



INSURE

MULTISURE & BODY CORPORATE POLICY WORDING REVAMP 2022

Green = New
Orange = Amended
Red = Deleted

CURRENT WORDING	REVISED WORDING
<p>Multisure - 2019 Version 02 - 01/09/2019 Body Corp – 2020 Version 05 – 13/03/2020</p>	<p>Multisure - 2022 Version 03 - 07/2022 Body Corp – 2022 Version 06 – 01/07/2022</p>
GENERAL TERMS, CONDITIONS AND EXCLUSIONS	
<p>No Exclusion</p>	<p>2. Communicable disease</p> <p>2.1 Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision which would otherwise override a general exception, this policy does 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 Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>2.2 Subject to the other terms, conditions and exclusions contained in this policy, this policy will cover loss, damage, liability, cost, or expense directly caused by, resulting from, or arising out of physical loss and/or physical damage to property insured under this policy and any Time Element Loss directly resulting therefrom where such physical loss and/or physical damage is directly occasioned by otherwise covered perils under this policy and not otherwise excluded under this policy.</p> <p>2.3 If the company alleges that, by reason of this exception, loss or damage is not covered by this policy, the burden of proving the contrary shall rest on the insured</p> <p>2.4 Definitions</p> <p>2.4.1 Communicable Disease</p> <p>Communicable Disease shall mean any disease which can be transmitted by means</p>



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	<p>of any substance or agent from any organism to another organism where:</p> <p>2.4.1.1 The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and</p> <p>2.4.1.2 The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and</p> <p>2.4.1.3 The disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.</p> <p>2.4.2 Time Element Loss shall mean business interruption, contingent business interruption or any other consequential losses.</p>
<p>2. Computer losses</p> <p>General exception applicable to all sections of this policy insuring damage to property or the consequences of damage to property or any liability</p> <p>Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision not included herein which would otherwise override a general exception, this policy does not cover:</p> <p>2.1 loss or destruction of or damage to any property whatsoever (including a computer) or any loss or expense whatsoever resulting or arising therefrom; 2.2 any legal liability of whatsoever nature;</p>	<p>3. Cyber losses</p> <p>3.1 Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision which would otherwise override a general exception, this policy does 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: 3.1.1 any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of paragraph 3.2;</p>



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<p>2.3 any consequential loss; directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer, correctly or at all to 2.1 treat any date as the correct date or true calendar date, or correctly or appropriately to recognize manipulate, interpret, process, store, receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date, or 2.2 capture, save, retain or to process any information or code as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture, save, retain or correctly to process such data in regard to or in connection with any such date, or 2.3 capture, save, retain or to process any information or code due to programme errors, incorrect entry or the inadvertent cancellation or corruption of data and/or programmes, or 2.4 capture, save, retain or to process any data as a result of the action of any computer virus, or other corrupting, harmful or otherwise unauthorised code or instruction including any trojan horse, time or logic bomb or worm or any other destructive or disruptive code, media or programme or interference.</p> <p>A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device in computer or non-computer equipment or any computer software, tools, operating system or any</p>	<p>3.1.2 any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any Data, including any amount pertaining to the value of such Data, unless subject to the provisions of paragraph 3.2.</p> <p>3.2 Subject to the other terms, conditions and exclusions contained in this policy, this policy will cover:</p> <p>3.2.1 Loss, damage, liability, cost, or expense directly caused by, resulting from, or arising out of physical loss and/or physical damage to property insured under this policy and any Time Element Loss directly resulting therefrom.</p> <p>3.2.2 Physical loss and/or physical damage to Data Processing Media for which the basis of valuation shall be the cost of the blank Data Processing Media plus the costs of repairing, replacing, or restoring the Data from back-up or from originals of a previous generation. If the media is not repaired, replaced, or restored the basis of valuation shall be the cost of the blank Data Processing Media (however this policy does not cover any amount pertaining to the value of Data to the insured or any other party, even if such Data cannot be recreated, gathered, or assembled); where such physical loss and/or physical damage is directly occasioned by otherwise covered perils under this policy and not otherwise excluded under this policy.</p> <p>3.3 If the company alleges that, by reason of this exception, loss or damage is not covered by this policy, the burden of proving the contrary shall rest on the insured</p> <p>3.4 Definitions</p>



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<p>computer hardware or peripherals and the information or data electronically or otherwise stored in or on any of the above, whether the property of the insured or not.</p> <p>Special extension to general exception 2</p> <p>1 Loss or destruction of or damage to the insured property by fire, explosion, lightning, earthquake or by the special perils referred to below or indemnified by the Glass, Stated benefits, Group personal accident or Motor section is not excluded by this general exception. The special perils that are not excluded for the purpose of this special extension are damage caused by:</p> <p>1.1 storm, wind, water, hail, or snow excluding damage to property</p> <p>1.1.1 arising from it undergoing any process necessarily involving the use or application of water; 1.1.2 caused by tidal wave originating from earthquake or volcanic eruption;</p> <p>1.1.3 in the underground workings of any mine;</p> <p>1.1.4 in the open (other than buildings structures and plant [which term shall not include vehicles] designed to exist or operate in the open);</p> <p>1.1.5 in any structure not completely roofed;</p> <p>1.1.6 being retaining walls;</p> <p>1.2 aircraft and other aerial devices or articles dropped therefrom;</p> <p>1.3 impact by rocks and boulders (other than meteorites, asteroids or similar bodies entering the earth's atmosphere), animals, trees, aerals, satellite dishes or vehicles including railway locomotives, rolling stock</p>	<p>3.4.1 Computer System</p> <p>Computer System shall mean any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable 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.</p> <p>3.4.2 Data</p> <p>Data shall mean information, 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> <p>3.4.3 Time Element Loss</p> <p>Time Element Loss shall mean business interruption, contingent business interruption or any other consequential losses.</p> <p>3.4.4 Data Processing Media</p> <p>Data Processing Media shall mean any property insured by this policy on which data can be stored but not the data itself</p>



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<p>excluding damage to such animals, trees, aerials, satellite dishes or vehicles, railway locomotives or rolling stock or property in or on such vehicles, railway locomotives or rolling stock</p> <p>These special perils do not cover wear and tear or gradual deterioration.</p> <p>2 General exception 2 also does not apply to consequential loss as insured by any Business interruption indemnity provided by this policy to the extent that such consequential loss results from damage to insured property by the perils referred to in special extension 1 above.</p> <p>3 This special extension will not insure any loss destruction, damage, or consequential loss if it would not have been insured in the absence of this computer losses general exception and this special extension.</p> <p>4 This special extension shall not apply to any Public Liability indemnity</p>	

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Fire Section

Clauses, Extensions and Limitations

25 Temporary removal clause

the Republic of South Africa, Botswana, Lesotho, Namibia, Malawi, Swaziland, Zimbabwe

The Republic of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia, and Zimbabwe

Clause not in policy wording

Accidental damage to geysers

The policy is extended to include bursting of or accidental damage to geysers, provided that the Company will not be liable for the first & EXCESS of each and every claim arising under this specified item.

Accidental damage to geysers

This insurance in respect of this item covers the replacement of geysers installed in the buildings insured under this section due to any rupturing or leaking that may arise from impact, rust, decay, gradual deterioration, wear and tear or hidden defects in the geyser or its components.

