

# VERTEX COMPARISON OF CHANGES



## IMPORTANT

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Items indicated in <b>green</b> - are for clarification
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## PART 1

POLICY REFERENCE	COMMENT
The CIB Service Commitment	Part 1 is new to the Policy. Although certain elements are similar to those contained in the former Policy / Schedule - it is imperative that You familiarise Yourself with all the Terms and Conditions set out here, because these form the foundation of how the balance of the Policy is dealt with. Particularly, the below headings indicated in red below:
<a href="#">Treating Customers Fairly</a>	
<a href="#">Emergency Contact Information</a>	In the event of a claim under Motor Assistance or Water Apparatus claim, please call the number noted on Your Schedule / Annexure.
<a href="#">CIB Complaints and Compliance Information</a>	

## PART 2 - GENERAL CONDITIONS, EXCLUSIONS AND PROVISIONS

General Operative clause	<p><b>New operative clause replacing INTRODUCTION.</b></p> <p>Restated: Subject to You having paid the premium and You complying with all the Terms and Conditions of this Policy, We will provide You with the cover subject to the Terms and Conditions as set out in this Policy and each of the Sections of this Policy up to the Sums Insured, Limits of Indemnity or Compensation as the case may be and as is specified for each such Section as stated in the Schedule (provided that cover has been elected or provided for under a specific Section). Any Proposal and / or Declaration made by the You or on Your behalf is the basis of and forms part of this Policy.</p>
General Definitions	<p>The following words are inserted: Unless stated otherwise in any Section , for the purpose of this Policy and wherever these appear, the below mentioned definitions bear reference and apply.</p>
Annual Period	<b>NEW</b>

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Annexure	NEW
Burglary	NEW
Extended Basic Cover	NEW
Insured Property	NEW
Insurable Interest	Replaced
Indemnity	Replaced
Inception Date	NEW
Limit of Liability	NEW
Material Fact	NEW
Optional Extensions	NEW
Period of Insurance	Replaced
Private Residence	Replaced
Primary Residence	Replaced
Risk address / Premises	Replaced
Renewal Date	Replaced
Section	NEW
Schedule	Replaced
Standard Construction	Replaced
Sum Insured	Replaced
Terms and Conditions	NEW
The Policy / this Policy	NEW
Theft	Replaced
Unoccupied	Replaced
Vacant	Replaced
Variation	NEW
We / Us / Our / the Insurer	Replaced
Water Apparatus	NEW
You / Your / Yours / Yourself / the Insured	Replaced

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### Terms and Conditions

Certain of the Terms and Conditions in the Policy are listed in the General Section (Part 2) of the Policy and apply to all Sections.

Further to the above, there may be Terms and Conditions that apply to specific Sections only.

In the event of any conflict arising between the Terms and Conditions that apply to a specific Section and the Terms and Conditions that apply to all Sections, the Terms and Conditions that apply to the specific Section will prevail.

It is further noted and agreed that compliance with the Terms and Conditions is a condition precedent to Our liability under the Policy.

### GENERAL CONDITIONS

### Misrepresentation, Misdescription and Non Disclosure

Replaces (General Condition 11.) Information That Affects and Changes the Risk

Any misrepresentation, misdescription or non-disclosure of any Material Facts as at the date on which the insurance cover under this Policy commences, is renewed or varied will entitle Us to void the insurance cover under this Policy for:

- 1.1. the particular item; or
- 1.2. the Sub- Section; or
- 1.3. the Section; or
- 1.4. this entire Policy

For the duration of the Policy, You continue to have an ongoing obligation to disclose to Us any new or change in any Material Facts.

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Other / Dual Insurance

Replaces (General Condition 23.) Other Insurance

2.1. Subject to the principle that insurance is not intended to place You in a better position than You were in before a claim or event giving rise to a claim and if at claims stage or after settlement of a claim We find that You were insured against the same cover provided for by a different insurance provider, then We have the option to:

- 2.1.1. pay the full claim and arrange with the other insurance provider to be compensated for their rateable proportion, or arrange with the other insurance provider to each pay their rateable proportion due by each within a reasonable time,
- 2.1.2. refund premiums in accordance with the respective rateable proportion of the risk, where appropriate.

If any such other insurance is subject to any Condition of Average ("under insurance") then this Policy, if not already subject to Conditions of Average ("under insurance"), will be subject to the application of Average ("under insurance") in a likewise manner.

2.2. Should You be entitled to compensation through any other Act / fund then We will reserve the right to adjust Our settlement in accordance therewith.

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### Cancellation

Replaces (General Condition 4.) Cancellation

This Policy or any Section and / or part may be cancelled at any time by:

- 3.1. Us giving You **31 days'** notice in writing or such other period as may be mutually agreed and / or otherwise prescribed by this Policy,
- 3.2. by You giving immediate notice,
- 3.3. reason of Your non-compliance refer General Conditions headed Misrepresentation, Misdescription and Non-Disclosure, Breach of Conditions and Fraudulent, Wilful, Deliberate or Reckless Acts .

