p>
<p>Assets All Risks</p> <p>Body Corporate</p> <p>Commercial</p>	<p>Business All Risk/Specific All Risk sections</p>	<p>Not in the current wording</p>	<p>Solar power solutions (if stated in the schedule as included)</p> <p>Damage or loss to the whole or part of the property described in the schedule, owned by the insured or for which the insured is</p>

<p>Farming</p> <p>Flexiflite</p> <p>Personal Lines</p>			<p>responsible, caused by any misfortune not otherwise excluded or restricted to the cover selected.</p> <p>Definitions</p> <p>Alternative power solutions – any energy source alternative to public utility electricity supply.</p> <p>Solar power solutions – electricity generating systems designed to supply usable solar electricity by means of photovoltaics. It consists of an arrangement of several components, including a solar array and an inverter. These may be linked to one or more batteries.</p> <p>The Company will not be liable for:</p> <ul style="list-style-type: none"> i. any cause associated with the design or construction of the support structure of the solar panels that may be considered faulty, defective or inadequate. ii. loss or damage caused by overloading any solar system component. iii. loss or damage to a solar system fitted on a thatch roof. iv. replacing any undamaged solar plant components. v. failure to comply with any licencing laws or regulations related to solar power solutions, including building regulations relating to rooftop installations. vi. solar power solutions generating electricity for the purpose of selling power units for reward or profit. vii. any consequential loss or business interruption following loss or damage.
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Contact

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