Provided that

- 1 the maximum liability of the company under this extension for any one geyser shall be limited to the amount for which the company's specialist geyser replacement facility is able to replace the geyser;
- 2 the company shall not be liable for:
 - 2.1 consequential loss of any kind whatsoever;
 - 2.2 loss or damage directly or indirectly caused by or contributed to or arising from the failure of and/or the deliberate withholding and/or lack of supplies of water, gas, electricity, or fuel;
 - 2.3 loss or damage directly or indirectly caused by or contributed to or arising from faulty or defective design;
 - 2.4 an excess of R1,000 per geyser in respect of each and every claim arising under this extension;
 - 2.5 any loss or damage that is or should be covered by the manufacturer's guarantee or warranty. The company shall not provide cover in the circumstance where the terms of the manufacturer's guarantee or warranty has been breached by the insured.
- 3 for the purposes of this extension only, specific condition average is deleted and replaced by: If the actual number of geysers in existence is, at the commencement of any

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bursting or accidental damage to such geysers, greater than the number of geysers stated in the schedule, then the insured shall bear a ratable share of the loss in the proportion that the number of geysers stated in the schedule bears to the actual number of geysers in existence.

Every building containing geysers insured in terms of this extension shall be separately subject to this condition.

4 Loss or damage to geysers must be reported to the company's call centre on 0860 24 7 365 so that the claim can be administered through the company's specialist geyser replacement facility. Non-compliance with this requirement will not result in the claim being rejected but the maximum amount payable for any costs incurred by the insured in respect of the replacement of any geyser shall not exceed the amount for which the company's specialist geyser replacement facility is able to replace such geyser.

Definition of geyser

Geyser shall mean any system or device (excluding boilers, pressure vessels, economisers or super heaters but including heat pumps, gas geysers solar geysers and integrated systems) used solely for the heating of water, including all its components and piping within two meters from the system or device.

No Clause

Bursting

This insurance in respect of this item covers cover loss or damage as a result of bursting or overflowing or leakage of water or oil from any tanks, apparatus or pipes installed in the buildings insured under this section including loss of or damage to such tanks apparatus or pipes excluding loss or damage:

1 to the contents of such tanks, apparatus, or pipes

2 to geysers as defined below;

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3 As a result of visible wear or tear or gradual deterioration, rust, corrosion, mildew, or damp;
4 As a result of subsidence or landslip;
5 As a result of the insured's failure to take reasonable precautions for the maintenance and safety of the property insured and for the minimization of any destruction or damage.

Provided that

1 The company's liability for any claim or number of claims for any one event or series of events with one originating cause or source, shall not exceed R15,000;

2 The company will not be liable for an excess of 10% of claim with a minimum of R1,000 in respect of each and every claim arising under this extension.



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Buildings Combined Section	
3.1 Jurisdiction the Republic of South Africa, Botswana, Lesotho, Namibia, and Swaziland	The Republic of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republic of Namibia
22 Temporary removal the Republic of South Africa, Botswana, Lesotho, Malawi, Namibia, Swaziland, Zimbabwe	The Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia, and Zimbabwe

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Clause not in policy wording

Accidental damage to geysers

Sub-Section A Property is extended to cover bursting of or accidental damage to geysers, provided that the Company will not be liable for the first & EXCESS of each and every claim arising under this Extension"

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Accidental damage to geysers

This insurance in respect of this item covers the replacement of geysers installed in the buildings insured under sub-section A due to any rupturing or leaking that may arise from impact, rust, decay, gradual deterioration, wear and tear or hidden defects in the geyser or its components.

Provided that

1 The maximum liability of the company under this extension for any one geyser shall be limited to the amount for which the company's specialist geyser replacement facility is able to replace the geyser;

2 the company shall not be liable for:

2.1 consequential loss of any kind whatsoever;

2.2 loss or damage directly or indirectly caused by or contributed to or arising from the failure of and/or the deliberate withholding and/or lack of supplies of water, gas, electricity, or fuel;

2.3 loss or damage directly or indirectly caused by or contributed to or arising from faulty or defective design;

2.4 an excess of R1,000 per geyser in respect of each and every claim arising under this extension;

2.5 any loss or damage that is or should be covered by the manufacturer's guarantee or warranty. The company shall not provide cover in the circumstance where the terms of the manufacturer's guarantee or warranty has been breached by the insured.

3 for the purposes of this extension only, specific condition average is deleted and replaced by: If the actual number of geysers in existence is, at the commencement of any bursting or accidental damage to such geysers, greater than the number of geysers stated in the schedule, then the insured shall bear a rateable share of the loss in the proportion that the number of geysers stated in the schedule bears to the actual number of geysers in existence. Every building containing



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	<p>geysers insured in terms of this extension shall be separately subject to this condition.</p> <p>4 loss or damage to geysers must be reported to the company's call centre on 0860 24 7 365 so that the claim can be administered through the company's specialist geyser replacement facility.</p> <p>Non-compliance with this requirement will not result in the claim being rejected but the maximum amount payable for any costs incurred by the insured in respect of the replacement of any geyser shall not exceed the amount for which the company's specialist geyser replacement facility is able to replace such geyser.</p> <p>Definition of geyser</p> <p>Geyser shall mean any system or device (excluding boilers, pressure vessels, economisers or super heaters but including heat pumps, gas geysers solar geysers and integrated systems) used solely for the heating of water, including all its components and piping within two metres from the system or device.</p>
No Clause	<p>Bursting</p> <p>This insurance in respect of this item covers cover loss or damage as a result of bursting or overflowing or leakage of water or oil from any tanks, apparatus or pipes installed in the buildings insured under this section including loss of or damage to such tanks apparatus or pipes excluding loss or damage:</p> <ol style="list-style-type: none">1 to the contents of such tanks, apparatus, or pipes2 to geysers as defined below;3 as a result of visible wear or tear or gradual deterioration, rust, corrosion, mildew, or damp;4 as a result of subsidence or landslip;5 as a result of the insured's failure to take reasonable precautions for the maintenance

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and safety of the property insured and for the minimisation of any destruction or damage.

Provided that

1 The company's liability for any claim or number of claims for any one event or series of events with one originating cause or source, shall not exceed R15,000;

2 The company will not be liable for an excess of 10% of claim with a minimum of R1,000 in respect of each and every claim arising under this extension.



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Office Contents section	
Specific exceptions to Sub-section A 3 Territorial limits the Republic of South Africa, Botswana, Lesotho, Namibia, Malawi, Swaziland, Zimbabwe	the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia, and Zimbabwe
8 New and additional premises the Republic of South Africa, Botswana, Lesotho, Namibia, Malawi, Swaziland, Zimbabwe	the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia, and Zimbabwe
12 Temporary removal the Republic of South Africa, Botswana, Lesotho, Namibia, Malawi, Swaziland, Zimbabwe	the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia, and Zimbabwe

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Accidental Damage section

Specific exception 2

Breakdown or derangement

loss of or damage to insured property caused by breakdown, electrical, electronic and/or mechanical derangement;

Specific exception 2

Breakdown, derangement, or power surge

loss of or damage to insured property caused by breakdown, electrical, electronic and/or mechanical derangement or power surge;



