

YOUR GUIDE TO THE MULTISURE CHANGES

GENERAL TERMS, CONDITIONS AND EXCLUSIONS

- Computer losses exclusion has been replaced by Cyber losses exclusion
- Infectious, Contagious Diseases exclusion has been replaced by Communicable Diseases exclusion
- Introduction of the new National Electricity Grid Interruption exclusion
- Prevention of loss, maintenance compliance and access to Insured Property

FIRE SECTION

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

BUILDINGS COMBINED SECTION

- Accidental Damage to Geysers – clause upgraded Excess is R1000 per geyser.
- New clause for Bursting of Geysers, tanks, apparatus, or pipes. Cover is limited to R15 000. Excess is 10% min R1000.

ACCIDENTAL DAMAGE SECTION

- Specific exception 2 "Breakdown, derangement" has been amended to include "Power Surge". Now reads - **Breakdown, derangement, or power surge**

GROUP PERSONAL ACCIDENT and STATED BENEFIT

- Medical Expenses has been renamed to Emergency Expenses Shortfall
- Maximum Compensation has been amended to replace "medical expenses" to "emergency expenses"
- Trauma cover is no longer available
- Mobility clause – excludes payments that fall under the applicable legislative funds and Medical schemes

MONEY SECTION

- Definition has been amended to remove "cheques"
- Personal accident assault extension has been amended and Proviso 5.3. has been deleted
- Crossed Cheques is deleted
- Special conditions applicable to cheques has been deleted

BUSINESS INTERRUPTION SECTION

- Definitions – Insured perils listed
- Public telecom. - extended cover is discontinued.
- Public utilities - extended cover is discontinued.
- Public telecommunications - insured perils only is limited to 90% maximum R25 000 000
- Public utilities - insured perils only is limited to 90% maximum R25 000 000
- Unspecified suppliers has been amended to exclude extended covers as indicated above.
- Murder, Suicide, Food or Drink Poisoning, Vermin, Pests or Defective Sanitary Arrangements has been amended to limit cover to within 15km. limit of indemnity is limited to R5 000 000.
- Wild game / Shark attack / Shark scare / Bomb Scare / Bomb attack – kilometer radius reduced to 15km

MOTOR TRADERS SECTION

- Territorial limits amended to include terms "Republic of" for republics and "Kingdom of" for kingdoms.
- Specific exceptions to sub-section A – "Depreciation" has been amended to include "or any resultant damage"
- Specific exceptions to sub-section B has been amended to exclude claims within the ambit of RAF
- Sub-section C - **Medical expenses and trauma costs** has been renamed to "**Emergency expenses shortfall**"
- Specific exceptions – "**Intoxicating liquor, drugs, not licenced**" has been amended to "**Intoxicating liquor, drugs, not licenced or breach of the Road Traffic Act**"
- Specific exception 8 has been deleted

MOTOR SECTION

- Reasonable Retail Value amended to Retail Value
- Territorial limits amended to - The Republics of South Africa, Angola (except for Cabinda), Botswana, The Kingdom of Eswatini, The Republic of Kenya, The Kingdom of Kenya, The Kingdom of Lesotho, The Kingdom of Malawi, Mozambique, Namibia, The United Republic of Tanzania, The Republic of Zambia and The Republic of Zimbabwe
- Specific exceptions to sub-section A – "Depreciation" has been amended to include "or any resultant damage"
- Specific exceptions to sub-section B has been amended to exclude claims within the ambit of RAF
- **Medical expenses and trauma costs** has been renamed to "**Emergency expenses shortfall**"
- "**Intoxicating liquor, drugs, not licenced**" has been amended to "**Intoxicating liquor, drugs, not licenced or breach of the Road Traffic Act**"

NEW MOTOR EXTENSION

RETAIL VALUE TOP UP COVER

- Available for all cars and LDVs less than 3500kg
- Comprehensively insured and Third-Party Fire and Theft covers
- Available options for selection i.e., 15%, 20% or 25%.
- Chargeable cover

BROADFORM LIABILITY / PUBLIC LIABILITY / EMPLOYERS LIABILITY

- New Specific exceptions - **Sexual abuse assault harassment or molestation**

EMPLOYERS LIABILITY SECTION

- New exclusion "Workers compensation"

UMBRELLA LIABILITY SECTION

- Specific exceptions - "Compulsory motor vehicle insurance" amended

PERSONAL LINES SECTIONS UNDER MULTISURE

HOUSEHOLDERS SECTION

- Business goods and equipment up to R50,000 or 10% of the sum insured
- Theft from "any other building" has been expanded
- Unoccupied premises excess increased to R2500
- Unoccupied period limited to 30 consecutive days
- Security gates and burglar bars - excess is R5000.
- Electronic data processing equipment is amended to include crypto or virtual currency machines
- New "Damage to gardens" extension
- Discomfort extension limit increased to R10,000
- New "Power Surge" cover
- Storage costs limit increased to R10,000
- Trauma extension no longer available
- Compulsory excess (domestic solar panel or photovoltaic systems or wind turbines) is 10% min R1000
- Clauses, extensions, and limitations 2 excess is R1000
- Power surge -R25,000, annual aggregate R50,000

PERSONAL ALL RISKS SECTION

- Non-forcible or violent entry - 50% of claim, max R10, 000

PERSONAL LIABILITY SECTION

- Wilful Acts definition has been expanded



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