



Bryte Farming Insurance

Key highlights overview

Effective 1 July 2021

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.

Commercial section

Section/Extension	Current wording	New wording
Fire Buildings combined Office contents Glass Accounts receivable	<p>Riot and strike extension (if stated in the schedule to be included)</p> <p>Subject otherwise to the terms, conditions, exclusions, exceptions and warranties contained therein, this section is extended to cover loss or damage directly occasioned by or through or in consequence of civil commotion, labour disturbances, riot, strike or lockout; the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in 1 above; provided that this extension does not cover loss or damage occurring in the Republic of South Africa and Namibia.</p> <p>Consequential or indirect loss or damage of any kind or description whatsoever, other than loss of rent if specifically insured.</p> <p>Loss or damage resulting from total or partial cessation of work, or the retarding or interruption or cessation of any process or operation.</p> <p>Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.</p> <p>loss or damage related to or caused by any occurrence referred to in general exception 1(a) (ii), (iii), (iv), (v) or (vi) of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence. If the Company alleges that, by reason of provisos (a), (b), (c), (d) or (e), loss or damage is not covered by this section, the burden of proving the contrary shall rest on the insured.</p>	<p>The riot and strike option has been deleted from the fire, buildings combined, office contents, glass and accounts receivable section.</p>

Section/Extension	Current wording	New wording
Fire	<p>Geysers</p> <p>Geysers (up to 200 litre capacity) and water pipes (if stated in the schedule to be included).</p> <p>Bursting, leaking or overflowing of geysers (up to 200 litre capacity) and water pipes, the property of the insured installed in and forming part of the buildings as stated in the schedule, provided that this extension does not cover structural defects, faulty design, poor workmanship, wear and tear or gradual deterioration (including the gradual action of light or atmospheric conditions).</p> <p>If any building or structure becomes unoccupied for more than 30 consecutive days, the insurance by this extension is suspended.</p> <p>The Company shall not be liable for the first R1,000 of each and every event.</p>	<p>Geysers and water pipes</p> <p>The Company will indemnify the insured for bursting, leaking or overflowing of domestic heating installations or pipes including damage to such installations or pipes, the property of the insured, installed in and forming part of the buildings subject to a limit stated in the benefit schedule.</p>
Fire	<p>Not in current wording.</p>	<p>Freezing of livestock</p> <p>This section is extended to provide cover in respect of loss or sustained as a result of damage in respect of death of the animal specified, directly caused by:</p> <ol style="list-style-type: none"> 1. Storm, wind, water, hail or snow. 2. Freezing with the exception of loss due to a drop in temperature which is not accompanied by storm, wind, water, hail and/or snow, provided that: <ol style="list-style-type: none"> a. No cover in terms of this extension will be applicable within the first 7 days after inception of such cover.

Section/Extension	Current wording	New wording
		<p>b. The liability of the Company in respect of any animal shall not exceed the sum insured set against such animal in the schedule.</p> <p>c. The insured shall be liable for the first amount payable stated in the schedule of each and every claim.</p> <p>Specific conditions</p> <ol style="list-style-type: none"> 1. The insured shall, at all times, exercise all reasonable care and safeguard the animals against loss or danger of loss, accident or illness and shall comply with all reasonable regulations and directions given by the Company, or by a qualified veterinary surgeon employed by the Company. 2. The insured will immediately notify the Company of any accident to, or loss of, any animal insured by this section and shall at the insured's expense immediately provide for adequate attendance and treatment. 3. The insured undertakes to comply with all laws, rules and regulations relating to the transportation of animals. 4. In the event of an occurrence which gives rise to a claim, or which may give rise to a claim, the insured shall give the Company immediate notice of such event: <ol style="list-style-type: none"> a. The insured shall at their own expense, within 14 days after such event, supply the insurer with a completed claim form together with all other information as may be required, including any qualified veterinary surgeon's certificates, photos and satisfactory proof of the death, identity and value of the animal.