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Business Interruption section	
7.6 Public telecommunications - extended cover (if stated in the schedule to be included)	No longer available
7.7 Public telecommunications - insured perils only (if stated in the schedule to be included) 7.7.1 property at the premises of any public authority or provider of telecommunications services or electronic communications and transactions services as defined by the Electronic Communications and Transactions Act 25 of 2002 as amended which is empowered by law to supply a telecommunication The amount payable under this extension in respect of each item (other than claims preparation costs) is limited to 90% of the sum insured for the particular item facility to the insured; 7.7.2 the transmission facilities network of the public authority or provider mentioned in 7.7.1.	7.6 Public telecommunications - insured perils only (if stated in the schedule to be included) 7.6.1 property at the premises of any public authority or provider of telecommunications services or electronic communications and transactions services as defined by the Electronic Communications and Transactions Act 25 of 2002 as amended which is empowered by law to supply a telecommunications facility to the insured; 7.6.2 the transmission facilities network of the public authority mentioned in 7.6.1. The amount payable under this extension in respect of each item (other than claims preparation costs) is limited to 90% of the sum insured for the particular item and in total R25 000 000 for any one event or series of events with one original cause or source.
7.8 Public utilities - extended cover (if stated in the schedule to be included)	No Longer Available
7.9 Public utilities - insured perils only (if stated in the schedule to be included) Property at electricity generating stations, sub-stations or transmission networks, gasworks including the related gas distribution network, water purification plants, pumping stations, aqueducts, and pipelines of an authority (which term shall include utility companies under sole or partial private ownership) empowered by law to supply water, gas, or electricity for consumption by the public and which results in an interruption of water, gas, or electricity to the premises of the insured. The amount payable under this extension in respect of each item (other than claims preparation costs) is limited to 90% of the sum insured for the particular item	7.7 Public utilities - insured perils only (if stated in the schedule to be included) Property at electricity generating stations, sub-stations or transmission networks, gasworks including the related gas distribution network, water purification plants, pumping stations, aqueducts and pipelines of an authority empowered by law to supply water, gas, or electricity for consumption by the public and which results in an interruption of water, gas, or electricity to the premises of the insured. The amount payable under this extension in respect of each item (other than claims preparation costs) is limited to 90% of the sum insured for the particular item and in total R25 000 000 for any one event or series of events with one original cause or source



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<p>7.12 Unspecified suppliers (if stated in the schedule to be included)</p> <p>The premises of any other of the insured's suppliers, manufacturers or processors of components, goods, or materials, but excluding the premises of any public supply undertaking from which the insured obtains electricity, gas, or water. The amount payable under this extension in respect of each item (other than claims preparation costs) is limited to 90% of the stated limit for the particular item and in total R150 000 000 for any one event or series of events with one original cause or source. The geographical limits of 7.2 (Contract sites), 7.3 (Customers), 7.4 (Prevention of access), 7.5 (Prevention of access - extended), 7.6 (Public telecommunications - extended cover), 7.7 (Public telecommunications - insured perils only), 7.8 (Public utilities - extended cover), 7.9 (Public utilities - insured perils only), 7.11 (Storage, transit and vehicle) and 7.12 (Unspecified suppliers) of the extensions to other premises are confined to the Republic of South Africa, Botswana, Lesotho, Malawi, Namibia, Swaziland and Zimbabwe; 7.1 (Additional premises) of the extensions to other premises are confined to the Republic of South Africa and Namibia.</p>	<p>7.10 Unspecified suppliers (if stated in the schedule to be included)</p> <p>The premises of any other of the insured's suppliers, manufacturers or processors of components, goods, or materials, but excluding the premises of any public supply undertaking from which the insured obtains electricity, gas, or water. The amount payable under this extension in respect of each item (other than claims preparation costs) is limited to 90% of the stated limit for the particular item and in total R150 000 000 for any one event or series of events with one original cause or source. The geographical limits of 7.2 (Contract sites), 7.3 (Customers), 7.4 (Prevention of access), 7.5 (Prevention of access - extended), 7.6 (Public telecommunications - insured perils only), 7.7 (Public utilities - insured perils only), 7.9 (Storage, transit and vehicle) and 7.10 (Unspecified suppliers) of the extensions to other premises are confined to the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia and Zimbabwe; 7.1 (Additional premises) of the extensions to other premises are confined to the Republics of South Africa and Namibia.</p>
<p>Clause not in policy wording</p> <p>Murder, Suicide, Food or Drink Poisoning, Vermin, Pests or Defective Sanitary Arrangements:</p> <p>Loss as insured resulting from interruption of or interference with the business in consequence of the following shall be deemed to have resulted from Damage (as defined herein):</p> <ol style="list-style-type: none">murder, suicide or food or drink poisoning at the premises of the insuredvermin, pests or defective sanitary arrangements at the premises of the insuredshark scare or shark attack within a 50 km radius of the Premisesoil pollution within a 50 km radius of the Premises Provided that	<p>Murder, Suicide, Food or Drink Poisoning, Vermin, Pests or Defective Sanitary Arrangements</p> <p>Loss as is insured by this section resulting from interruption of or interference with the business in consequence of the following shall be deemed to be loss resulting from damage to property used by the insured at the premises:</p> <ol style="list-style-type: none">murder, suicide or food or drink poisoning at the premises of the insured;wild game attack, shark scare or shark attack within a 15 km radius of the premises of the insured;bomb scare or bomb attack within a 15 km radius of the premises of the insured;vermin, pests, or defective sanitary arrangements at the premises of the insured.



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i. in respect of (b) above, the Local, Regional Municipal or Government Authority responsible for the area has declared a Notifiable Medical Condition to exist at the premises and has imposed quarantine regulations and acted to restrict access to the premises in terms of any Local, Municipal, Regional or National Law or Bye-Law or Regulation pertaining to Public Health and Safety

ii. the amount payable under this extension shall not exceed a. in respect of each item (other than claims preparation costs) 90% of the sum insured stated for the particular item and up to a maximum of R75,000,000 for any one event or series of events with one original cause or source b. double the amounts referred to in (a) during any one (annual) period of insurance. Definitions: Indemnity period The period during which the results of the business shall be affected in consequence of the Damage in the case of (a), (c) and (d) after the occurrence of the incident or in the case of (b) on the date on which restrictions on the premises are applied and ending not later than 3 months thereafter. Premises Those locations stated in the policy schedule definition of premises of the insured and shall not extend to include the premises of any supplier, customer, contractor (or sub-contractor) of the insured. The company shall in no circumstances be liable for any costs involved in cleaning, repair, recall, or checking of property.

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Provided that

- i. In respect of d. above, the Local, Regional Municipal or Government Authority responsible for the area has declared a Notifiable Medical Condition to exist at the premises and has imposed quarantine regulations and acted to restrict access to the premises in terms of any Local, Municipal, Regional or National Law or Bye-Law or Regulation pertaining to Public Health and Safety;
- ii. the company shall in no circumstances be liable for any costs involved in cleaning, repair, recall, or checking of property;
- iii. the maximum amount payable under this extension shall not exceed
 - a) R5 000 000 for any one event or series of events with one original cause or source
 - b) double the amount referred to in (a) during any one (annual) period of insurance (being the period of twelve consecutive months from the inception date or anniversary date).

Definitions:

Indemnity period

The period during which the results of the business shall be affected in consequence of the Damage beginning in the case of

- i. a., b., and c. with the occurrence of the incident or
- ii. d. on the date on which restrictions on the premises are applied and ending not later than 3 months thereafter.

Premises

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Those locations stated in the policy schedule definition of premises of the insured and shall not extend to include the premises of any supplier, customer, contractor (or sub-contractor) of the insured.



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Money Section	
<p>Definitions</p> <p>2 Money</p> <p>money shall mean</p> <p>cash, bank and currency notes, cheques, postal orders, money orders, current negotiable postage, revenue and holiday stamps, credit card vouchers and documents, certificates or other instruments of a negotiable nature, the property of the insured or for which they are responsible.</p>	<p>Definition</p> <p>2 Money</p> <p>money shall mean</p> <p>cash, bank and currency notes, postal orders, money orders, current negotiable postage, revenue and holiday stamps, credit card vouchers and documents, certificates or other instruments of a negotiable nature, the property of the insured or for which they are responsible.</p>
<p>4 Territorial limits</p> <p>Republic of South Africa, Botswana, Lesotho, Malawi, Namibia, Swaziland, and Zimbabwe</p>	<p>4 Territorial limits</p> <p>The Republic of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia, and Zimbabwe</p>
<p>Personal accident assault extension</p> <p>5.4 the reasonable expenses incurred, up to the sum specified in the schedule, shall be payable in respect all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, optical, nursing home or hospital treatment and supplies (including costs and expenses incurred in emergency transportation or freeing the insured person if trapped or bringing the insured person to a place of safety) as a result of bodily Injury and incurred within 24 months of the defined event.</p> <p>Proviso 5.3</p> <p>5.3 compensation payable under item 5.4 shall be reduced by an amount equal to the compensation received or receivable under any occupational injury compensation enactment in respect of any treatment for which compensation is payable under item 5.4</p>	<p>5.4 the reasonable expenses, up to the sum specified in the schedule, shall be payable in respect of emergency expenses shortfall incurred within 24 months of the defined event as a direct result of such bodily injury excluding any amounts as may</p> <p>5.4.1 fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation.</p> <p>5.4.2 be payable by a registered medical scheme including any amounts payable from a member's Medical scheme Savings account.</p> <p>Proviso 5.3 Deleted</p>
<p>Crossed cheques</p>	<p>Deleted</p>
<p>Special conditions applicable to cheques</p>	<p>Deleted</p>