When You cancel, We will be entitled to retain the customary short period or minimum premium for the Annual Period or the period that a Section has been in force. When We cancel, You will be entitled to claim a pro rata proportion of the premium for the remainder of the Period of Insurance from the date of cancellation, subject to General Condition headed Fraudulent, Wilful, Deliberate or Reckless Acts.

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Premium Payment

Replaces (General Condition 3.) Premium Payment

NEW - 5.3 Cooling off Period

..... / 5.6. Monthly Debit Payments

5.6.1.3. If the Policyholder Protection Rules apply to You, if We do not receive the premium by the due date, as shown in the Schedule then :

5.6.1.3.1. You will be entitled to a grace period of 15 days after the due date (except in the first month of insurance) in which to pay the premium. If the premium is unpaid and only if the reason is "due to insufficient funds" and for no other reason, it will remain payable and We may:

5.6.1.3.1.1. recollect by way of an Ad Hoc collection

5.6.1.3.1.2. submit two debit orders at the next request for payment, in respect of the unpaid debit order as well as the normal one for the new month.

5.6.1.4. In the event that either the recollection is unsuccessful (bearing in mind it is not done within the 15 day grace period) or the next two debit orders are unsuccessfully collected, the Policy will automatically be cancelled.

5.6.1.4.1. We will not pay a claim if it occurs after 15 days of the due date and the outstanding premium has not been paid within that 15 day period or

5.6.1.4.2. if any claim arises during the period where the premium has been unpaid and outside of the time period referred to in (5.6.1.3) above, We will not be required to pay / entertain any claim.

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Duty to take Reasonable Steps and Precautions

Replaces (General Condition 7.) Your Duty of Care

6.4. minimising or mitigating the extent of any claim under this Policy, after an event occurs which may result in such a claim.

The expenses incurred by You in compliance with Your duty as set out above will not be recoverable under this Policy unless they are specifically stated to be so included.

For this Condition, the term You is inclusive of any person representing You or acting on Your behalf or with Your authority.

If We allege that You have failed to comply with Your duty as set out above, the onus of proving the contrary will rest upon You and We are entitled to reject Your claim.

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### Claims

Replaces (General Condition 10.) Claims  
Restated as Notice - Simplified - Former procedure deleted and replaced:

#### 7.1. Notice

When an event happens which may result in a claim under this Policy, then You must do the following at Your own expense or You will forfeit Your right to so claim:

7.1.1. You must notify Us as soon as reasonably possible after the event but not later than 30 days after the occurrence thereof and provide Us with:

7.1.1.1. full written details of the event as well as all supporting documentation / evidence pertaining to the potential claim under this Policy, and

7.1.1.2. details of any other insurance policy which may also provide insurance cover for the event.

7.1.2. You must supply Us with such proofs, information, proof of ownership, value of items concerned and / or sworn statements not later than 14 days after We have requested it.

7.1.3. You must report to the police:

7.1.3.1. within 48 hours, or as soon as reasonably possible, any crime and take all reasonable steps to discover the guilty party and to recover any property,

7.1.3.2. within 24 hours, any accident which occurs on a public road.

### Claims Procedure



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### Liability

#### 7.2. Liability

7.2.1. You must immediately forward to Us any notice of claim or any demand, or any communication, writ, summons (whether civil or criminal) and /or other legal process, inquiry, investigation or inquest to Us in connection with any claim against You or the event that may give rise to a claim in terms of this Policy.

7.3. If this Policy is cancelled or is not renewed then, within 30 days of the end of the consequent expiry of the date on which the Policy has been cancelled or terminated, You may notify Us of any event that may result in you making a claim under this Policy provided that You have complied with Your obligations under the Notice provisions above and provided that such event happened during the Policy Period.

7.4. No admission, statement, offer, settlement negotiations, promise, payment or indemnity whether verbal or written, will be made by You to any party whatsoever without Our written consent.

7.5. You agree to not accept any payment(s) of whatsoever nature from any third party or other person regarding any claim without Our written consent. If You fail to adhere to the aforesaid or commit any of the prohibited actions as aforesaid, then You may lose all benefits under this Policy and / or be required to repay Us any benefit that You have received.

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Settlement of Claims	Terminology simplified - intention clarified
Subrogation	Deleted and dealt with under General Condition headed Our Rights After and Event and Subrogation
Time Limits	Deleted and dealt with under General Condition headed Prescription Periods (Time Limits)
Prescription Periods (Time Limits)	<p>10.1. No claim under this Policy (other than claims under Section 7: Personal Accident ) will be payable after the expiry of 12 months or such further period as We may, in writing, allow, from the date of the happening of the event which resulted in such claim unless the claim is the subject of pending legal action or is a claim in respect of Your legal liability to a third party.</p> <p>10.2. Once We inform You of Our decision on any claim under this Policy (whether it is a rejection, a partial rejection, the dispute about the quantification of the claim or otherwise) You will have 90 days to make representations to us about Our decision. Following the expiry of the 90 day period and irrespective of whether representations have been made during this period, You will have 180 days within which to serve legal action on Us, failing which Your right to challenge the decision is forfeited and You will have no further claim or recourse against Us.</p>
Non Co-Operation Following a Claim	<p>You must submit all forms and documentation requested by Us to enable Us to verify and investigate Your claim or an event that may result in a claim.</p> <p>Failure by You to comply with Our reasonable requests and with the provisions of the Claims conditions may result in the rejection of such claim. You will be responsible for the costs incurred in Our attempts to process such claim.</p>

