



GENERAL UNDERWRITING NOTICE 004/09/2022

REVISED RENASASURE WORDING

The changes to the Renasasure policy wording are as follows:

HOUSEOWNERS

Page 10 – Power surge (If stated to be included in the schedule) the following has now been added:

- Added – We are not liable for the first amount payable as stated in the schedule.

Limit	Premium
R 10 000	Free
R 50 000	Black Box rated Default value
R 100 000	Black Box rated
R 150 000	Black Box rated

Please note that although there is a R 10 000 free limit, this limit has to be selected by the broker/insurer and Power surge will therefore remain subject to the condition “If stated to be included in the section”

Page 11 – Added Rising water table to the exclusions of the policy

Page 11 – Accidental Damage (Excluding Power surge) the following has been added or amended:

- Added – We are not liable for the first amount payable as stated in the schedule.
- Amended – Power surge cover is now excluded from the Accidental Damage section of the policy.

HOUSEHOLD CONTENTS

Page 13 – Added to the insured perils – Fixtures and fittings belonging to you as tenant, and not as owner.

Page 14 – Domestic staff property – Theft cover will now be subject to visible, forcible means of entry or exit.

Page 14 – Audio-visual Equipment – this extension has been deleted and will now be covered under the Accidental Damage or Power surge extensions of the policy.

Page 16 – Loss of water by leakage has been added to the section.

Page 16 – Accidental damage – this cover is now limited to a R 10 000 free limit with options to increase the limit at an additional monthly premium.

Limit	Premium	
R 10 000	Free	
R 50 000	Black Box rated	Default value
R 100 000	Black Box rated	
R 150 000	Black Box rated	

Page 16 – Power surge (If stated to be included in the section) has now been added as an additional extension and the following limits are available:

Limit	Premium	
R 10 000	Free	
R 50 000	Black Box rated	Default value
R 100 000	Black Box rated	
R 150 000	Black Box rated	

Please note that although there is a R 10 000 free limit, this limit has to be selected by the broker/insurer and Power surge will therefore remain subject to the condition “If stated to be included in the section”

Page 17 – Mechanical and Electrical Breakdown (If stated to be included in the section) has been added as a new extension and the following limits are available:

Limit	Premium	
R 0.00	R 0.00	Default value
R 10 000.00	Black Box rated	
R 25 000.00	Black Box rated	
R 50 000.00	Black Box rated	

MOTOR SECTION

Page 29 – Vehicle Tracking – the wording has now been amended to correspond with our Tracking Endorsement MV04(E)19 which was released in 2018.

Please note that endorsement MV05(E)19 is available should a tracking device be a prerequisite for cover.



JOAN FULTON

PERSONAL LINES UNDERWRITING MANAGER