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Goods in Transit section

Specific exceptions

8 Territorial limits

loss of or damage to property outside the Republic of South Africa, Botswana, Lesotho, Malawi, Namibia, Swaziland, and Zimbabwe;

Loss of or damage to property outside the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia, and Zimbabwe

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Electronic Equipment section

Definitions

3 Territorial limits

3.1 in respect of property other than that described in 3.2 below, the Republic of South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland, and Zimbabwe

3.1 in respect of property other than that described in 3.2 below, the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Mozambique, Namibia, and Zimbabwe

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Machinery Breakdown section

Defined events

3 .At any premises for the purpose of cleaning, overhaul, repair, or other similar purpose anywhere within the Republic of South Africa, Botswana, Lesotho, Malawi, Namibia, Swaziland, and Zimbabwe

3. At any premises for the purpose of cleaning, overhaul, repair, or other similar purpose anywhere within the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia, and Zimbabwe.



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Motor section	
<p>Definitions</p> <p>6 Territorial limits</p> <p>Republic of South Africa, Angola (except for Cabinda), Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Zambia, and Zimbabwe</p>	<p>The Republics of South Africa, Angola (except for Cabinda) and Botswana, the Kingdom of Eswatini, the Republic of Kenya, the Kingdom of Lesotho, the Republics of Malawi, Mozambique and Namibia, the United Republic of Tanzania and the Republics of Zambia and Zimbabwe</p>
<p>Defined events – sub-section A the Republic of South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland, or Zimbabwe</p>	<p>the Republics of South Africa or Botswana, the Kingdoms of Eswatini or Lesotho or the Republics of Malawi, Mozambique, Namibia, or Zimbabwe</p>
<p>Specific exceptions to sub-section A</p> <p>2 Depreciation</p> <p>depreciation in value whether arising from repairs following a defined event or otherwise, wear and tear, mechanical, electronic, or electrical breakdowns, failures, or breakages;</p>	<p>2 Depreciation</p> <p>depreciation in value whether arising from repairs following a defined event or otherwise, wear and tear, mechanical, electronic, or electrical breakdowns, failures or breakages or any resultant damage;</p>
<p>Specific exceptions to sub-section B</p> <p>1 Compulsory motor vehicle insurance enactment</p> <p>so much of any compensation or claim as falls within the scope of any compulsory motor vehicle insurance enactment.</p>	<p>1 Compulsory motor vehicle insurance enactment</p> <p>so much of any compensation or claim as falls within the scope of any compulsory motor vehicle insurance enactment. This exception shall apply notwithstanding that no insurance under such enactment is in force or has been effected and regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation</p>
<p>Sub-section C Medical expenses and trauma costs</p> <p>Defined events</p> <p>1 Medical expenses</p> <p>If an occupant in the specified part of a vehicle described below, in direct connection with such vehicle, sustains bodily injury by violent, accidental, external, and visible means, the company will pay to the insured the medical expenses incurred as a result of such injury up to R7 500 per injured occupant but not exceeding R30 000 in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event.</p>	<p>Sub-section C Emergency expenses shortfall</p> <p>Defined events</p> <p>If an occupant in the specified part of a vehicle described below, in direct connection with such vehicle, sustains bodily injury by violent, accidental, external and visible means, the company will pay to the insured the emergency costs and expenses (including any costs incurred to free such injured occupant from such vehicle or to bring such injured occupant to a place of safety) incurred as a result of such injury up to R7 500 per injured occupant but not exceeding R30 000 in total for all occupants injured as a result of an occurrence or series</p>



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The amount payable under this sub-section shall be reduced by any amount recoverable under the Compensation for Occupational Injuries and Diseases Act or similar legislation.

The term medical expenses include any costs incurred to free such injured occupant from such vehicle or to bring such injured occupant to a place where medical treatment can be given.

Defined vehicle but only if it is insured under sub-section A of this section Specified part of vehicle in which the injury must occur

1 Any private type motor car or motorised motor home

Anywhere inside the vehicle

2 Any other type of insured vehicle other than a bus or taxi

The permanently enclosed passenger-carrying compartment

2 Trauma costs If an occupant of a vehicle undergoes treatment by a registered psychologist as a result of their having been psychologically traumatized as a direct result of violence or threat of violence during theft, attempted theft or hijack of such vehicle, the company will pay to the insured the cost of such treatment up to R7 500 in respect of an occurrence or series of occurrences from one event.

Specific exceptions applicable to all sections

2 Intoxicating liquor, drugs, or not licenced

any accident, injury, damage, or liability incurred while any vehicle is being driven by

2.1 the insured while under the influence of intoxicating liquor or drugs (unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession other than himself) or while not licensed to drive such vehicle

2.2 any other person with the general consent of the insured who, to the insured's knowledge, is under the influence of intoxicating liquor or drugs (unless administered by or prescribed by and taken in accordance with the instructions of a

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of occurrences arising out of one event. Provided that the amount payable under this sub-section shall be reduced by any amount as may

1 fall within the scope of any

1.1 Act in terms of which any employee may claim compensation for work related injuries

1.2 compulsory motor vehicle insurance enactment This proviso shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation

2 be payable by a registered medical scheme including any amounts payable from a member's Medical scheme Savings account.

Defined vehicle but only if it is insured under sub-section A of this section Specified part of vehicle in which the injury must occur

1 Any private type motor car or motorized motor home

Anywhere inside the vehicle

2 Any other type of insured vehicle other than a bus or taxi

The permanently enclosed passenger-carrying compartment

2 Intoxicating liquor, drugs, not licenced or breach of the Road Traffic Act

any accident, injury, damage, or liability incurred while any vehicle is being driven by

2.1 the insured

2.1.1 while under the influence of intoxicating liquor or drugs (unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession other than himself); or

2.1.2 while not licensed to drive such vehicle; or

2.1.3 who materially breaches any of the provisions or requirements of the National Road Traffic Act, 93 of 1996 (as amended) or any of its regulations including inter alia the