Section/Extension	Current wording	New wording
		<ul style="list-style-type: none"> b. If the Company alleges that the death of the animal is from an excluded cause, the burden of proving the contrary shall rest with the insured. c. If the Company admits the claim, the insured may dispose of the carcass to best advantage and the amount realised shall be offset against the amount of the claim.
Fire extension	Winery section limited to winery only.	<p>Trellis/upright, fences and plant material for wine and fruit industry (if stated in the schedule to be included)</p> <p>Defined events</p> <p>Damage to the whole or part of the property described in the schedule, owned by the insured or for which they are legally liable.</p> <p>Indemnification</p> <p>The indemnity in respect of trellis/upright, fences and plant material shall be:</p> <ol style="list-style-type: none"> 1. Trellis/upright <p>The cost of material and labour to replace or repair the damaged property to the same position but not better than when it was new. The insurer's liability shall not exceed the limit of indemnity stated in the schedule.</p> 2. Fences <p>The cost of material and cost of labour to replace or repair the damaged property to the same position but not better than when it was new. The insurer's liability shall not exceed the limit of indemnity stated in the schedule.</p>

Section/Extension	Current wording	New wording
		<p>3. Plant material</p> <p>The cost of plant material, cost of labour, fertilisation and disease or pest control remedy needed for the initial planting to replace the damaged property. The insurer's liability is limited to the replacement of the damaged plant material with the same kind or variety as the plant material damaged and shall not exceed the limit of indemnity stated in the schedule.</p>
Buildings combined	Prevention of access extension to Sub-section C – 10-kilometre radius.	Increase radius to 20 kilometres.
Buildings combined	<p>Geysers</p> <p>Geysers (up to 200 litre capacity) and water pipes (if stated in the schedule to be included)</p> <p>Bursting, leaking or overflowing of geysers (up to 200 litre capacity) and water pipes, the property of the insured, installed in and forming part of the buildings as stated in the schedule, provided that this extension does not cover structural defects, faulty design, poor workmanship, wear and tear or gradual deterioration (including the gradual action of light or atmospheric conditions).</p> <p>If any building or structure becomes unoccupied for more than 30 consecutive days, the insurance by this extension is suspended.</p> <p>The Company shall not be liable for the first R1,000 of each and every event.</p>	<p>Geysers and water pipes</p> <p>The Company will indemnify the insured for bursting, leaking or overflowing of domestic heating installations or pipes including damage to such installations or pipes, the property of the insured, installed in and forming part of the buildings subject to a limit stated in the benefit schedule.</p>
Buildings combined	Additional geysers – not available.	<p>Additional geysers and water pipes (if stated in the schedule to be included)</p> <p>The Company will indemnify the insured for bursting, leaking or overflowing of domestic heating installations or pipes including</p>

Section/Extension	Current wording	New wording
		<p>damage to such installations or pipes, the property of the insured, installed in and forming part of the buildings subject to a limit stated in the schedule. Provided that the Company shall not be liable for the first amount payable stated in the excess schedule.</p>
<p>Business interruption</p>	<p>On winery section – move as an extension on BI revenue.</p>	<p>Item 3b – Loss of revenue: plant material</p> <p>Defined events</p> <p>Loss following interruption of, or interference with, the business in consequence of damage occurring during the period of insurance at the premises in respect of which payment has been made or liability admitted under the fire section: trellis/upright, fences and plant material of this policy (hereinafter termed damage).</p> <p>Liability shall be deemed to have been admitted if such payment is precluded solely because the insured is required to bear the first portion of the loss.</p> <p>The Company will indemnify the insured in accordance with the provisions of the specification hereinafter set out.</p> <p>Specific conditions</p> <ol style="list-style-type: none"> 1. The insurance under this section shall cease if the business is wound up or carried on by a liquidator or judicial manager or is permanently discontinued, except with the written agreement of the Company. 2. On the happening of any damage in consequence of which a claim may be made under this section, the insured shall, in addition to complying with general conditions 6 and 7, with due diligence do, and concur in doing, and permit to be done,

