



COMMERCIAL PRODUCT COVER SUMMARY

UNDERWRITTEN BY





EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
GENERAL SECTION		
Claims Preparation Costs	See section limit	Each section has free limit stated
Reward for Information	R25 000	None
FIRE		
Insured Perils		
Fire and subterranean fire	Included with section	Included with section
Lightning or thunderbolt	Included with section	Included with section
Explosion	Included with section	Included with section
Earthquake	Included with section	Included with section
Weather and water	Included with section	Included with section
Impact	Included with section	Included with section
Malicious damage	Included with section	Included with section
Leakage and discharge from any sprinkler, drencher system or fire extinguishing installation/appliance	Optional peril	First loss or full value options
Leakage of oils and chemicals	Optional peril	First loss or full value options
Subsidence, landslip and heave: Limited	Included with section	Included with section
Subsidence, landslip and heave: Extended	Optional peril	Require geotechnical report
Charring	Optional peril	Optional peril
Theft of internal fixtures and fittings	Optional peril	Optional peril
Theft of external fixtures and fittings	Optional peril	Optional peril
Clauses and Extensions: Automatically included		
All Other Contents (Personal effects, tools and pedal cycles)	R15 000	None
Beverage leakage	R25 000	None
Capital additions	20% of sum insured	None
Claims preparation costs	R100 000	None
Cost of demolition and clearing and erection of hoardings	Necessary costs	None
Damage by Wild Animals	R 100 000	None
Death of horses	R 25 000	None
Death of Koi fish	R 25 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Disposal of salvage	Applicable	None
Fatal injury	R 30 000	None
Fire extinguishing charges	Unlimited	None
Fish stock contamination (Where fish stock is stated in the schedule)	R 30 000	None
Landscaping, water features, statues and playground equipment	R 50 000	None
Money and stamps	R 15 000	None
Municipal plans scrutiny fee	Included	None
Professional fees	20% of sum insured	None
Public authorities' requirements	20% of sum insured	None
Public supply connections	Included	None
Removal of fallen trees	R15 000	Automatic extension
Security costs	R10 000	Previously known as Watchmen
Temporary removal	20% of sum insured	None
Temporary repairs and measures after loss	R50 000 annual aggregate	None
Clauses and Extensions: Optional		
Accidental damage to sanitary ware (Where buildings are insured)	R10 000	Can be removed or increased
Brands and Labels	Optional extension	Optional extension
Deterioration of stock (accidental damage)	Optional extension	Optional extension
Fuel contamination	Optional extension	Optional extension
Generator hire	Optional extension	Optional extension
Geysers and heat pumps	Optional extension	Optional extension
Inflation Escalation		
- During the Period of Insurance	Optional extension	Optional extension
- After the Period of Insurance		
- Second year %	Optional extension	Optional extension
- Third year %	Optional extension	Optional extension
- Fourth year %	Optional extension	Optional extension
- Fifth year %	Optional extension	Optional extension
Leakage of fuel	Optional extension	Optional extension
Loss of water		
- Loss of water (per event)	R15 000	None
- Loss of water (during any one period of insurance)	R50 000	None
- Cost of identifying leaks	R5 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
- Cost of filling up swimming pools	R5 000	None
Motors, pumps and other machinery	R10 000	None
Power surge	R100 000	None
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension
Signs, blinds, shade nets and canopies	Optional extension	Optional extension
Subsidence and landslip (underground fuel tanks)	Optional extension	Optional extension
Vehicle Loads	Optional extension	Optional extension
Water Pipes	Optional extension	Optional extension

BUILDINGS COMBINED

Subsection A: Property		
Insured Perils (Applicable to subsection A)		
Fire and subterranean fire	Included with section	Included with section
Lightning or thunderbolt	Included with section	Included with section
Explosion	Included with section	Included with section
Earthquake	Included with section	Included with section
Weather and water	Included with section	Included with section
Impact	Included with section	Included with section
Malicious damage	Included with section	Included with section
Leakage and discharge from any sprinkler, drencher system or fire extinguishing installation/appliance	Optional peril	First loss or full value options
Leakage of oils and chemicals	Optional peril	First loss or full value options
Subsidence, landslip and heave: Limited	Included with section	Included with section
Subsidence, landslip and heave: Extended	Optional peril	Require geotechnical report
Charring	Optional peril	Optional peril
Theft of internal fixtures and fittings	Included with section	Included with section
Theft of external fixtures and fittings	Optional extension	Optional extension
Accidental damage: Basic cover		
- Aerials, Masts and Satellite Dishes	Included with section	Enhancement
- Glass as defined	Included with section	Automatic peril
- Glass of stoves and ovens	Included with section	Automatic peril
- Sanitary ware	Included with section	Automatic peril
- Water tanks, water apparatus or water pipe	Included with section	Enhancement

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Clauses and Extensions: Automatically included (Applicable to subsection A)		
All Other Contents (Personal effects, tools and pedal cycles)	R15 000	None
Capital additions	20% of sum insured	None
Cost of demolition and clearing and erection of hoardings	Necessary costs	None
Damage by Wild Animals	R100 000	None
Death of horses	R25 000	None
Death of Koi fish	R25 000	None
Disposal of salvage	Applicable	None
Fatal injury	R30 000	None
Fire extinguishing charges	Unlimited	None
Landscaping	R25 000	None
Locks, keys, tags and remote access devices	R25 000	None
Money and stamps	R15 000	None
Municipal plans scrutiny fee	Included	None
Professional fees	20% of sum insured	None
Public authorities' requirements	20% of sum insured	None
Removal of fallen trees	R15 000	None
Security costs	R10 000	Previously known as Watchmen
Temporary removal	20% of sum insured	None
Temporary repairs and measures after loss	R50 000 annual aggregate	None
Clauses and Extensions: Optional (Applicable to subsection A)		
Accidental damage: Extended cover	Optional extension	Optional extension
Commercial glass	Optional extension	Optional extension
Generator hire	Optional extension	Optional extension
Geysers and heat pumps	Optional extension	Optional extension
Inflation Escalation		
- During the Period of Insurance	Optional extension	Optional extension
- After the Period of Insurance		
- Second year %	Optional extension	Optional extension
- Third year %	Optional extension	Optional extension
- Fourth year %	Optional extension	Optional extension
- Fifth year %	Optional extension	Optional extension
Loss of water		

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
- Loss of water (per event)	R15 000	None
- Loss of water (during any one period of insurance)	R50 000	None
- Cost of identifying leaks	R5 000	None
- Cost of filling up swimming pools	R5 000	None
Motors, pumps and other machinery	R10 000	None
Power Surge	R100 000	None
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension
Public supply connections	Included	None
Signs, blinds, shade nets and canopies	Optional extension	Optional extension
Water pipes	Optional extension	Optional extension
Subsection B: Public supply connections	Automatically included	None
Subsection C: Rent and levies		
Rent and levies	30% of sum insured	None
Clauses and Extensions: Optional (Applicable to subsection C)		
Additional rent	Optional additional rental value cover where cover is required in addition to the 30% included limit	Optional cover
Inflation Escalation		
- During the Period of Insurance	Optional extension	Optional cover
- After the Period of Insurance		
- Second year %	Optional extension	Optional extension
- Third year %	Optional extension	Optional extension
- Fourth year %	Optional extension	Optional extension
- Fifth year %	Optional extension	Optional extension
Prevention of access	10 kilometre radius	None
Subsection D: Liability	R5 000 000	Default limit of liability
Clauses and Extensions: Automatically included (Applicable to subsection A, B, C and D)		
Claims preparation costs	R100 000	None