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<p>member of the medical profession other than himself) or who is not licensed to drive such vehicle, but this shall not apply if the insured was unaware that the driver was unlicensed and the insured can prove to the satisfaction of the company that, in the normal course of his business, procedures are in operation to ensure that only licensed drivers are permitted to drive insured vehicles</p> <p>Provided that any driver shall be deemed to be licensed to drive the vehicle if he is complying with the licensing laws relating to any of the territories referred to in the territorial limits, or if noncompliance with any licensing law is solely because of failure to renew any licence subject to periodic renewal, or if a licence is not required by law, or while such driver is learning to drive and is complying with the laws relating to learner drivers. The term licensed shall include the requirement of having a Professional Driving Permit in addition to a driver's license for those vehicle types requiring such permits by law</p>	<p>National Road Traffic Regulations (as amended) or similar legislation applicable in the country where the vehicle is being driven or used.</p> <p>2.2 any other person with the general consent of the insured who, to the insured's knowledge</p> <p>2.2.1 is under the influence of intoxicating liquor or drugs (unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession other than himself); or</p> <p>2.2.2 who is not licensed to drive such vehicle, but this shall not apply if the insured was unaware that the driver was unlicensed and the insured can prove to the satisfaction of the company that, in the normal course of his business, procedures are in operation to ensure that only licensed drivers are permitted to drive insured vehicles; or</p> <p>2.2.3 materially breaches any of the provisions or requirements of the National Road Traffic Act, 93 of 1996 (as amended) or any of its regulations including inter alia the National Road Traffic Regulations (as amended) or similar legislation applicable in the country where the vehicle is being driven or used.</p> <p>Provided that any driver shall be deemed to be licensed to drive the vehicle if he is complying with the licensing laws relating to any of the territories referred to in the territorial limits, or if non-compliance with any licensing law is solely because of failure to renew any licence subject to periodic renewal, or if a licence is not required by law, or while such driver is learning to drive and is complying with the laws relating to learner drivers. The term licensed shall include the requirement of having a Professional Driving Permit in addition to a driver's license for those vehicle types requiring such permits by law</p>
Not available	<p>Retail Value Top up cover</p> <ul style="list-style-type: none">• Option is available for selection on Comp cover, TPFT and Retail value only.



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	<ul style="list-style-type: none"> • Available for private motor cars and LDVS not exceeding 3500kg • Cover must be available with effect from 1st July 2022 for new and existing business. • The client may select one of three optional values. Either 15%, 20% or 25% • A clause must be added automatically to print in the motor section of the schedule when this extension is selected. This clause cannot be edited or deleted. • Existing business – can select Yes or No and select relevant percentage. • New business – default to Yes and default percentage to 20%. The user can then edit and select a different value, or they can select No • Renewals – Automatically default to Yes and default to 20%. Users can then edit after renewal if required.

Motor Traders Section	
Definitions 11 Territorial limits Republic of South Africa, Angola (except for Cabinda), Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Zambia, and Zimbabwe	the Republics of South Africa, Angola (except for Cabinda) and Botswana, the Kingdom of Eswatini, the Republic of Kenya, the Kingdom of Lesotho, the Republics of Malawi, Mozambique and Namibia, the United Republic of Tanzania and the Republics of Zambia and Zimbabwe
Specific exceptions to sub-section A 4 Depreciation depreciation, wear, or tear, mechanical or electrical breakdowns, failures, or breakages	4 Depreciation Depreciation in value whether arising from repairs following a defined event or otherwise, wear and tear, mechanical, electronic, or electrical breakdowns, failures or breakages or any resultant damage;
Specific exceptions to sub-section B 1 Compulsory motor vehicle insurance legislation so much of any compensation or claim as falls within the scope of any compulsory motor vehicle insurance legislation.	Specific exceptions to sub-section B 1 Compulsory motor vehicle insurance enactment so much of any compensation or claim as falls within the scope of any compulsory motor vehicle insurance enactment. This exception shall apply notwithstanding that no insurance under such enactment is in force or has been effected and regardless of whether or not the applicable legislative fund is



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No cover	<p>incapable of providing or unable to provide compensation</p> <p>Sub-section C Emergency expenses shortfall</p> <p>Defined events</p> <p>If an occupant in the specified part of a vehicle described below, in direct connection with such vehicle, sustains bodily injury by violent, accidental, external, and visible means, the company will pay to the insured the emergency costs and expenses (including any costs incurred to free such injured occupant from such vehicle or to bring such injured occupant to a place of safety) incurred as a result of such injury up to R7 500 per injured occupant but not exceeding R30 000 in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event. Provided that the amount payable under this sub-section shall be reduced by any amount as may</p> <p>1 fall within the scope of any</p> <p>1.1 Act in terms of which any employee may claim compensation for work related injuries</p> <p>1.2 compulsory motor vehicle insurance enactment This proviso shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation</p> <p>2 be payable by a registered medical scheme including any amounts payable from a member's medical scheme Savings account.</p> <p>Defined vehicle but only if it is insured under sub-section A of this section</p> <p>Specified part of vehicle in which the injury must occur</p> <p>1 Any private type motor car or motorized motor home</p> <p>Anywhere inside the vehicle</p> <p>2 Any other type of insured vehicle other than a bus or taxi</p>

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4 Intoxicating liquor, drugs, or not licenced any accident, injury, damage, or liability incurred while any vehicle is being driven by

4.1 the insured while under the influence of intoxicating liquor or drugs (unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession other than himself) or while not licensed to drive such vehicle

4.2 any other person with the general consent of the insured who, to the insured's knowledge, is under the influence of intoxicating liquor or drugs (unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession other than himself) or who is not licensed to drive such vehicle, but this shall not apply if the insured was unaware that the driver was unlicensed and the insured can prove to the satisfaction of the company that, in the normal course of his business, procedures are in operation to ensure that only licensed drivers are permitted to drive insured vehicles Provided that any driver shall be deemed to be licensed to drive the vehicle if he is complying with the licensing laws relating to any of the territories referred to in the territorial limits, or if non-compliance with any licensing law is solely because of failure to renew any licence subject to periodic renewal, or if a licence is not required by law, or while such driver is learning to drive and is complying with the laws relating to learner drivers. The term licensed shall include the requirement of having a Professional Driving Permit in addition to a driver's license for those vehicle types requiring such permits by law

The permanently enclosed passenger-carrying compartment

4 Intoxicating liquor, drugs, not licenced or breach of the Road Traffic Act any accident, injury, damage, or liability incurred while any vehicle is being driven by

4.1 the insured

4.1.1 while under the influence of intoxicating liquor or drugs (unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession other than himself); or

4.1.2 while not licensed to drive such vehicle; or

4.1.3 who materially breaches any of the provisions or requirements of the National Road Traffic Act, 93 of 1996 (as amended) or any of its regulations including inter alia the National Road Traffic Regulations (as amended) or similar legislation applicable in the country where the vehicle is being driven or used.

4.2 any other person with the general consent of the insured who, to the insured's knowledge

4.2.1 is under the influence of intoxicating liquor or drugs (unless administered by or prescribed by and taken in accordance with the instructions of a member of the medical profession other than himself); or

4.2.2 who is not licensed to drive such vehicle, but this shall not apply if the insured was unaware that the driver was unlicensed and the insured can prove to the satisfaction of the company that, in the normal course of his business, procedures are in operation to ensure that only licensed drivers are permitted to drive insured vehicles; or

4.2.3 materially breaches any of the provisions or requirements of the National Road Traffic Act, 93 of 1996 (as amended) or any of its regulations including inter alia the National Road Traffic Regulations (as amended) or similar legislation applicable in the country where the vehicle is being driven or used.



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	<p>Provided that any driver shall be deemed to be licensed to drive the vehicle if he is complying with the licensing laws relating to any of the territories referred to in the territorial limits, or if non-compliance with any licensing law is solely because of failure to renew any licence subject to periodic renewal, or if a licence is not required by law, or while such driver is learning to drive and is complying with the laws relating to learner drivers. The term licensed shall include the requirement of having a Professional Driving Permit in addition to a driver's license for those vehicle types requiring such permits by law</p>
<p>Specific exception 8 Unlicensed by the insured (or by any other person with his consent) unless licensed to drive such vehicle in terms of the legislation applying to any territory in the territorial limits. If a licence is subject to renewal the driver must have held and not be disqualified from holding or obtaining such a licence. This exception shall not apply whilst such vehicle is being driven by the insured (or any other person in the employ of the insured with his consent) whilst learning to drive if the laws and regulations relating to learner drivers are being obeyed;</p>	<p>Deleted as now incorporated into specific exception 4 above</p>
<p>16 War Clause to subsection B (Liability to third parties) In respect of sub-section B only, general exception 7 (War, riot, and terrorism) is deleted and replaced by the following: This section does not cover war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military, or usurped power.</p>	<p>16 War Clause to subsections B (Liability to third parties) and C (Emergency expenses shortfall) In respect of sub-sections B and C only, general exception 8 (War, riot, and terrorism) is deleted and replaced by the following: This section does not cover war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military, or usurped power</p>

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Group Personal Accident section

Definitions

2 Medical expenses

medical expenses shall mean

all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, optical, nursing home or hospital treatment and supplies (including costs and expenses incurred in emergency transportation or freeing the insured person if trapped or bringing him to a place of safety) as a result of bodily injury and incurred within 24 months of the defined event.

