

# YOUR GUIDE TO THE BODY CORPORATE CHANGES

## GENERAL TERMS, CONDITIONS AND EXCLUSIONS

- Computer losses exclusion has been replaced by Cyber losses exclusion
- Infectious, Contagious Diseases exclusion has been replaced by Communicable Diseases exclusion
- Introduction of the new National Electricity Grid Interruption exclusion
- Prevention of loss, maintenance of and access to insured property has been amended to include wider definitions

## BUILDINGS COMBINED

- Territorial limits amended to include terms "Republic of" for republics and "Kingdom of" for kingdoms.
- Accidental Damage to Geysers has been amended to include wider definitions. Excess is R1000 per geyser.
- New clause for Bursting of Geysers, tanks, apparatus, or pipes. Cover is limited to R15 000. Excess is 10% min R1000.

## OFFICE CONTENTS

- Territorial limits amended to include terms "Republic of" for republics and "Kingdom of" for kingdoms.

## ACCIDENTAL DAMAGE SECTION

- Specific exception 2 "Breakdown, derangement" has been amended to include "Power Surge".

## MONEY

- Definition has been amended to remove "cheques"
- Territorial limits amended to include "Republic of" for republics and "Kingdom of" for kingdoms.
- Personal accident assault extension has been amended and Proviso 5.3. has been deleted
- Crossed Cheques is deleted
- Special conditions applicable to cheques has been deleted

## ELECTRONIC EQUIPMENT

- Territorial limits amended to include terms "Republic of" for republics and "Kingdom of" for kingdoms.

## MOTOR

- Territorial limits amended to include terms "Republic of" for republics and "Kingdom of" for kingdoms.
- Specific exceptions to sub-section A – "Depreciation" has been amended to include "or any resultant damage"
- Specific exceptions to sub-section B has been amended to exclude claims within the ambit of RAF
- **Medical expenses and trauma costs** has been renamed to "**Emergency expenses shortfall**"
- "**Intoxicating liquor, drugs, not licenced**" has been amended to "**Intoxicating liquor, drugs, not licenced or breach of the Road Traffic Act**"

## \*\*\*NEW MOTOR EXTENSION\*\*\* RETAIL VALUE TOP UP COVER

- Available for all cars and LDVs less than 3500kg
- Comprehensively insured and Third-Party Fire and Theft covers
- 3 available options for selection i.e., 15%, 20% or 25%.
- A premium will be charged for this extension and included in the overall motor premium.

## BROADFORM LIABILITY

- New Specific exceptions 10 **Sexual abuse assault harassment or molestation**
- Proviso 7.2 to Extension 7 Employers' liability is expanded
- Territorial limits amended to include terms "Republic of" for republics and "Kingdom of" for kingdoms.
- New exclusion "Workers compensation" under the Employers Liability extension

## UMBRELLA LIABILITY

- Specific exceptions 2 "Compulsory motor vehicle insurance" amended
- New Specific exceptions 10 **Sexual abuse assault harassment or molestation**

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