OFFICE CONTENTS

Subsection A: Contents

Insured Perils (Applicable to subsection A)

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Fire and subterranean fire	Included with section	Included with section
Lightning or thunderbolt	Included with section	Included with section
Explosion	Included with section	Included with section
Earthquake	Included with section	Included with section
Weather and water	Included with section	Included with section
Impact	Included with section	Included with section
Malicious damage	Included with section	Included with section
Leakage and discharge from any sprinkler, drencher system or fire extinguishing installation/appliance	Included with section	Included with section
Leakage of oils and chemicals	Included with section	Included with section
Subsidence, landslip and heave: Limited	Included with section	Automatic peril
Subsidence, landslip and heave: Extended	Optional peril	Optional peril
Charring	Optional peril	Optional peril
Accidental damage: Glass	Included with section	Included with section
Theft of contents	Optional peril	Optional peril
Theft of contents (forcible and violent entry into or exit restriction)	Optional peril	Optional peril
Clauses and Extensions: Automatically included (Applicable to subsection A)		
Capital additions	20% of sum insured	None
Cost of demolition and clearing and erection of hoardings	Necessary costs	Previously known as Removal of Debris
Damage by Wild Animals	R100 000	None
Death of Koi fish	R25 000	Automatic extension
Disposal of salvage	Included	None
Fatal injury	R30 000	None
Fire extinguishing charges	Unlimited	None
Locks, Keys, Tags and Remote Access Devices	R25 000	None
Property of visitors, guests or customers	R10 000	None
Property owned by partners, directors or employees of the insured	R10 000	None
Removal of Fallen Trees	R15 000	Automatic extension
Security costs	R10 000	Automatic extension
Temporary removal	20% of sum insured	None
Temporary repairs and measures after loss	R50 000 annual aggregate	None
Clauses and Extensions: Optional (Applicable to subsection A)		
Generator hire	Optional extension	Optional extension
Geysers and heat pumps	Optional extension	Optional extension

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Inflation Escalation		
- During the Period of Insurance	Optional extension	Optional extension
- After the Period of Insurance		
- Second year %	Optional extension	Optional extension
- Third year %	Optional extension	Optional extension
- Fourth year %	Optional extension	Optional extension
- Fifth year %	Optional extension	Optional extension
Power Surge	R100 000	None
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional condition	Optional condition
Subsection B: Rent	30% of sum insured	None
Clauses and Extensions: Optional (Applicable to subsection C)		
Inflation Escalation		
- During the Period of Insurance	Optional extension	Optional extension
- After the Period of Insurance		
- Second year %	Optional extension	Optional extension
- Third year %	Optional extension	Optional extension
- Fourth year %	Optional extension	Optional extension
- Fifth year %	Optional extension	Optional extension
Subsection C: Documents	Optional cover	Optional cover
Subsection D: Legal liability documents	Optional cover	Optional cover
Subsection C: Increase in cost of working	30% of sum insured	None
Clauses and Extensions: Automatically included (Applicable to subsections A, B, C, and E)		
Claims preparation costs	R50 000	None
BUSINESS INTERRUPTION		
Insured items		
Gross profit: Additions basis	Optional cover	Optional cover
Gross profit: Difference basis	Optional cover	Optional cover
Gross rentals	Optional cover	Optional cover
Revenue/fees	Optional cover	Optional cover
Additional increase in cost of working	Optional cover	Optional cover
Wages	Optional cover	Optional cover
Fines and penalties	Optional cover	Optional cover

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Increase in cost of working: Applicable to non-income generating premises	Optional cover	Optional cover
Deterioration of undamaged stock	Optional cover	Optional cover
Standing charges only basis	Optional cover	Optional cover
Clauses and Extensions: Automatically included		
Accountants	Included with section	Included with section
Accumulated stocks	Included with section	Included with section
Departmental	Included with section	Included with section
Output (alternative basis) clause	Included with section	Included with section
Salvage sale	Included with section	Included with section
Clauses and Extensions: Optional		
Accidental damage	Optional extension	Optional extension
Anchor tenants	Optional extension	Optional extension
Cancellation of bookings	Optional extension	Optional extension
Claims preparation costs	R100 000	None
Deposit premium	Optional extension	Optional extension
Franchisor	Optional extension	Optional extension
Glass	Optional extension	Optional extension
Goods in transit	Optional extension	Optional extension
Loss of trade	Optional extension	Optional extension
Money	Optional extension	Optional extension
Theft	Optional extension	Optional extension
Power surge	R100 000	None
Specific event contingent business interruption		
Adverse weather conditions (within a 10-kilometre radius)	Optional extension	Optional extension
Bomb threat (within a 10-kilometre radius)	Optional extension	Optional extension
Contagious and/or infectious diseases (within a 10-kilometre radius)	No longer available	No longer available
Defective sanitary arrangements (at the Insured's premises)	Optional extension	Optional extension
Food or drink poisoning (at the Insured's premises)	Optional extension	Optional extension
Murder and/or suicide (at the Insured's premises)	Optional extension	Optional extension
Noxious fumes (within a 10-kilometre radius)	Optional extension	Optional extension
Shark or wild animal attack (within a 10-kilometre radius)	Optional extension	Optional extension
Summons of the Insured	Optional extension	Optional extension
Vermin and/or pests (at the Insured's premises)	Optional extension	Optional extension

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Water pollution other than drinking water (within a 10-kilometre radius)	Optional extension	Optional extension
Extensions to other premises: Optional		
Customers: specified	Optional extension	Optional extension
Prevention of access (25-kilometre radius)	Optional extension	Optional extension
Prevention of access: extended cover (25-kilometre radius)	Optional extension	Optional extension
Public telecommunications: insured perils	Optional extension	Optional extension
Public telecommunications: extended cover	Optional extension	Optional extension
Rail, road and air services	Optional extension	Optional extension
Suppliers/sub-contractors: specified	Optional extension	Optional extension
Suppliers/sub-contractors: unspecified	Optional extension	Optional extension

ACCOUNTS RECEIVABLE

Clauses and Extensions: Automatically included		
Claims preparation costs	R100 000	None
Clauses and Extensions: Optional		
Declaration	Optional extension	Optional extension
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension
Transit	Optional extension	Optional extension
Conditions: Optional		
Duplicate Records	Optional condition	Optional condition
Protection: Fire Resistant Safe	Optional condition	Optional condition

ACCIDENTAL DAMAGE

Clauses and Extensions: Automatically included		
Claims preparation costs	R50 000	None
Clauses and Extensions: Optional		
Power surge	Removed from section	Provision under fire, buildings combined and office contents sections
Conditions: Optional		
Average	Optional condition	Optional condition
First loss average	Optional condition	Optional condition
Reinstatement	Optional condition	Optional condition