1 Emergency expenses shortfall

emergency expenses shortfall shall mean all costs and expenses necessarily incurred including costs and expenses incurred in emergency transportation or freeing the insured person if trapped or bringing him to a place of safety as a result of bodily injury and incurred within 24 months of the defined event excluding any amounts as may

1.1 fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;

1.2 be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.

Provisos

3 Maximum compensation

the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one insured person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability, medical expenses and any extensions which are applicable

4 Maximum compensation

the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one insured person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability, emergency costs and expenses and any extensions which are applicable;

6 Medical expenses

any payment for medical expenses for any one insured person in respect of each and every claim shall be in excess of and not be reduced by the amount of the excess as stated in the schedule

3 Emergency expenses shortfall

any payment for emergency expenses shortfall for any one insured person in respect of each and every claim shall be in excess of and not be reduced by the amount of the excess as stated in the schedule

Extensions

5 Life support machinery extension

Notwithstanding anything contained in the defined events, the 24- month period stated therein shall not include any period or periods

5 Life support machinery extension

Notwithstanding anything contained in the defined events, the 24- month period stated therein shall not include any period or periods where the death of the insured person is



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<p>where the death of the insured person is delayed solely by the use, for periods of not less than three consecutive days, of life support machinery, equipment, or apparatus. The company will, in addition to any compensation payable, pay for the reasonable costs and expenses incurred as a result of a defined event in respect of hire costs for life support machinery, equipment or apparatus provided that</p> <p>5.1 the liability of the company for such costs and expenses resulting from an accident or series of accidents arising from one cause shall not exceed R20 000 for any one insured person;</p> <p>5.2 this extension shall not increase the maximum compensation payable by the company in terms of proviso 1 (Accumulation limit).</p>	<p>delayed solely by the use, for periods of not less than three consecutive days, of life support machinery, equipment, or apparatus. The company will, in addition to any compensation payable, pay for the reasonable costs and expenses incurred as a result of a defined event in respect of hire costs for life support machinery, equipment or apparatus provided that</p> <p>5.1 the liability of the company for such costs and expenses resulting from an accident or series of accidents arising from one cause shall not exceed R20 000 for any one insured person;</p> <p>5.2 the company shall not pay for any amounts as may:</p> <p>5.2.1 fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This proviso shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;</p> <p>5.2.2 be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.</p> <p>5.3 this extension shall not increase the maximum compensation payable by the company in terms of proviso 1 (Accumulation limit).</p>
<p>Clause not in policy wording</p> <p>Trauma</p>	<p>No longer available</p>
<p>Clause not in policy wording</p> <p>Mobility</p> <p>In the event of the Company admitting a claim for permanent disability, and as a direct result of such disability such person is permanently dependent on a wheelchair for mobility, the Company will, in addition to any Compensation payable for permanent disability, pay Compensation for (a) a self-propelled wheelchair (b) the modification of the controls to such person's motor vehicle (c) if necessary the fitting of wheelchair loading equipment to such person's private</p>	<p>Mobility</p> <p>In the event of the company admitting a claim for permanent disability, and as a direct result of such disability such person is permanently dependent on a wheelchair for mobility, the company will, in addition to any compensation payable for permanent disability, pay compensation for</p> <p>(a) a self-propelled wheelchair</p> <p>(b) the modification of the controls to such person's motor vehicle</p>



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<p>vehicle (d alterations to such person's private residence to facilitate the use of such wheelchair provided always that</p> <ul style="list-style-type: none"><li data-bbox="177 443 770 656">(i) the liability of the Company for such costs resulting from an accident or series of accidents arising from one cause shall not exceed the amount of R_____ for any one such person, and<li data-bbox="177 678 770 819">(ii) this Extension shall not increase the maximum liability of the Company in Terms of the accumulation Clause.	<p>(c) if necessary, the fitting of wheelchair loading equipment to such person's private vehicle</p> <p>(d) alterations to such person's private residence to facilitate the use of such wheelchair</p> <p>provided always that</p> <ul style="list-style-type: none"><li data-bbox="863 640 1469 853">(i) the liability of the company for such costs resulting from an accident or series of accidents arising from one cause shall not exceed the amount of R_____ for any one such person,<li data-bbox="863 875 1469 1413">(ii) the company shall not pay for any amounts as may<ul style="list-style-type: none"><li data-bbox="954 965 1453 1245">1 fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;<li data-bbox="954 1267 1453 1413">2 be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.<li data-bbox="863 1435 1469 1576">(iii) this extension shall not increase the maximum liability of the company in terms of the accumulation clause.



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Stated Benefit section

Definitions

4 Medical expenses

medical expenses shall mean all costs and expenses necessarily incurred for artificial aids, prostheses, medical, surgical, dental, optical, nursing home or hospital treatment and supplies (including costs and expenses incurred in emergency transportation or freeing the insured person if trapped or bringing him to a place of safety) as a result of bodily injury and incurred within 24 months of the defined event.

3 Emergency expenses shortfall

emergency expenses shortfall shall mean all costs and expenses necessarily incurred including costs and expenses incurred in emergency transportation or freeing the insured person if trapped or bringing him to a place of safety as a result of bodily injury and incurred within 24 months of the defined event excluding any amounts as may

1.1 fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;

1.2 be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.

Provisos

3 Maximum compensation

the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one insured person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability, medical expenses and any extensions which are applicable

4 Maximum compensation

the company shall not be liable to pay, for death or disability resulting from an accident or series of accidents arising from one cause in respect of any one insured person, more than the compensation payable for death or permanent disability (whichever is the higher) plus any compensation payable for temporary total disability, **emergency costs and expenses** and any extensions which are applicable;

6 Medical expenses

any payment for medical expenses for any one insured person in respect of each and every claim shall be in excess of and not be reduced by the amount of the excess as stated in the schedule

3 Emergency expenses shortfall

any payment for emergency expenses shortfall for any one insured person in respect of each and every claim shall be in excess of and not be reduced by the amount of the excess as stated in the schedule

7 Occupational injury compensation enactment

any compensation payable by the company for any period of temporary total disability or for medical expenses shall be reduced by an amount equal to the compensation received or receivable by or on behalf of the insured

7 Occupational injury compensation enactment

any compensation payable by the company for any period of temporary total disability or for **emergency expenses shortfall** shall be reduced by an amount equal to the compensation received or receivable by or