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		<p>all things which may be reasonably practicable to minimise or check any interruption of, or interference with, the business or to avoid or diminish the loss, and in the event of a claim being made under this section shall, not later than 30 days after the expiry of the indemnity period, or within such further time as the Company may in writing allow, at their own expense deliver to the Company in writing a statement setting forth particulars of their claim together with details of all other insurance covering the loss or any part of it or consequential loss of any kind resulting therefrom.</p> <p>3. No claim under this section shall be payable unless the terms of this specific condition have been complied with and, in the event of non-compliance therewith in any respect, any payment on account of the claim already made shall be repaid to the Company forthwith.</p>
Accidental damage	<p>Defined events</p> <p>Accidental physical loss of or damage to the insured property at or about the premises not otherwise insured or for which insurance is available and described (whether incorporated in this policy or not) in terms of any section (other than business all risks) listed in the index of this policy.</p>	<p>Defined events (i)</p> <p>Accidental physical loss of, or damage to, the insured property at or about the premises not otherwise insured or for which insurance is available and described (whether incorporated in this policy or not) in terms of any section (other than business all risks and power surge cover) listed in the index of this policy.</p>
Accidental damage	<p>Accidental damage defined events (ii.) moved from winery section to Extension. Defined events 1 include wine tanks and related property as part of definition.</p>	<p>Defined events (ii) (if stated in the schedule to be included)</p> <p>Wine and related products (if stated in the schedule to be included)</p> <p>Definition of insured property:</p>

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		<p>Wine and related products which are the property of the insured, or held in trust or on commission, and for which they are legally liable.</p> <p>Accidental physical loss of, or damage to, the insured property (property of the insured or held in trust or on commission and for which they are legally liable, excluding property insured in terms of defined events (i)), caused by discharge or leakage from tanks, pipes or apparatus of wine and related products other than loss or damage resulting from wear and tear or other gradually operating causes to the tanks, pipes or apparatus.</p> <p>Specific conditions</p> <ol style="list-style-type: none"> 1. In the event of loss or damage, the scope of the loss in respect of wine and related products will be determined as follows: <ol style="list-style-type: none"> a. white wine and related products – as determined by SAWIS for the current and the successive season. b. special and red wines – fixed value as determined by the insured being the agreed contract price specified in the contract inclusive of the cost of bottling (where applicable), otherwise the basis of valuation shall be as determined by SAWIS. c. export wine already sold and for which payment has already been received – contract price inclusive of the cost of bottling (where applicable). 2. Sums insured are to be calculated in terms of specific condition 1 above and, where applicable, includes customs

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		<p>and excise. Claims are settled on the basis on which the sum insured was determined.</p> <p>All the above will take into account any savings that may be applicable (for example, but not limited to, savings on bottling costs and/or labelling and/or labour).</p> <p>3. It is a condition of this policy that upon discovery of any wine-related loss, the insured must notify all the relevant authorities of such loss as may be required by law or regulation as soon as is reasonably possible and comply with the relevant legislative and regulatory requirements contained therein.</p> <p>Warranties</p> <p>1. Warranted that loss or damage arising due to the fermentation of sulfuric sweet moss is subject to the following:</p> <ol style="list-style-type: none"> a. The SO₂ composition may not be less than 1,200 mg/l. b. An analysis of the SO₂ composition of the sweet moss must be done at least once a week and a record thereof is to be kept. c. Sweet moss shall be stored in stainless steel tanks with 316 stainless steel hoops, fibreglass or cladded cement tanks and/or cladded soft steel tanks. d. Storage tanks must be filled to capacity at all times. <p>2. Warranted that export wine is analysed in accordance with the standards laid down by the purchaser. Analyses must be performed by the SGS or alternatively a local or an internationally accredited laboratory.</p>

Section/Extension	Current wording	New wording
		<ol style="list-style-type: none"> 3. Warranted that sealed samples (minimum of 12 bottles per holding tank) of all bulk export wine that is to be bottled overseas (excluding wine in tap barrels), is kept by the insured for a minimum period of six months. 4. Warranted that all export wine complies in all respects with the legal requirements of the country to which it is exported. 5. Warranted to be claim-free in respect of defective wine where the defect can be traced back to the stabilisation process.
Theft	Not in current wording.	Extension 2. a. iv. all permanent fixtures and fittings in the open on the grounds of the insured premises accompanied by forcible and violent removal from such grounds.
Public liability	Not in current wording.	<p>Drones liability (if stated in the schedule to be included)</p> <p>Specific exception 3C(ii) shall as far as it relates to drones, will not apply.</p> <p>The amount payable under this extension, inclusive of any legal costs recoverable from the insured by a claimant or any number of claimants and all other costs and expenses incurred with the Company's consent, for any one event or series of events with one original cause or source or during any one (annual) period of insurance, shall not exceed the annual aggregate the limit of indemnity for this extension stated in the schedule.</p> <p>This section extends to indemnify the insured in respect of:</p> <ol style="list-style-type: none"> 1. Invasion of privacy cover limit – R50,000 (in the annual aggregate); 2. Noise liability cover limit – R50,000 (in the annual aggregate);