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	

BUSINESS ALL RISKS

Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None
Disposal of salvage	Automatic extension	Automatic extension
Fatal injury	R30 000	Automatic extension
Fire extinguishing charges	Unlimited	Automatic extension
Non-forcible and violent entry into vehicle	R25 000	Previously known as remote jamming
Security costs	R10 000	Automatic extension
Clauses and Extensions: Optional		
Increase in cost of working	Optional extension	Optional extension
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension

GOODS IN TRANSIT

Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None
Debris removal, reloading and transshipment costs	R25 000	None
Disposal of salvage	Automatic extension	
Fire extinguishing charges	R25 000	None
Tarpaulins and packaging materials	Forms part of load limit	
Clauses and Extensions: Optional		
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	
Territorial limits: Automatically included		
- Republic of South Africa	Automatically included	Automatically included
- Botswana	Automatically included	Automatically included
- eSwatini (Previously known as Swaziland)	Automatically included	Automatically included
- Lesotho	Automatically included	Automatically included
- Malawi	Automatically included	Automatically included
- Mozambique	Automatically included	Automatically included
- Namibia	Automatically included	Automatically included
- Zimbabwe	Automatically included	Automatically included
Territorial limits: Optional		
- Angola (Except for Cabinda)	Optional	Optional
- Democratic Republic of Congo (DRC) not further north than Kolwezi	Optional	Optional

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
- Kenya	Optional	Optional
- Tanzania	Optional	Optional
- Uganda	Optional	Optional
- Zambia	Optional	Optional

THEFT

Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None
Damage to buildings	R15 000	None
Fatal injury	R30 000	None
Locks, keys, tags and remote access devices	R25 000	None
Personal effects, tools and pedal cycles	R10 000	None
Property of visitors, guests or customers	R10 000	None
Security costs	R10 000	Automatic extension
Temporary repairs and measures after a loss	R15 000	None
Clauses and Extensions: Optional		
Containers and/or contents	Optional extension	Optional extension
Filling station extension	Optional extension	Optional extension
Fuel in underground tank(s)	Optional extension	Optional extension
Motor vehicles inside buildings	Optional extension	Optional extension
Motor vehicles in the open	Optional extension	Optional extension
Motor vehicle parts and accessories (For vehicles in the open)	Optional extension	Optional extension
Property in the open	Optional extension	
Tenants fixtures and fittings forming part of the building (non-forcible)	Optional extension	Optional extension
Underground cables and pipes	Optional extension	Optional extension

MONEY

Minor limits		
Use of keys to any safe or strongroom	R10 000	None
Money in any vehicle	R10 000	None
Money in an unlocked safe or strongroom	R10 000	None
Money not contained in a locked safe or strongroom		
a. On the insured premises outside commercial operations	R10 000	None
b. In the residence of any partner, director or employee	R10 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
c. In the custody of any partner, director and employees away on a business trip	R10 000	None
d. In the custody of petrol attendants	Optional cover	Optional cover
e. In the custody collectors	Optional cover	Optional cover
f. In the custody of COD delivery persons	Optional cover	Optional cover
Safe or strongroom limits as defined		
No S.A.N.S. grading	R10 000	Increased safe limit
S.A.N.S. category 1-grading	R15 000	Increased safe limit
S.A.N.S. category 2-grading R30,000	R30 000	Increased safe limit
S.A.N.S. category 2 HD-grading	R60 000	Increased safe limit
S.A.N.S. category 2 ADM-grading	R150 000	Increased safe limit
S.A.N.S. category 2 ADM-grading D3	R200 000	Increased safe limit
S.A.N.S. category 3-grading	R275 000	Increased safe limit
S.A.N.S. category 4-grading	R500 000	Increased safe limit
S.A.N.S. category 5-grading	R750 000	Increased safe limit
Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None
Clothing	R10 000	None
Contingency cover		
- Difference in Conditions	Automatic extension	Automatic extension
- Difference in Limits	Automatic extension	Automatic extension
Crossed Cheques	R250 000	None
Extortion	Automatic extension	Automatic extension
Fatal injury	R30 000	Automatic extension
Locks, keys, tags and remote access devices	R25 000	None
Receptacles	R15 000	None
Security costs	R10 000	Automatic extension
Clauses and Extensions: Optional		
Bank automated telling machines	Optional extension	Optional extension
Credit/debit cards	Optional extension	Optional extension
Electronic funds and electronic airtime transfer fraud	Optional extension	Optional extension
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension
Personal accident (assault)	Optional extension	Optional extension
- Capital sum insured: Death	R20 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
- Temporary total disability	R200	None
- Medical expenses	R2 000	None
Seasonal increases	Optional cover	Optional cover
Transit warranty		
Money in transit up to R15,000	Accompanied by 2 (two) employees of the Insured, direct uninterrupted transit between the Insured's premises and the Insured's bank.	Unaltered
Money in transit over R15,000 up to R50,000	Accompanied by no less than 2 (two) armed employees of the Insured or armed guards, direct uninterrupted transit between the Insured's premises and the Insured's bank.	Unaltered
Money in transit in excess of R50,000	Must be convoyed by a registered specialised money transit courier.	Unaltered

GLASS

Additional cover: Optional		
Express delivery and other charges	Optional cover	Optional cover
Other costs and expenses	R10 000	None
Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None
Special replacement	Included with section	Included with section
Clauses and Extensions: Optional		
Advertising signs, blinds and canopies	Optional extension	Optional extension
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension
Sanitary ware	Optional extension	Optional extension

FIDELITY

Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None
Clauses and Extensions: Optional		

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Computer losses	Optional extension	Optional extension
Costs of recovery	Optional extension	Optional extension
Extortion	Optional extension	Optional extension
Legal fees	Optional extension	Optional extension
Losses discovered more than 24 (twenty-four) months after being committed	Optional extension	Optional extension
Losses discovered more than 24 (twenty-four) months after being committed but not more than 36 (thirty-six) months thereafter	Optional extension	Optional extension
Managing agents	Optional extension	Optional extension.
Reduction/reinstatement of insured amount	Optional extension	
Restoring of records or documents	Optional extension	Optional extension
Retroactive cover (no previous insurance in force)	Optional extension	Optional extension
Superseded insurances	Optional extension	Optional extension

MOTOR: SPECIFIED

Subsection A: Loss or damage		
Additional costs (Applicable to subsection A)		
Within the Borders of the Republic of South Africa only	R15 000	Per registration number
- Protection and removal (towing)	Included in limit	Included in limit
- Storage and release fees	Included in limit	Included in limit
- Delivery after repair	Included in limit	Included in limit
Outside the Borders of the Republic of South Africa (if stated as included in the Schedule)	R15 000	Per registration number
- Protection and removal (towing)	Included in limit	Included in limit
- Storage and release fees	Included in limit	Included in limit
- Delivery after repair	Included in limit	Included in limit
Temporary/emergency repairs	R15 000	Per event
Provisos (Applicable to subsection A)		
Audio, video, communication and navigation equipment		
- if supplied by the manufacturer when new	Unlimited	None
- aftermarket installation	R7 500 per item and R20 000 per claim	None
- if specified as a separate item(s) in the Schedule under: Accessories and/or extras	Sum insured stated in the schedule	Optional cover
Clauses and Extensions: Automatically included (Applicable to subsection A)		