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person under any occupational injury compensation enactment for temporary disability for the same or a lesser period or in respect of medical expenses;	on behalf of the insured person under any occupational injury compensation enactment for temporary disability for the same or a lesser period or in respect of emergency expenses shortfall. This proviso shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;
<p>Extensions</p> <p>5 Life support machinery extension</p> <p>Notwithstanding anything contained in the defined events, the 24- month period stated therein shall not include any period or periods where the death of the insured person is delayed solely by the use, for periods of not less than three consecutive days, of life support machinery, equipment, or apparatus. The company will, in addition to any compensation payable, pay for the reasonable costs and expenses incurred as a result of a defined event in respect of hire costs for life support machinery, equipment or apparatus provided that</p> <p>5.1 the liability of the company for such costs and expenses resulting from an accident or series of accidents arising from one cause shall not exceed R20 000 for any one insured person;</p> <p>5.2 this extension shall not increase the maximum compensation payable by the company in terms of proviso 1 (Accumulation limit).</p>	<p>5 Life support machinery extension</p> <p>Notwithstanding anything contained in the defined events, the 24- month period stated therein shall not include any period or periods where the death of the insured person is delayed solely by the use, for periods of not less than three consecutive days, of life support machinery, equipment, or apparatus. The company will, in addition to any compensation payable, pay for the reasonable costs and expenses incurred as a result of a defined event in respect of hire costs for life support machinery, equipment or apparatus provided that</p> <p>5.1 the liability of the company for such costs and expenses resulting from an accident or series of accidents arising from one cause shall not exceed R20 000 for any one insured person;</p> <p>5.2 the company shall not pay for any amounts as may:</p> <p>5.2.1 fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This proviso shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;</p> <p>5.2.2 be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.</p> <p>5.3 this extension shall not increase the maximum compensation payable by the company in terms of proviso 1 (Accumulation limit).</p>



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Clause not in policy wording Trauma	No longer available
Clause not in policy wording Mobility In the event of the Company admitting a claim for permanent disability, and as a direct result of such disability such person is permanently dependent on a wheelchair for mobility, the Company will, in addition to any Compensation payable for permanent disability, pay Compensation for (a) a self-propelled wheelchair (b) the modification of the controls to such person's motor vehicle (c) if necessary the fitting of wheelchair loading equipment to such person's private vehicle (d alterations to such person's private residence to facilitate the use of such wheelchair provided always that (iii) the liability of the Company for such costs resulting from an accident or series of accidents arising from one cause shall not exceed the amount of R_____ for any one such person, and this Extension shall not increase the maximum liability of the Company in Terms of the accumulation Clause.	Mobility In the event of the company admitting a claim for permanent disability, and as a direct result of such disability such person is permanently dependent on a wheelchair for mobility, the company will, in addition to any compensation payable for permanent disability, pay compensation for (a) a self-propelled wheelchair (b) the modification of the controls to such person's motor vehicle (c) if necessary, the fitting of wheelchair loading equipment to such person's private vehicle (d) alterations to such person's private residence to facilitate the use of such wheelchair provided always that (i) the liability of the company for such costs resulting from an accident or series of accidents arising from one cause shall not exceed the amount of R_____ for any one such person, (ii) the company shall not pay for any amounts as may 1 fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exclusion shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation; 2 be payable by a registered Medical scheme including any amounts payable from a member's Medical scheme Savings account.



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	this extension shall not increase the maximum liability of the company in terms of the accumulation clause.
Broadform Liability section	
No exclusion	Specific exceptions (applicable to all sub-sections and extensions of this section) 10 Sexual abuse assault harassment or molestation for any claims arising out of sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favours and any unwelcome verbal, visual or physical contact of a sexual nature
Proviso 7.2 to Extension 7 Employers' liability 7.2 amounts recoverable under any Act in terms of which any employee may claim compensation for work related injuries;	7.2 any amounts as may fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. <i>This proviso shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;</i>
Public Liability section	
Definitions 3 Territorial limits territorial limits shall mean anywhere in the world but not in connection with 3.1 any business carried on by the insured at or from premises outside or 3.2 any contract for the performance of work outside the Republic of South Africa, Botswana, Malawi, Lesotho, Namibia, Swaziland, and Zimbabwe.	3 Territorial limits territorial limits shall mean anywhere in the world but not in connection with 3.1 any business carried on by the insured at or from premises outside or <i>3.2 any contract for the performance of work outside the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia, and Zimbabwe.</i>
Specific exceptions 7 Jurisdiction 7.1 damages in respect of judgements delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within the Republic of South Africa, Botswana, Lesotho Namibia, and Swaziland;	7 Jurisdiction 7.1 damages in respect of judgements delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within <i>the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republic of Namibia;</i>
No exclusion	Specific exceptions 15 Sexual abuse assault harassment or molestation



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Employers Liability Section	
Definitions 3 Territorial limits territorial limits shall mean anywhere in the world but not in connection with 3.1 any business carried on by the insured at or from premises outside or 3.2 any contract for the performance of work outside the Republic of South Africa, Botswana, Malawi, Lesotho, Namibia, Swaziland, and Zimbabwe.	3 Territorial limits territorial limits shall mean anywhere in the world but not in connection with 3.1 any business carried on by the insured at or from premises outside or 3.2 any contract for the performance of work outside the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republics of Malawi, Namibia, and Zimbabwe.
Specific exceptions 7 Jurisdiction 7.1 damages in respect of judgements delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within the Republic of South Africa, Botswana, Lesotho Namibia, and Swaziland;	7 Jurisdiction 7.1 damages in respect of judgements delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within the Republics of South Africa and Botswana, the Kingdoms of Eswatini and Lesotho and the Republic of Namibia;
No exclusion	Specific exceptions 15 Sexual abuse assault harassment or molestation for any claims arising out of sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favours and any unwelcome verbal, visual or physical contact of a sexual nature
No exclusion	7 Workers compensation any amounts as may fall within the scope of any Act in terms of which any employee may claim compensation for work related injuries. This exception shall apply regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;



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Umbrella Liability section	
<p>Specific exceptions applicable to sub-sections A, B and C</p> <p>2 Compulsory motor vehicle insurance so much of any compensation or claim as falls within the scope of any compulsory motor vehicle insurance enactment. This exception shall apply notwithstanding that no insurance under such enactment is in force or has been effected;</p>	<p>2 Compulsory motor vehicle insurance so much of any compensation or claim as falls within the scope of any compulsory motor vehicle insurance enactment. This exception shall apply notwithstanding that no insurance under such enactment is in force or has been effected and regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide compensation;</p>
No exclusion	<p>Specific exceptions</p> <p>15 Sexual abuse assault harassment or molestation for any claims arising out of sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favours and any unwelcome verbal, visual or physical contact of a sexual nature</p>
Householders section	
<p>Definitions</p> <p>1 Insured property</p> <p>1.2 business goods and equipment up to R30,000 but excluding</p> <p>1.2.1 electronic data processing equipment</p> <p>1.2.2 stock-in-trade and equipment relating to a home industry</p>	<p>1.2 business goods and equipment up to R50,000 or 10% of the sum insured stated in the schedule whichever is the lesser but excluding</p> <p>1.2.1 electronic data processing equipment</p> <p>1.2.2 stock-in-trade and equipment relating to a home industry</p>
<p>10 Theft</p> <p>10.1 theft or attempted theft from:</p> <p>10.1.7 any other building provided there is visible, forcible, and violent entry or exit.</p>	<p>10 Theft</p> <p>10.1 theft or attempted theft from:</p> <p>10.1.7 any other building used for the purpose while studying at an educational institution and restricted to boarding houses, campus accommodation or any accommodation arranged or supplied by the educational institution provided there is visible, forcible, and violent entry or exit.</p>
<p>Specific conditions applicable to sub-section A</p> <p>2 Compulsory excess The insured shall be liable for</p> <p>2.1 the first R1,000 of each and every claim in respect of an insured peril under sub-section A (Property) in respect of premises that are occupied and</p>	<p>2 Compulsory excess The insured shall be liable for</p> <p>2.1 Occupied premises the first R1,000 of each and every claim in respect of an insured peril under sub-section A (Property) in respect of premises that are occupied and</p>