Section/Extension	Current wording	New wording
		<p>3. Liability to third parties – as per limit of indemnity stated on the schedule.</p> <p>Definitions</p> <p>“Drone” means an unmanned aerial vehicle (UAV), remotely piloted aircraft system (RPS), an aircraft without a human pilot on-board.</p> <p>“Invasion of privacy” means data comprising of photographs, video files, sound files, geodetic information, emissions and radio signals collected by the drone whilst in flight and made accessible to third parties without the consent of the party to whom the data relates, inclusive of any breach of confidentiality, infringement, or violation of any right to privacy, or of any statutes, laws and regulations associated with the confidentiality, access, control, and use of personally identifiable, non-public information.</p> <p>“Noise liability” means claims arising from the operation of the drone whilst in flight, for the activities covered in the schedule following an official noise complaint lodged by a third party.</p> <p>“Liability to third parties” is as set out in defined events of this section.</p> <p>“Civil Aviation Act of 2009” is a South African aviation regulation that must be adhered to when operating a drone/RPS/UAV. Specific attention must be paid to part 101 of the regulation.</p> <p>Condition</p> <p>The insured must comply with all legislation that may be applicable within the Republic of South Africa. The Civil Aviation Act of 2009 (Act No.13 of 2009) and all amendments thereto that occur from</p>

Section/Extension	Current wording	New wording
		<p>time to time must be complied with, including part 101 of the regulation.</p> <p>Additional specific exceptions (applicable to drones)</p> <p>This extension does not cover liability:</p> <ol style="list-style-type: none"> 1. for any cyber-attack or breach in operating system due to a cyber-attack; 2. while the drone is used for any illegal purposes; 3. while the drone is operated by the insured or any authorised person that is under the influence of alcohol, drugs or narcotics, unless administered by a member of the medical profession (other than himself), or unless prescribed by and taken in accordance with the instructions of a member of the medical profession (other than himself); 4. arising from private or recreational use; 5. if the drone manufacturer's guidelines and instructions have not been adhered to (including whilst the drone is landing on or taking off or attempting to do so from a place which is not recommended by the manufacturer's guidelines); 6. for unlawful seizure of the drone by an unauthorised person or use of the drone without the insured's consent; 7. while the drone is being used for racing, stunt flying or any competitive purposes; 8. while the drone is being used indoors or inside a building, unless prior consent is obtained in writing from Bryte;

Section/Extension	Current wording	New wording
		<ul style="list-style-type: none"> 9. for any fines, penalties, punitive, exemplary or vindictive damages (unless relating to Invasion of privacy or noise liability); 10. for bodily injury or property damage occurring whilst the drone is in breach of the territorial limits as specified in this section, unless such breach is due to unforeseeable circumstances; 11. for any object or substance being released, dispensed, delivered or deployed from a drone, unless authorised by Bryte; 12. caused by or resulting from any physical/manual work done by the drone such as maintenance, repair, renovation, restoration, modification or any similar process, unless authorised by Bryte; 13. arising as a result of failure to comply with any licencing laws or regulations.
Public liability	Not in current wording.	<p>Specific exclusions (applicable to schools)</p> <p>The Company will not indemnify the insured in respect of liabilities arising directly or indirectly from any actual or alleged liability whatsoever for any claim which results in the death of, or bodily injury to, or illness of, any persons, resulting from, in consequence of, or in any way involving:</p> <ul style="list-style-type: none"> 1. child molestation or sexual abuse; wrongful or excessive discipline and bullying or harassment whether any of these be teacher to teacher, pupil to pupil or pupil to teacher; 2. authorised or unauthorised use of a swimming pool.