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Accumulation limit		
- static cover for fire, self-ignition, lightning or thunderbolt and explosion	R172 500 000	None
Air freight of replacement parts	Automatic extension	Automatic extension
Automatic additions	R500 000	Automatic extension
Loss of fuel		Automatic extension
- Private type	R1 000	Automatic limit stated
- Light commercial < 3500 Kg	R1 000	Automatic limit stated
- Commercial vehicles > 3500 Kg	R2 500	Automatic limit stated
- Special types	R2 500	Automatic limit stated
- Motorcycles	R300	Automatic limit stated
- Busses	R2 500	Automatic limit stated
Fire extinguishing charges	R25 000	None
Locks, keys, tags and remote access devices	R25 000	None
Replacement of golf carts (Where insured)	Automatic extension	Automatic extension
Replacement of new vehicle (private type motor vehicles and light delivery vehicles only) - within 12 (twelve) months of first registration	the vehicle has travelled less than 36,000 kilometres during the first 12 months or 3 000 per month	Automatic extension
Replacement of undamaged rims, tyres, springs or shock absorbers	Automatic extension	Automatic extension
Special alterations	R50 000	None
Vehicle canopies	Automatic extension	Automatic extension
Vehicle glass (comprehensively insured vehicles only)	Automatic extension	Automatic extension
Clauses and Extensions: Optional (Applicable to subsection A)		
Car hire (Applicable to Definition A vehicles only)	Optional cover	Optional cover
Baggage/luggage	Optional cover	Optional cover
Contents of caravans	Optional extension	Optional extension
Contents of trailers	Optional extension	Optional extension
Credit shortfall	Optional extension	Optional extension
Loss of use	Optional extension	Optional extension
Pothole sure	Optional cover	Optional cover
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension
Subsection B: Liability to third parties		

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Clauses and Extensions: Automatically included (Applicable to subsection B)		
Non-contribution	Included with section	Included with section
Principals	Included with section	Included with section
Clauses and Extensions: Optional (Applicable to subsection B)		
Clean-up costs: leakage from vehicle		
- clean-up costs for leakage of vehicles own fuel tank, oil from the vehicle or hydraulic fluid from the insured vehicle	Optional extension	Optional extension
- cover includes replacement of the fuel, oil and/or hydraulic fluid leaked from the insured vehicle	R5 000	Included in optional extension
Contingent liability	Optional extension	Optional extension
Fire and explosion	Optional extension	Optional extension
Liability arising out of the carriage of dangerous goods	Optional extension	Optional extension
Parking facilities and movement of third-party vehicles	Optional extension	Optional extension
Passenger liability	Optional extension	Optional extension
Passenger liability: fare paying passengers	Optional extension	Optional extension
Spillage clean-up costs	Optional extension	Optional extension
Spillage clean-up costs: Riot and strike	Optional extension	Optional extension
Tool of trade liability	Optional extension	Optional extension
Unauthorised passenger liability	Optional extension	Optional extension
Subsection C: Insured vehicle occupants		
Clauses and Extensions: Automatically included (Applicable to subsection C)		
Clothing and personal effects of drivers and co-drivers		Cover was only for driver
- Per person	R5 000	None
- Per event	R10 000	None
Death benefit for drivers and co-drivers		Cover was only for driver
- Per person	R5 000	None
- Per event	R10 000	None
Medical expenses		
- Per Injured occupant	R10 000	None
- Per event	R50 000	None
Repatriation of driver and co-driver		
- Per person	R5 000	Automatic extension
- Per event	R10 000	Automatic extension

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Trauma		
- Per person	R5 000	None
- Per event	R10 000	None
Subsection D: Wreckage removal and related expenses		
Clauses and Extensions: Automatically included (Applicable to subsection D)		
Recovery costs	R25 000	None
Wreckage removal	R15 000	Per registration number
Clauses and Extensions: Optional (Applicable to subsection D)		
Towing costs following mechanical, electrical or electronic breakdown	Optional for Definitions B and D vehicles	None
Subsection E: Excess reducers/waivers		
Clauses and Extensions: Automatically included (Applicable to subsection E)		
Excess waiver: basic for individuals older than 55 years of age	Included with section	Automatic extension
Clauses and Extensions: Optional (Applicable to subsection E)		
Excess reducer: Basic	Optional extension	Optional extension
Excess reducer: Theft, hijack or any attempt thereof	Optional extension	Optional extension
Excess reducer: Third party liability (franchise basis)	Optional extension	Optional extension
Excess waiver: Basic (applicable only to private type motor cars and light delivery vehicles only)	Optional extension	Optional extension
Excess Waiver: Spare wheel and tools	Optional extension	Optional extension
Clauses and Extensions: Automatically included (Applicable to subsection A, B, C, D and E)		
Claims preparation costs	R25 000	None
Territorial limits: Automatically included (Applicable to subsection A, B, C, D and E)		
- Republic of South Africa	Automatically included	Automatically included
- Botswana	Automatically included	Automatically included
- eSwatini (Previously known as Swaziland)	Automatically included	Automatically included
- Lesotho	Automatically included	Automatically included
- Malawi	Automatically included	Automatically included
- Mozambique	Automatically included	Automatically included
- Namibia	Automatically included	Automatically included
- Zimbabwe	Automatically included	Automatically included