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<p>2.2 the first R1,500 of each and every claim in respect of an insured peril under sub-section A (Property) in respect of premises that are unoccupied</p>	<p>2.2 Unoccupied premises the first R2,500 of each and every claim in respect of an insured peril under sub-section A (Property) in respect of premises that are unoccupied.</p> <p>For the purpose of this condition unoccupied means without people staying in or using the insured property with the insured's permission for at least 30 (thirty) consecutive days</p>
<p>7 Security gates and burglar bars</p> <p>It is a condition precedent to acceptance of liability in terms of subsection A (Property), peril 10(Theft) that all external doors are fitted with security gates, and the opening portion of any external window must be protected by means of burglar bars unless stated otherwise in the schedule.</p>	<p>7 Security gates and burglar bars</p> <p>It is a condition precedent to acceptance of liability in terms of subsection A (Property), paragraphs 10.1.1 and 10.1.2 of peril 10(Theft) that all external doors are fitted with security gates, and the opening portion of any external window must be protected by means of burglar bars unless stated otherwise in the schedule.</p> <p>If not otherwise agreed by the company and stated in the schedule to each item separately insured under this section access is obtained through an external door or opening window that is not secured, the insured will be responsible for an excess of R5,000 of each claim, in addition to any other first amount payable.</p>
<p>Specific exceptions applicable to all sub-sections</p> <p>2 Electronic data processing equipment</p> <p>any electronic data processing equipment not being used for domestic and/or farming business purposes only Provided that:</p> <p>2.1 such electronic data processing equipment used for domestic and/or farming business purposes only will be subject to an excess of R1,000 for each and every claim</p> <p>2.2 the liability of the company on such electronic equipment used for farming business purposes will be limited to 10% of the sum insured with a maximum of R25,000 any one occurrence;</p>	<p>2 Electronic data processing equipment any electronic data processing equipment not being used for domestic purposes only Provided that</p> <p>2.1 such electronic data processing equipment used for domestic only will be subject to an excess of R1,000 for each and every claim.</p> <p>2.2 the liability of the company with regard to any crypto or virtual currency machines and equipment will be limited to 5% of the sum insured stated in the schedule or R25 000 whichever is the lesser any one occurrence.</p>
<p>Clauses, extensions, and limitations</p> <p>Not insured</p>	<p>7 Damage to garden extension to sub-section A (Property)</p> <p>Sub-section A (Property) is extended to include costs reasonably and necessarily incurred by the insured in his/her capacity as</p>



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	<p>owner of the buildings for the replacement of trees, shrubs, plants, water features and fixed irrigation installations situated at the premises following damage caused by fire, explosion, any emergency services operations, collision by vehicles or aircraft and other aerial devices or articles dropped therefrom or deliberate or intentional acts, excluding loss or damage caused by or arising from theft or attempted theft Provided that: 7.1 the company's liability will not exceed R10,000 in respect of any one occurrence</p> <p>7.2 the insured will be responsible for the first R500 in respect of any one occurrence</p> <p>7.3 the liability of the company in respect of any one loss shall not exceed R10,000 where this extension is available under any other sections of the policy.</p>
7 Discomfort extension to sub-section A (Property) Limit R7,500	8 Discomfort extension to sub-section A (Property) Limit R10,000
Not available	<p>21 Power surge</p> <p>The insurance under sub-section A (Property) is extended to include loss or damage caused by power surge provided that:</p> <p>21.1 the company's liability for any claim or number of claims for any one event or series of events with one originating cause or source, shall not exceed R25,000 or in the annual aggregate (being the period of twelve consecutive months from the inception date or anniversary date) a total amount of R50,000</p> <p>21.2 for the purposes of this extension cover is only extended to include the property specifically insured under this section</p> <p>21.3 this extension specifically excludes any consequential losses which may arise following an insured loss</p> <p>21.4 the insured shall be responsible for an excess of 10% of claim minimum R1,000.</p> <p>21.5 specific condition 1 (Average) to sub-section A (Property) shall not be applicable</p>
25 Storage cost for contents after loss extension to sub-section A (Property) Sub-section A (Property) is extended to cover necessary storage costs incurred by the	26 Storage cost for contents after loss extension to sub-section A (Property) Sub-section A (Property) is extended to cover necessary storage costs incurred by the



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<p>insured to safeguard the contents after the occurrence of any peril specified in sub-section A (Property) Provided that the liability of the company in respect of this extension is limited to R5,000 in respect of any one occurrence.</p>	<p>insured to safeguard the contents after the occurrence of any peril specified in sub-section A (Property) Provided that the liability of the company in respect of this extension is limited to R10,000 in respect of any one occurrence.</p>
<p>32 Trauma extension to sub-section A (Property) If the insured or member of his family normally residing with the insured whilst on the insured premises is a victim of a violent act of theft, attempted theft, hold up, hijacking or fire which necessitates professional counselling the company will pay compensation up to R10,000.</p>	<p>No longer available</p>
<p>Specific conditions applicable to sub-section A</p> <p>2 Compulsory excess The insured shall be liable for</p> <p>2.1 the first R1,000 of each and every claim in respect of an insured peril under sub-section A (Property) in respect of premises that are occupied and</p> <p>2.2 the first R1,500 of each and every claim in respect of an insured peril under sub-section A (Property) in respect of premises that are unoccupied</p>	<p>2 Compulsory excess The insured shall be liable for</p> <p>2.1 Occupied premises the first R1,000 of each and every claim in respect of an insured peril under sub-section A (Property) in respect of premises that are occupied and</p> <p>2.2 Unoccupied premises the first R2,500 of each and every claim in respect of an insured peril under sub-section A (Property) in respect of premises that are unoccupied.</p> <p>For the purpose of this condition unoccupied means without people staying in or using the insured property with the insured's permission for at least 30 (thirty) consecutive days.</p>
<p>Sub-section D – Property owner's liability Specific exceptions applicable to sub-section D</p>	<p>13 Sexual abuse assault harassment or molestation liability for any claims arising out of sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favours and any unwelcome verbal, visual or physical contact of a sexual nature</p>
<p>New clause</p>	<p>5 Compulsory excess (domestic solar panel or photovoltaic systems or wind turbines) The insured shall be liable for the first 10% with a minimum of R1 000 of each and every claim in respect of loss of or damage to domestic solar panel or photovoltaic systems or wind turbines by any of the insured perils described in sub-section A (Property).</p>
<p>Clauses, extensions, and limitations 2</p>	<p>Excess R1,000</p>



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Accidental damage to machinery for domestic use extension to sub-section A (Property) Excess R500	
5 Costs of removal of fallen trees extension to sub-section A (Property) Limit R7,500	6 Costs of removal of fallen trees extension to sub-section A (Property) Limit R10,000
8 Discomfort extension to sub-section A (Property) Limit R7,500	9 Discomfort extension to sub-section A (Property) Limit R10,000
Personal all risks section	
6 Non-forcible and violent entry into vehicle extension (if stated in the schedule to be included) 6.2 after the deduction of the excess specified in the schedule, the liability of the company is further restricted to the lesser of 75% of the claim with a maximum of R20 000 in respect of any one event.	6 Non-forcible and violent entry into vehicle extension (if stated in the schedule to be included) 6.2 after the deduction of the excess specified in the schedule, the liability of the company is further restricted to the lesser of 50% of the claim with a maximum of R10,000 in respect of any one event.
Personal liability section	
Specific exceptions 13 Wilful acts claims for injury or damage which are the direct or indirect consequence of wilful or malicious acts	13 Wilful acts claims for injury or damage which are the direct or indirect consequence of wilful or malicious acts or acts of physical assault, seduction, sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favors and any unwelcome verbal, visual or physical contact of a sexual nature
Extended personal liability section	
Specific exceptions 1 Acts of the insured arising out of any dishonest, fraudulent, or malicious act of the insured or acts of physical assault or seduction committed by the insured;	arising out of any dishonest, fraudulent, or malicious act of the insured or acts of physical assault, seduction, sexual abuse assault harassment or molestation including unwelcome sexual advances, requests for sexual favors and any unwelcome verbal, visual or physical contact of a sexual nature committed by the insured;