Section/Extension	Current wording	New wording
Public liability	Not in current wording.	School supervision clause Notwithstanding anything else contained in the policy to the contrary, and in conjunction with specific exclusions applicable to schools, the insured, and its employees must establish and maintain a system to supervise the activities of children in their care that is reasonably designed to achieve safety and compliance with applicable laws and regulations. Non-compliance may result in repudiation of a claim.
Public liability animals	Animals (if stated in the schedule to be included) . Specific 15(e).	Automatically included (exclusion deleted).
Public liability spread of fire	Fires and explosion liability (if stated in the schedule to be included). Specific exceptions 15(b) and 15(c) are deleted.	Automatically included (exclusion deleted).
Public liability	On winery section/move as an extension on public liability/products section.	Additional specific exceptions (applicable to the products recall extension) This extension does not cover liability: <ol style="list-style-type: none"> 1. for any product (or any part thereof). 2. for the costs incurred in the repair, alteration, treatment or replacement of any product (or any part thereof). 3. for, or arising from, actual or alleged intentional alteration, adulteration, or contamination of the insured's product: <ol style="list-style-type: none"> a. forced upon the insured by any government or public authority where the insured would not have made a recall but for the intervention of said government or public authority;

Section/Extension	Current wording	New wording
		<ul style="list-style-type: none"> b. which is in the custody or control of the insured; c. as a result of mis-delivery or misdirection of any product by, or on behalf, of the insured. <ol style="list-style-type: none"> 4. arising from any product where the insured was aware that the product was likely to cause injury or damage before the inception of this section. 5. arising from the deliberate or intentional acts <ul style="list-style-type: none"> a. due to a breach of national or local regulations by the insured; b. due to the failure of the insured's technical or administrative management to take reasonable precautions to prevent claims. 6. arising from any product (or any part thereof) within the United States of America or Canada, if such product sold or supplied by or to the order of the insured has, to the insured's knowledge, been exported to the United States of America or Canada by or on behalf of the insured unless the United States of America and/or Canada liability extension has been stated in the schedule to be included. <p>Additional exclusions</p> <ol style="list-style-type: none"> 1. Accidental contamination, accidental defect, malicious tampering or product extortion of a product of a competitor of the insured entities, or of products similar to an insured product.

Section/Extension	Current wording	New wording
		<p>2. Changes in government regulations or public perceptions with respect to the safety of any insured product.</p> <p>3. Any loss, or any consequential loss, resulting or arising from ionising radiations or defect or contamination by radioactivity, whether:</p> <ul style="list-style-type: none"> a. controlled or uncontrolled; b. direct or indirect; c. proximate or remote; d. in whole or in part; or e. caused by, contributed to, or aggravated by; <p>an insured event or otherwise, or resulting from any act or condition incident to any of the above. This exclusion does not relate to malicious tampering specifically targeting an Insured product.</p> <p>4. Any loss that is due to:</p> <ul style="list-style-type: none"> a. the expiration of the designated shelf life of the Insured product. b. the natural or gradual deterioration, decomposition or transformation of the insured product, including, but not limited to, any combination or interaction among ingredients, components or packaging unless such deterioration, decomposition or transformation is as a direct result of an act, error or omission in the manufacturing of the Insured Product.

Section/Extension	Current wording	New wording
		<p>5. Any events arising out of:</p> <ul style="list-style-type: none"> a. bio-engineering, genetic engineering or genetic modification, irradiation or hormone treatment of any insured product; b. transmissible Spongiform Encephalopathies (TSE); c. any Insured entity's failure to take reasonable corrective or preventative action in the light of knowledge of a defect, contamination or deviation, or likely defect, contamination or deviation, in the production, preparation or manufacture of the Insured product; d. the presence, or suspected presence, of asbestos. <p>6. Any accidental contamination or accidental defect arising out of carcinogens, regardless of whether such carcinogens are shown to have other non-carcinogenic effects.</p> <p>7. Notwithstanding any provision in this policy, this policy does not provide coverage for:</p> <ul style="list-style-type: none"> a. loss to land (including land on which property is located), water, growing crops or lawns; or b. crop failure due to weather, pest or other causes. <p>8. Any costs associated with the design or redesign, engineering or re-engineering of any product.</p> <p>9. Liability expressly assumed by an insured entity under a provision in a contract or agreement and which would not have attached in the absence of such provision.</p>