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Territorial limits: Optional (Applicable to subsection A, B, C, D and E)		
- Angola (Except for Cabinda)	Optional	Optional
- Democratic Republic of Congo (DRC) not further north than Kolwezi	Optional	Optional
- Kenya	Optional	Optional
- Tanzania	Optional	Optional
- Uganda	Optional	Optional
- Zambia	Optional	Optional
MOTOR INDUSTRY: INTERNAL RISK		
Subsection A: Damage to the insured vehicles		
Additional costs (Applicable to subsection A)	R15 000	None
- Protection and removal (towing)	Included in limit	Included in limit
- Storage and release fees	Included in limit	Included in limit
- Delivery after repair	Included in limit	Included in limit
Temporary/emergency repairs	R15 000	None
Clauses and Extensions: Optional (Applicable to subsection A)		
Credit shortfall	Optional extension	Optional extension
Car hoists	Optional extension	Optional extension
Loss of use of customers vehicles	Optional extension	Optional extension
Vehicle glass	Optional extension	Optional extension
Subsection B: Liability to third parties		
Clauses and Extensions: Automatically included (Applicable to subsection B)		
Liability to third parties	Optional extension	Optional extension
Fire and explosion	Optional extension	Optional extension
Vehicles being worked on	Optional extension	Optional extension
Work away from premises	Optional extension	Optional extension
Clauses and Extensions: Automatically included (Applicable to subsections A and B)		
Claims preparation costs	R25 000	None
MOTOR INDUSTRY: EXTERNAL RISK		
Subsection A: Damage to the insured vehicles		
Additional costs (Applicable to subsection A)		
Within the Borders of the Republic of South Africa only	R15 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
- Protection and removal (towing)	Included in limit	Included in limit
- Storage and release fees	Included in limit	Included in limit
- Delivery after repair	Included in limit	Included in limit
Outside the Borders of the Republic of South Africa (if stated as included in the Schedule)	Optional extension	Optional extension
- Protection and removal (towing)	Included in optional limit	Included in optional limit
- Storage and release fees	Included in optional limit	Included in optional limit
- Delivery after repair	Included in optional limit	Included in optional limit
Temporary/emergency repairs	R15 000	None
Provisos (Applicable to subsection A)		
Audio, video, communication and navigation equipment	No provision	No provision
- if supplied by the manufacturer when new	Unlimited	Automatic extension
- after market installation	R7 500 per item and R20 000 per claim	Automatic extension
Clauses and Extensions: Optional (Applicable to subsection A)		
Credit shortfall	Optional extension	Optional extension
Fire extinguishing charges	R25 000	None
Loss of keys, locks and remote-control units	R25 000	None
Loss of use of customers vehicles	Optional extension	Optional extension
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension
Vehicle glass	Optional extension	Optional extension
Wreckage removal	R15 000	None
Subsection B: Liability to third parties		
Clauses and Extensions: Automatically included (Applicable to subsection B)		
Liability to third parties	Optional extension	Optional extension
Contingent liability	Optional extension	Optional extension
Fire and explosion	Optional extension	Optional extension
Legal liability of passengers for acts of negligence	Optional extension	Optional extension
Legal liability in respect of passengers (applicable to motorcycles and motor scooters only)	Optional extension	Optional extension
Clauses and Extensions: Optional (Applicable to subsection A and B)		
Claims preparation costs	R25 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Demonstration risk	Optional extension	Optional extension
Own vehicles	Optional extension	Optional extension
Social, domestic and pleasure purposes	Optional extension	Optional extension
Transit, delivery and conveying risk	Optional extension	Optional extension
Unauthorised use of vehicles by employees	Optional extension	Optional extension
Vehicles lent or hired to customers	Optional extension	Optional extension
Subsection C: Insured vehicle occupants		
Clauses and Extensions: Automatically included (Applicable to subsection C)		
Death benefit for drivers		
- Per person	R5 000	Automatic extension
- Per event	R5 000	Automatic extension
Driver repatriation		
- Per person	R5 000	Automatic extension
- Per event	R5 000	Automatic extension
Medical expenses		
- Per Injured occupant	R10 000	None
- Per event	R50 000	None
Trauma		
- Per person	R5 000	Automatic extension
- Per event	R5 000	Automatic extension
Clauses and Extensions: Automatically included (Applicable to subsection A, B and C)		
Claims preparation costs	R25 000	None
Territorial limits: Automatically included (Applicable to subsections A, B and C)		
- Republic of South Africa	Automatically included	Automatically included
- Botswana	Automatically included	Automatically included
- eSwatini (Previously known as Swaziland)	Automatically included	Automatically included
- Lesotho	Automatically included	Automatically included
- Malawi	Automatically included	Automatically included
- Mozambique	Automatically included	Automatically included
- Namibia	Automatically included	Automatically included
- Zimbabwe	Automatically included	Automatically included

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Territorial limits: Optional (Applicable to subsections A, B and C)		
- Angola (Except for Cabinda)	Optional	Optional
- Democratic Republic of Congo (DRC) not further north than Kolwezi	Optional	Optional
- Kenya	Optional	Optional
- Tanzania	Optional	Optional
- Uganda	Optional	Optional
- Zambia	Optional	Optional
ELECTRONIC EQUIPMENT		
Subsection A: Material damage		
Defined events		
Physical loss or damage as defined		
Losses as a result of lightning and power surge		
Losses as a result of non-forcible and violent entry into vehicle	R25 000	Previously known as remote jamming
Clauses and Extensions: Automatically included (Applicable to subsection A)		
Cost of demolition and clearing and erection of hoardings	Necessary costs	Previously known as clearance costs
Disposal of salvage	Included with section	Included with section
Express delivery and overtime	50% of repair or replacement costs	None
Fatal injury	R30 000	None
Fire extinguishing charges	Unlimited	None
Municipal plans scrutiny fee	Included	Included
Professional fees	20% of sum insured	None
Security costs	R10 000	Automatic extension
Software upgrade	25% of the value of the insured electronic item under subsection a R5 000, whichever is the lesser.	None
Temporary repairs and measures after loss	R50 000 annual aggregate	Automatic extension
General Memoranda (Applicable to subsection A)		
Capital additions and currency fluctuations	As defined	As defined
Escalation during the period of reinstatement	Provision made in schedule to add	Optional extension

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Prevention of access	10-kilometre radius	Radius increased
Territorial limits	As defined	As defined
Subsection B: Consequential loss		
Increased cost of working	R25 000	Free limit increased
Reconstitution of data/programs	R25 000	Free limit increased
Clauses and Extensions: Optional (Applicable to subsection B)		
Telecommunication access lines	Optional extension	Optional extension
General Clauses and Extensions: Automatically included (Applicable to subsection A and B)		
Claims preparation costs	R25 000	None
Incompatibility cover	In respect of any one event, in the aggregate to 20% of the applicable total sum insured under sub-section A and B or R35 000, whichever is the lesser.	None
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension

ELECTRONIC EQUIPMENT: BUSINESS INTERRUPTION

Insured items		
Gross profit: Additions basis	Optional cover	Optional cover
Gross profit: Difference basis	Optional cover	Optional cover
Gross revenue	Optional cover	Optional cover
Additional increase in cost of working	Optional cover	Optional cover
Clauses and Extensions: Automatically included		
Claims preparation costs	R50 000	Free limit when section is taken

MACHINERY BREAKDOWN

Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None
Equipment in the open	Automatic extension	Machinery must be stated as used in the open
Clauses and Extensions: Optional		
Alternative replacement (design capacity)	Optional extension	Optional extension
Capital additions	20% of sum insured	None
Express delivery and overtime	Optional extension	Optional extension

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	

Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension
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MACHINERY BREAKDOWN: BUSINESS INTERRUPTION

Insured items: Optional		
Gross profit: Additions basis	Optional cover	Optional cover
Gross profit: Difference basis	Optional cover	Optional cover
Clauses and Extensions: Automatically included		
Claims preparation costs	R50 000	None
Deposit premium	Optional extension	Optional extension

DETERIORATION OF STOCK

Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None
Clauses and Extensions: Optional		
Decontamination of cold stores	Optional extension	Optional extension
Disposal of condemned goods	Optional extension	Optional extension
Failure of public power supply	Optional extension	Optional extension
Increase in cost of working	Optional extension	Optional extension
Refrigerant contamination	Optional extension	Optional extension
Conditions: Optional		
Automatic alarm system	New optional condition	New optional condition
Constant supervision	Optional condition	Optional condition
Full back-up equipment	New optional condition	New optional condition
Standby generator	Optional condition	Optional condition
Temperature measurements	Optional condition	Optional condition
Verification of cold room temperature monitoring devices	New optional condition	New optional condition