Section/Extension	Current wording	New wording
		<p>10. The existence, emission or discharge of any electromagnetic field, electromagnetic radiation or electromagnetism that actually or allegedly affects the health, safety or condition of any person or the environment, or that affects the value, marketability, condition or use of any property.</p> <p>11. Any topical or ingestible product which is not intended by the Insured Entity, or customarily used, for human consumption.</p> <p>United States of America and/or Canada Liability (if stated in the schedule to be included)</p> <p>Subject otherwise to the terms and conditions and limitations, the following changes are made to this section of the policy in respect of injury or damage (as insured by the products liability extension) which results from goods or products exported to the United States of America and/or Canada.</p> <ol style="list-style-type: none"> 1. Additional specific exception 5 which is applicable to the products liability extension is deleted. 2. For the purpose of determining the indemnity granted by this section any word or phrase within this section and the policy requiring and capable of legal interpretation shall be interpreted in accordance with the law prevailing within the Republic of South Africa. 3. In respect of these goods or products (other than raw materials) the insured shall: <ol style="list-style-type: none"> a. implement and maintain a system in terms of which these goods or products can be clearly identified by batch

Section/Extension	Current wording	New wording
		<p>number or serial number or date stamp or other similar manner;</p> <p>b. note and maintain a record of the date on which the actual goods or products were first put into circulation.</p> <p>This record shall be maintained so as to provide the required detail for a minimum period of 10 years after the goods or products were first put into circulation.</p> <p>4. The information mentioned in 3 together with all supporting documentation, shall be made available to the Company or their nominee at any time on request.</p> <p>The amount payable under this extension, inclusive of any legal costs recoverable from the insured by a claimant or any number of claimants, and all other costs and expenses incurred with the Company's consent, for any one event or series of events with one original cause or source or during any one (annual) period of insurance, shall not exceed in the aggregate the limit of indemnity for this extension stated in the schedule.</p> <p>The Insured shall in respect of any one claim or number of claims arising from all events of a series consequent upon or attributable to any one source or original cause under this extension, be responsible for a first amount payable calculated at 10% of the costs and expenses incurred by the Company provided that the aforesaid amount shall never be less than R5,000 and not exceed R20,000.</p>

Section/Extension	Current wording	New wording
		<p>Additional specific exceptions (applicable to the United States of America and/or Canada liability extension)</p> <p>This extension does not cover liability consequent upon injury or damage caused by or through or in connection with:</p> <ol style="list-style-type: none"> 1. The drunkenness of any person; 2. The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; 3. Any statute, ordinance or regulation relating to the sale, distribution or use of alcoholic beverages; 4. Any business carried on by agents operating on the insured's behalf in the United States of America and Canada; 5. Direct or indirect seepage, pollution or contamination of any kind nor the cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances.
<p>Public liability</p>	<p>Hunters liability – no extension.</p>	<p>Hunters liability (if stated in the schedule to be included)</p> <p>Notwithstanding anything to the contrary contained in specific exception 11, the Company will indemnify the insured in respect of defined events happening on any property belonging to the insured or property under the custody or control of the insured, or any of the insured's employees caused by, or in connection with, commercial hunting activities provided that:</p> <ol style="list-style-type: none"> 1. the insured has complied with all laws, acts, ordinances or regulations applicable to hunting activities. 2. i. each hunter or group of hunters who are not permanent

Section/Extension	Current wording	New wording
		<p>residents of the Republic of South Africa will be accompanied by a professional hunter who is in possession of a valid professional hunter's permit.</p> <p>ii. any visitors not described under (i) above are accompanied by the insured or an employee of the insured.</p> <p>3. all visiting hunters have personally and individually signed a disclaimer (such disclaimer to be explained in detail to such individual) absolving the insured from any liability as a result of such hunting activities;</p> <p>4. firing zones regarding the individual hunting group(s) of hunter(s)/client(s) must clearly be demarcated and explained as such to all participants as well as being issued with an area chart.</p>
<p>Public liability</p>	<p>Game viewing – no extension.</p>	<p>Game viewing liability (if stated in the schedule to be included)</p> <p>Notwithstanding anything to the contrary contained in specific exception 11, the Company will indemnify the insured in respect of defined events happening on any property belonging to the insured, or property under the custody or control of the insured, or any of the insured's employees, caused by or in connection with game viewing.</p> <p>Provided that:</p> <p>1. all persons participating in game viewing activities have personally and individually signed a disclaimer (such disclaimer to be explained in detail to such individual)</p>

Section/Extension	Current wording	New wording
		<p>absolving the insured from any liability as a result of such game viewing activities; and</p> <p>the Company's limit of indemnity shall not exceed the amount stated.</p>
Money	<p>Cheques definitions</p> <p>Money shall mean 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. Special conditions applicable to cheques.</p>	<p>Definitions</p> <p>Money shall mean cash, bank and currency notes, postal orders, money orders, current negotiable postage, revenue and 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>Special conditions applicable to cheques to be deleted from money.</p>
Money	<p>Personal accident assault extension</p> <p>d. The reasonable expenses incurred, up to the sum specified in the schedule, shall be payable in respect of medical, surgical, dental, nursing home or hospital treatment (including the cost of artificial aids and prostheses and the costs and expenses incurred in emergency transportation or freeing such person if trapped or bring such person to a place of safety) incurred within 24 months of the defined event.</p>	<p>5. Personal accident assault extension</p> <p>d. Medical emergency treatment costs/expenses means all reasonable and unexpected costs incurred by you for injury that requires immediate medical treatment at a hospital because of an accident. The insured must be admitted to a hospital for medical treatment for injury, that in a medical practitioner's opinion, is an emergency and requires hospital admission. Medical practitioner means a person other than the insured or the insured's close relative, who is qualified by degree in Western medicine and legally authorised in the geographical area of his/her practice to render medical and surgical services.</p>

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Business all risks	Not in current wording.	<p>Specific exceptions 7-10 added to BAR relating to Drones</p> <ol style="list-style-type: none"> 7. Loss or damage to drones resulting from failure to adhere to the drone manufacturer's guidelines and instructions (including whilst the drone is landing on or taking off or attempting to do so from a place which is not recommended by the manufacturer's guidelines); 8. Loss or damage to drones resulting from failure to comply with The Civil Aviation Act of 2009 (Act No.13 of 2009 and part 101 of the regulation) and all amendments thereto that occur from time to time. 9. Loss or damage to drones resulting from dryness or humidity, or exposure to light or extreme temperatures, unless this results from high winds of destructive nature, rainstorm, hailstorm, snowstorm or fire; or 10. Failure to comply with any licencing laws or regulations.
Business all risks	Not in current wording.	<p>Contamination of milk (if stated in the schedule to be included)</p> <p>Notwithstanding anything to the contrary in the policy wording, it is agreed and recorded that the Company will indemnify the insured for any direct financial loss incurred by the insured resulting from:</p> <ol style="list-style-type: none"> a. the destruction, non-purchase or non-collection of raw milk by a commercial purchaser due to the presence of inhibitors exceeding the maximum allowable levels; b. the destruction of raw milk contained in a tanker of any commercial purchaser due to contamination of such commercial purchaser's milk by the addition of milk purchased

Section/Extension	Current wording	New wording
		<p>from and delivered by the insured containing inhibitors exceeding the maximum allowable levels;</p> <p>c. deterioration of raw milk contained in any refrigeration unit or freezer to the insured caused by:</p> <ul style="list-style-type: none"> i. accidental, unforeseen and sudden physical damage to any of the refrigeration machinery; ii. failure of water or gas or electricity supply, unless such failure is due to the exercise of an authority empowered by law to supply water gas or electricity of its power to withhold or restrict supply unless such withholding or restriction is directly attributable to damage to property of such authority. <p>Basis of indemnification</p> <p>The basis of indemnity under this extension subject always to the sums insured contained in the schedule being adequate shall be:</p> <ol style="list-style-type: none"> 1. in respect of insured event (a) the contract price per litre multiplied by the number of litres of milk destroyed, not purchased or not collected. 2. in respect of insured event (b) the contract price per litre multiplied by the number of litres of milk destroyed plus the transportation cost. 3. in respect of the insured event (c) the contract price per litre multiplied by the number of litres of milk deteriorated, less the value of any milk calculated at the contract price per litre, used by the insured for whatsoever purpose.