PLANT ALL RISKS

Section A: Material damage		
Average	Included with section	Included with section
Automatic reinstatement	Included with section	Included with section
Change/transfer of interest	Included with section	Included with section
Clothing and personal effects of drivers, co-drivers and operators		Cover was only for driver or operator
- Per person	R5 000	None
- Per event	R10 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Consequential damage as a result of electrical or mechanical failure	Included with section	Included with section
Cross liabilities	Included with section	Included with section
Currency fluctuations	10%	None
Depreciation table	Included with section	Included with section
Excess	Included with section	Included with section
Fire extinguishing charges	R25 000	None
Interest of any financial institution	Included with section	Included with section
Interest of employer	Included with section	Included with section
Locks, keys, tags and remote access devices	R25 000	None
Malicious damage	Included with section	Included with section
Plant insured whilst outside the Republic of South Africa	Included with section	Included with section
Recovery costs	15% of the plant item sum insured subject to a maximum amount of R75 000 in the event of any one claim.	None
Renewal of oil	Included with section	Included with section
Restricted parts	Included with section	Included with section
Salvage	Included with section	Included with section
Temporary repairs	Only with the Insurers written consent	Only with the Insurers written consent
Transit cover including loading and unloading (material damage only)	Included with section	Included with section
Clauses and Extensions: Optional (Applicable to section A)		
Credit shortfall	Optional extension	Optional extension
Excess reducer: Material damage	Optional extension	Optional extension
Excess reducer: theft, hijack or any attempt thereof	Optional extension	Optional extension
Road risk cover (material damage)	Optional extension	Optional extension
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	Optional extension	Optional extension
Window glass	Optional extension	Optional extension
Section B: Liabilities		
Clauses and Extensions: Optional		
Clean-up costs: leakage from plant item		

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
- clean up costs for leakage of the plant items own fuel tank, oil from the plant item or hydraulic fluid from the plant item	Optional extension	Optional extension
- cover includes replacement of the fuel, oil and/or hydraulic fluid leaked from the insured plant item	R5 000	Included in optional extension
Liability to third parties: Contract site only	Optional extension	Optional extension
Liability to third parties: Road risk including contract sites	Optional extension	Optional extension
Tool of trade liability (applicable to either the contract site or on the road)	Optional extension	Included at no additional premium when one of the liabilities to third party extensions is taken
Section C: Medical expenses		
- Per Injured occupant	R10 000	None
- Per event	R20 000	None
Section D: Hiring charges and related sections		
Continuing hire charges	Optional cover	Optional cover
Temporary hire charges	Optional cover	Optional cover
Clauses and Extensions: Automatically included (Applicable to subsections A, B, C and D)		
Claims preparation costs	R25 000	None
Territorial limits: Automatically included (Applicable to subsections A, B, C and D)		
- Republic of South Africa	Automatically included	Automatically included
- Botswana	Automatically included	Automatically included
- eSwatini (Previously known as Swaziland)	Automatically included	Automatically included
- Lesotho	Automatically included	Automatically included
- Malawi	Automatically included	Automatically included
- Mozambique	Automatically included	Automatically included
- Namibia	Automatically included	Automatically included
- Zimbabwe	Automatically included	Automatically included
Territorial limits: Optional (Applicable to subsections A, B, C and D)		
- Angola (Except for Cabinda)	Optional	Optional
- Democratic Republic of Congo (DRC) not further north than Kolwezi	Optional	Optional
- Kenya	Optional	Optional
- Tanzania	Optional	Optional
- Uganda	Optional	Optional

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
- Zambia	Optional	Optional
STATED BENEFITS		
Insured persons		
Named basis	Optional cover	Optional cover
Positions basis	Optional cover	Optional cover
Blanket basis	Optional cover	Optional cover
Benefits		
Death: Number of times annual earnings (Maximum 5 times)	Optional cover	Optional cover
Permanent disablement: Number of times annual earnings (Maximum 5 times)	Optional cover	Optional cover
Temporary total disablement: Percentage of average weekly earnings	Optional cover	Optional cover
Medical expenses	Optional cover	Optional cover
Cover options		
24 hours	Optional cover	Optional cover
Business limitation	Optional cover	Optional cover
Business hours plus commuting limitation	Optional cover	Optional cover
Clauses and Extensions: Automatically included		
Accumulation limit		
- Per any one insured person	R5 000 000	None
- Per any single event	R20 000 000	None
Additional death benefit (only applicable if the death benefit is insured)	R15 000	None
Claims preparation costs	R25 000	None
Childcare assistance	R200 per day up to a maximum of R10 000 or 28 days, whichever is the lesser subject to a 7 day time excess.	None
Crime	Additional 10%	None
Detention	As defined in the policy wording	As defined in the policy wording
Disappearance	As defined in the policy wording	As defined in the policy wording
Exposure	As defined in the policy wording	As defined in the policy wording
Emergency transportation/search and rescue	R25 000	None
Hijacking, abduction or kidnapping	As defined in the policy wording	As defined in the policy wording

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Life support machinery	As defined in the policy wording	As defined in the policy wording
Mobility	R25 000	None
Paraplegia	As defined in the policy wording	As defined in the policy wording
Quadriplegia	As defined in the policy wording	As defined in the policy wording
Rehabilitation	R25 000	None
Repatriation of costs (only applicable if the death benefit is insured)	R25 000	None
Seat belt extension	Additional 10%	None
Substitute persons	Automatic extension	Automatic extension
Territorial limits	Anywhere in the world	None
Clauses and Extensions: Optional		
Assault and trauma cover	Optional extension	Optional extension
Burns disfigurement	Optional extension	Optional extension
Mountaineering with rope	Optional extension	Optional extension
Passive war	Optional extension	Optional extension
Polo on horseback	Optional extension	Optional extension
Private motorcycling	Optional extension	Optional extension
GROUP PERSONAL ACCIDENT		
Insured persons		
Named basis	Optional cover	Optional cover
Positions basis	Optional cover	Optional cover
Blanket basis	Optional cover	Optional cover
Benefits		
Death: Nominated sum insured	Optional cover	Optional cover
Permanent disablement: Nominated sum insured	Optional cover	Optional cover
Temporary total disablement: Nominated amount per week with a maximum number of weeks	Optional cover	Optional cover
Medical expenses	Optional cover	Optional cover
Cover options		
24 hours	Optional cover	Optional cover
Business limitation	Optional cover	Optional cover
Business hours plus commuting limitation	Optional cover	Optional cover
Clauses and Extensions: Automatically included		
Accumulation limit		
- Per any one insured person	R5 000 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
- Per any single event	R20 000 000	None
Additional death benefit (only applicable if the death benefit is insured)	R15 000	None
Claims preparation costs	R25 000	None
Childcare assistance	R200 per day up to a maximum of R10 000 or 28 days, whichever is the lesser subject to a 7 day time excess.	None
Crime	Additional 10%	None
Detention	As defined in the policy wording	As defined in the policy wording
Disappearance	As defined in the policy wording	As defined in the policy wording
Exposure	As defined in the policy wording	As defined in the policy wording
Emergency transportation/search and rescue	R25 000	None
Hijacking, abduction or kidnapping	As defined in the policy wording	As defined in the policy wording
Life support machinery	As defined in the policy wording	As defined in the policy wording
Mobility	R25 000	None
Paraplegia	As defined in the policy wording	As defined in the policy wording
Quadriplegia	As defined in the policy wording	As defined in the policy wording
Rehabilitation	R25 000	None
Repatriation of costs (only applicable if the death benefit is insured)	R25 000	None
Seat belt extension	Additional 10%	None
Substitute persons	Automatic extension	Automatic extension
Territorial limits	Anywhere in the world	None
Clauses and Extensions: Optional		
Assault and trauma cover	Optional extension	Optional extension
Burns disfigurement	Optional extension	Optional extension
Mountaineering with rope	Optional extension	Optional extension
Passive war	Optional extension	Optional extension
Polo on horseback	Optional extension	Optional extension
Private motorcycling	Optional extension	Optional extension
BROADFORM LIABILITY: CLAIMS MADE BASIS		
Clauses and Extensions: Automatically included		
Acquisitions and new business	As defined in the policy wording	As defined in the policy wording
Additional insured	As defined in the policy wording	As defined in the policy wording