Section/Extension	Current wording	New wording
Motor	Not in current wording.	<p>Defined events</p> <p>Locks and keys</p> <p>The Company will indemnify the insured in respect of the cost of replacing locks and keys, including the remote alarm controller and, if necessary, the reprogramming of any coded alarm system of any insured vehicle, following upon the disappearance of any key or alarm controller of such vehicle or following upon the insured having reason to believe that any unauthorised person may be in possession of a duplicate of such key or alarm controller, provided that</p> <ol style="list-style-type: none"> the Company's liability shall not exceed the amount stated in the benefits schedule in respect of any one event. such amount shall be reduced by the first amount payable as stated in the excess schedule per occurrence
Motor	Market value.	Retail value.
Motor	Sub-section B – liability to third parties.	Sub-section B – liability to third parties (automatically included up to R5 million).
Motor	Contingent liability (if stated in the schedule to be included).	Contingent liability (automatically included up to R5 million).
Motor	Passenger liability (if stated in the schedule to be included).	Passenger liability (automatically included up to R2.5 million).
Motor	Unauthorised passenger liability (if stated in the schedule to be included).	Unauthorised passenger liability (automatically included up to R2.5 million).
Motor	Parking facilities (if stated in the schedule to be included).	Parking facilities (automatically included up to R5 million).
Motor	Locks and keys (if stated in the schedule to be included).	Additional locks and keys (if stated in the schedule to be included).

Section/Extension	Current wording	New wording
Wording: personal lines	Separate policy wording.	Farming personal lines and farming wording combined into one policy wording.

Personal section

Section/Extension	Current wording	New wording
Household contents	<p>Home means both of the following:</p> <ol style="list-style-type: none"> 1. The main residence at the address of buildings or any other place where you are temporarily staying or employed 	<p>Home means both of the following:</p> <ol style="list-style-type: none"> 1. The main residence at the address of buildings or any other place where you are temporarily staying or employed (refer to conditions on 5.2.5.1 applicable to household contents temporarily away from home);
Household contents	<ol style="list-style-type: none"> 2. Events and items covered The insurer pays for loss or damage to household contents caused by any of the following events: <ol style="list-style-type: none"> 2.1 Fire, lightning or explosion. 2.2 Storm, wind, water, hail or snow. 2.3 Earthquake. 2.4 Bursting, overflow and leaking of water apparatus, heating installations, geysers and pipes. 2.5 Deliberate acts of malicious damage. 2.6 Impact damage to the home, for example, a motor vehicle crashes into the home. 2.7 Theft and attempted theft. However, there must be forcible and violent entry or exit if: 	<ol style="list-style-type: none"> 2. Events and items covered (main residence) The insurer pays for loss or damage to household contents caused by any of the following events: <ol style="list-style-type: none"> 2.1 Fire, lightning or explosion. 2.2 Storm, wind, water, hail or snow. 2.3 Earthquake. 2.4 Bursting, overflow and leaking of water apparatus, heating installations, geysers and pipes. 2.5 Deliberate acts of malicious damage. 2.6 Impact damage to the home, for example, a motor vehicle crashes into the home.

	<p>2.7.1 The home is:</p> <ul style="list-style-type: none"> a. unattended; b. is lent, let or sublet by the insured or shared with the insured; c. it is an outbuilding or Wendy house, and the loss or damage is more than the maximum amount of cover shown on the schedule; d. under alteration, construction, cleaning, renovation or repair. <p>2.7.2 If the contents insured are at:</p> <ul style="list-style-type: none"> a. any furniture storage depot or bank safe deposit; or b. any other premises for repair, renovation, restoration, cleaning or dyeing. <p>But if the home was unoccupied for more than 60 consecutive days in any calendar year, theft or attempted theft will not apply unless the insurer has given prior consent in writing to extend cover.</p>	<p>2.7 Theft and attempted theft. However, there must be forcible and violent entry or exit if:</p> <p>2.7.1 The home is:</p> <ul style="list-style-type: none"> a. unattended. b. is lent, let or sublet by the insured or shared with the insured. c. it is an outbuilding or Wendy house, and the loss or damage is more than the maximum amount of cover shown on the schedule. d. under alteration, construction, cleaning, renovation or repair. <p>But if the home was unoccupied for more than 60 consecutive days in any calendar year, theft or attempted theft will not apply unless the insurer has given prior consent in writing to extend cover.</p>
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