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Claims preparation costs	R25 000	None
Cross liabilities	As defined in the policy wording	As defined in the policy wording
Emergency medical expenses	As defined in the policy wording	As defined in the policy wording
Gratuitous advice	As defined in the policy wording	As defined in the policy wording
Pollution: Sudden, unintended and unforeseen occurrence	As defined in the policy wording	As defined in the policy wording
Vehicles, watercraft, locomotives		
- Loading and unloading	As defined in the policy wording	As defined in the policy wording
- Tool of trade	As defined in the policy wording	As defined in the policy wording
- Transnet and other government departments	As defined in the policy wording	As defined in the policy wording
- Unattached trailers	As defined in the policy wording	As defined in the policy wording
Clauses and Extensions: Optional		
Care, custody and control	Optional extension	Optional extension
Employers liability (including employee to employee liability)	Optional extension	Optional extension
Extended reporting option	Optional extension	Optional extension
Forecourt liability	Optional extension	Optional extension
Products liability (includes defective workmanship)	Optional extension	Optional extension
Statutory legal defence costs		
- Per any single event	R250 000	None
- Per (annual) period of insurance	R250 000	None
Wrongful arrest and defamation		
- Per any single event	R250 000	None
- Per (annual) period of insurance	R250 000	None

DIRECTORS AND OFFICERS LIABILITY

Insuring agreements		
Director's Personal Liability	As defined in the policy wording	As defined in the policy wording
Company reimbursement	As defined in the policy wording	As defined in the policy wording
Clauses and Extensions: Automatically included		
Defence costs	As defined in the policy wording	As defined in the policy wording
Emergency legal costs	As defined in the policy wording	As defined in the policy wording
Extended discovery period	As defined in the policy wording	As defined in the policy wording
New subsidiaries	As defined in the policy wording	As defined in the policy wording
Permitted advanced costs under the Companies Act	As defined in the policy wording	As defined in the policy wording
Prosecution costs	As defined in the policy wording	As defined in the policy wording
Regulatory investigation costs	As defined in the policy wording	As defined in the policy wording

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Products liability (includes defective workmanship)	Optional extension	Optional extension
Statutory legal defence costs		
- Per any single event	R250 000	None
- Per (annual) period of insurance	R250 000	None
Wrongful arrest and defamation		
- Per any single event	R250 000	None
- Per (annual) period of insurance	R250 000	None

DIRECTORS AND OFFICERS LIABILITY

Insuring agreements		
Director's Personal Liability	As defined in the policy wording	As defined in the policy wording
Company reimbursement	As defined in the policy wording	As defined in the policy wording
Clauses and Extensions: Automatically included		
Defence costs	As defined in the policy wording	As defined in the policy wording
Emergency legal costs	As defined in the policy wording	As defined in the policy wording
Extended discovery period	As defined in the policy wording	As defined in the policy wording
New subsidiaries	As defined in the policy wording	As defined in the policy wording
Permitted advanced costs under the Companies Act	As defined in the policy wording	As defined in the policy wording
Prosecution costs	As defined in the policy wording	As defined in the policy wording
Regulatory investigation costs	As defined in the policy wording	As defined in the policy wording

TRUSTEES LIABILITY

New section of cover	As defined in the policy wording	As defined in the policy wording
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COMMERCIAL UMBRELLA LIABILITY

Cover: Automatically included following the underlying policy sections taken as follows		
Broadform liability section	As defined in the policy wording	As defined in the policy wording
Buildings combined liability section	As defined in the policy wording	As defined in the policy wording
Employees liability extension under the broadform liability section	As defined in the policy wording	As defined in the policy wording
Motor third party liability: Provided that the motor section of the policy does not exceed 12 vehicles	As defined in the policy wording	As defined in the policy wording

PERSONAL LEGAL LIABILITY

Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Credit cards, credit vouchers and sim cards	R10 000	None
Electric fence	R5 000 000	None
Garden services	R50 000	None
Neighbourhood watch liability	R5 000 000	None
Personal legal liability to domestic employees	R1 000 000	None
Security firms	R5 000 000	None
Tenants Liability	R5 000 000	None
Wrongful arrest and defamation	R100 000	None

EXTENDED PERSONAL LIABILITY

Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None

PROPERTY: APPLICABLE TO HOUSEOWNERS AND HOUSEHOLDERS SECTIONS ONLY

Clauses and Extensions: Automatically included		
Alternative accommodation	Up to 25% of sum insured	None
Animal kennelling	R5 000	None
Bacterial infection	R5 000	None
Bowls full house	R10 000	None
Claims preparation costs	R25 000	None
Damage to landscaped gardens, water features and statues	R25 000	None
Death benefit	R10 000	None
Emergency costs and temporary repairs	R10 000	None
Fallen trees removal costs	R10 000	None
Fire brigade costs	Necessary costs	None
Guards	R10 000	None
Hole-in-one	R10 000	None
Locks, keys, remote controls and access cards/tags of the residence	R25 000	None
Loss of water	R15 000	None
Medical expenses of domestic employees	R10 000	None
Locks, keys, remote controls and access cards/tags of the residence	R25 000	None
Loss of water	R15 000	None
Medical expenses of domestic employees	R10 000	None
Medical expenses of guests or visitors	R10 000	None
Pest contamination	R5 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Removal of bees, hornets, wasps and nests	R5 000	None
South African record	R10 000	New automatic cover
Tracing of leaks and repairs	R5 000	None
Trauma treatment	R10 000	None
Veterinary expenses	R5 000	None
Clauses and Extensions: Optional		
Generator hire	Optional extension	Optional extension

HOUSEOWNERS

Insured events		
Fire	Included with section	Included with section
Lightning or thunderbolt	Included with section	Included with section
Explosion	Included with section	Included with section
Storm, wind, water, hail, flood, sea surge or snow	Included with section	Included with section
Earthquake	Included with section	Included with section
Bursting, overflow and leaking of water containers, water tanks, water apparatus	Included with section	Included with section
Impact	Included with section	Included with section
Collapse or breakage of satellite dishes, television and radio aerials, masts and lightning conductor	Included with section	Included with section
Theft or attempted theft	Included with section	Included with section
Burglary	Included with section	Included with section
Accidental leakage of oil from oil heaters	Included with section	Included with section
Malicious damage	Included with section	Included with section
Subsidence or landslide: Limited cover	Included with section	Included with section
Clauses and Extensions: Automatically included		
Accidental breakage of mirrors and certain glass	R25 000	None
Cover before property transfer	As defined in the policy wording	None
Damage by wild animals	R100 000	None
Debris Removal	Necessary costs	None
Demolition costs, site clearing and professional fees	Necessary costs	None
Emergency accommodation	R10 000	None
Emergency repairs	R10 000	None
Public supply or mains connections	Included with section	None
Rent receivable	25% of building sum insured	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Security systems upgrade	R15 000	None
Special alterations	R100 000	None
Clauses and Extensions: Optional		
Accidental damage to fixed machinery	Optional extension	Optional extension
Maintenance of geysers	Optional extension	Optional extension
Power surge	Optional extension	Optional extension
Subsidence or landslip: Extended cover	Optional extension	Optional extension
HOUSEHOLDERS		
Insured perils		
Fire	Included with section	Included with section
Lightning or thunderbolt	Included with section	Included with section
Explosion	Included with section	Included with section
Storm, wind, water, hail, flood, sea surge or snow	Included with section	Included with section
Earthquake	Included with section	Included with section
Bursting, overflow and leaking of water containers, water tanks, water apparatus	Included with section	Included with section
Impact	Included with section	Included with section
Collapse or breakage of satellite dishes, television and radio aerials, masts and lightning conductor	Included with section	Included with section
Theft or attempt thereat from the main building	Included with section	Included with section
Burglary at any outbuilding	Included with section	Included with section
Accidental leakage of oil from oil heaters	Included with section	Included with section
Malicious damage	Included with section	Included with section
Subsidence or landslip: Limited cover	Included with section	Included with section
Property insured		
Loss or damage to the insured contents while inside the Insured's private residence which includes:		
- Household contents	Included with section	Included with section
- Personal property	Included with section	Included with section
- Office and home-industry equipment belonging to the Insured in the Insured's private capacity	Included with section	Included with section
- Fixtures and fittings that belong to the Insured as the tenant, not the owner, of the private residence	Included with section	Included with section

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Contents away from the Insured's premises (all insured events)		
Loss or damage to the insured contents while the contents are:		
- inside a building where the Insured lives temporarily	Included with section	Included with section
- temporarily inside the residential section of any occupied private home	Included with section	New automatic cover
- deposited for safe keeping at any hotel, guest house, club, bank, safe deposit or registered furniture storehouse	Included with section	New automatic cover
- while inside the building of a business for the purpose of making up, altering, renovating, repairing, cleaning or dyeing	Included with section	New automatic cover
- inside a building of any office, business or trade where the Insured are employed	Included with section	New automatic cover
- property in the open within the Insured's private residence	10% of sum insured	New automatic cover
Contents in transit (only some insured events)		
The Insurer will indemnify the Insured for loss or damage to the insured property caused by:		
- theft, collision or overturning of the conveying vehicle while the Insured are in the process of permanently moving	Included with section	Included with section
- being transported to or from any registered furniture storehouse, by a furniture removal contractor	Included with section	Included with section
- fire, lightning or explosion while being transported;	Included with section	New automatic cover
- theft while being transported to or from any bank or safe deposit facility	Included with section	New automatic cover
- theft from any vehicle transporting the above provided the vehicle is not left unattended and unlocked	R10 000	New automatic cover
Clauses and Extensions: Automatically included		
Accidental breakage of mirrors and certain glass	R25 000	None
Accidental damage to fixed machinery	R10 000	Automatic extension
Accidental damage to landline telephones	R5 000	None
Damage by wild animals	R100 000	None
Death of horses	R10 000	None
Death of Koi fish	R15 000	None
Debris removal	Necessary costs	None
Contents of refrigerators and freezers	R10 000	None
Money (excluding theft)	R10 000	None
Personal effects of domestic employees	R25 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Personal effects of paying guests	R25 000	None
Possessions of parents/grandparents in a nursing home	R50 000	None
Rent	25% of contents sum insured	None
Storage costs for contents after damage	R10000	None
Temporary increase of the insured amount	10% of sum insured	None
Time-sharing	R10 000	None
Washing on the line	R15 000	None
Clauses and Extensions: Optional		
Accidental damage	Optional extension	Optional extension
Home industry stock-in-trade	Optional extension	Optional extension
Mechanical, electrical or electronic breakdown	Optional extension	Optional extension
Power surge	Optional extension	Optional extension
Restoration of computer data	Optional extension	Optional extension
Subsidence or landslip: Extended cover	Optional extension	
PERSONAL ALL RISKS		
Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None
Losses as a result of remote jamming	R25 000	None
WATERCRAFT		
Clauses and Extensions: Automatically included		
Claims preparation costs	R25 000	None
Complete repairs	R10 000	None
Costs to prevent a loss	Reasonable costs	None
Death benefit	R10 000	None
Delivery following repairs	Reasonable costs	None
Emergency accommodation	R5 000	None
Emergency costs	R10 000	None
Emergency repairs	R10 000	None
Fire extinguishing costs	R25 000	None
Inspection of the hull after stranding, sinking or collision	Reasonable costs	None
Loss of keys, locks and remote control units	R25 000	None
Medical expenses of passengers (other than the Insured's family)	R10 000	None
Medical expenses of passengers (who are the Insured's family)	R10 000	None

EXTENSIONS PER SECTION	COMMERCIAL PRODUCT COVER AND LIMITS	COMMENTS
	VERSION 2.1	
Recovery costs	R10 000	None
Replacement of gear and equipment	Included with section	None
Safeguarding costs	R5 000	None
Salvage costs	Reasonable costs	None
Special alterations	R50 000	None
Transit cover	Included with section	None
Trauma	R10 000	None
Wreckage and debris removal	R10 000	None
Clauses and Extensions: Optional		
Credit shortfall	Optional extension	Optional extension
Extended countries (if applicable)	Optional extension	Optional extension
Repatriation costs from extended countries	Optional extension	Optional extension
Outboard motors	Optional extension	Optional extension
Specified itemised all risks cover	Optional extension	Optional extension
Watercraft trailer	Optional extension	Optional extension
Liability: Optional		
Legal liability to third parties	Optional extension	Optional extension
Legal liability to third parties if a person other than the Insured uses the Insured's watercraft	Optional extension	Optional extension
Liability of water-skiers	Optional extension	Optional extension
Liability of parasailer	Optional extension	Optional extension
Passenger liability	Optional extension	Optional extension
Passenger liability for canoes or kayaks	Optional extension	Optional extension
Passenger liability for jet skis or wetbikes	Optional extension	Optional extension
Liability to third parties caused by the trailer	Optional extension	Optional extension
Countries (Automatically included)		
Republic of South Africa and Namibia and up to 20 (twenty) kilometres from the shores of these countries	Automatically included	Automatically included
Extended countries (Optional): Inland waters only		
Lesotho, Botswana, eSwatini, Zimbabwe, Malawi, Mozambique, Mauritius, Seychelles Reunion, Madagascar, Kenya, Tanzania and Angola including transport/transit at sea between ports in these territories, rail, air or road and loading and unloading incidental to such transit. Cover provided will be for inland waters and extended to a distance of 50 nautical miles offshore.	Optional country to be stated in the schedule	Optional country to be stated in the schedule



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