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### Recovery

- 12.1. If, after payment of a claim in respect of lost or stolen property, such property is located or recovered, You will render all assistance and cooperation in the identification and in the physical recovery and safe keeping of such property.
- 12.2. We will pay for the reasonable cost in identifying such property.
- 12.3. Failure to assist Us in the recovery and safe keeping of such property will result in You becoming legally liable to repay Us all payments and expenses in respect of the claim.
- 12.4. If the property was successfully recovered then We will be the rightful owner of the property.

### Our Rights After an Event

Subrogation dealt with here and intention clarified.

- 8.1. On the happening of any event ..... **Terms and Conditions** of this Policy, We have the right to:....
  - 8.1.1. take, enter or keep possession of any property being the subject of a claim and deal with it in any reasonable manner.....
  - 8.1.4. in respect of any claim for injury under this Policy where such cover is granted, You are required to provide all certifications, medical records and reports, information and evidence required by Us at Your expense, and any injured person will as often as required by Us submit to medical examination at Our expense. We will in the case of death be entitled to have a post mortem examination performed.....
  - 8.1.7. When We settle a claim, then Your rights to claim against other people are automatically transferred to Us.

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Acts of Fraud

Deleted and replaced under heading Fraudulent, Wilful, Deliberate or Reckless Acts

All rights of indemnity under the Policy will be forfeited if any claim is:

- 14.1 in any respect fraudulent; or
- 14.2 if any fraudulent means or devices are used by You or anyone acting on Your behalf or with Your knowledge, or consent to obtain any benefit under this Policy; or
- 14.3 information or documents in support of a claim, whether created by You or on Your behalf is not true, is not complete or is fraudulent, or
- 14.4 if any event is occasioned by Your wilful, deliberate or reckless acts or participation, or
- 14.5 the quantum of a claim is deliberately exaggerated by You or anyone acting on Your behalf.

We will be entitled to cancel Your Policy with immediate effect in all instances of fraudulent, wilful, deliberate, or reckless acts.

Company's Rights After and Event

Clarified and aligned with General Condition headed Our Rights After an Event and Subrogation

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### Construction Requirements, Statutory Laws and Maintenance

You warrant that You comply with all laws, regulations, by-laws and rules insofar as they apply to You or for any other cover provided in this Policy.

It is a Condition of this Policy that any construction on Your Insured Property conforms to all relevant laws of the Republic of South Africa inclusive of laws and / or regulations of countries that fall within the approved territorial limits of this Policy for example, National building regulations, NHBC regulations, municipal by-laws (however not limited to these examples).

18.1 We require that:

- 18.1.1 You comply with all the relevant laws, by-laws, statutory regulations and best practises that may be applicable to You.
- 18.1.2 Buildings and structures must be built in accordance with the relevant legislation to which it is subject.
- 18.1.3 You maintain buildings and service all tools, machinery and equipment used in a sufficient condition according to the manufacturer's specifications to ensure that they are in a proper working condition at all times.
- 18.1.4 All generators, gas, electric fences and other similar electrical installations be performed by qualified personnel and You must receive a certificate of compliance for all of these installations and others that are required by law.

We may require that You provide evidence in support of the above requirements it being understood that Your failure to comply with the regulations and / or laws construction requirements, statutory laws and maintenance may result in Your claim not being paid.

### Law and Legal Jurisdiction

22.1. We will not be liable for any loss, damage, costs or expenses directly or indirectly arising from the non-adherence to applicable laws, regulations, rules / regulations of governing bodies, by-laws or rules of the Republic of South Africa. (reference to "or countries that fall within the approved territorial limits of this Policy has been deleted).

22.2. This Policy will be governed by and interpreted in accordance with the laws of South Africa.....

### Illegal Use and / or Occupation of Insured Property

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Confiscation and Forfeiture	NEW
Cover Provided By this Policy	Clarification: No cover will be provided under this Policy or any Section if either the insured amount or the limit of compensation shown in the Schedule:
Automatic Increase Margin	Percentages and reference to economic conditions removed.
Territorial Limits	Reference to Swaziland is removed throughout the Policy - replaced by Eswatini
Responsibilities of Others	NEW
Suspension of Insurance Cover	NEW
<b>GENERAL EXCLUSIONS</b>	
War, Riot and Terrorism	NEW
Nuclear Risks	NEW
Computer Losses	NEW
Material Damage and / or Loss	<p>Exclusion has been segregated per excluded event</p> <p>"This Policy does not ....:</p> <p>7.1. loss or damage caused by :</p> <ul style="list-style-type: none"> <li>7.1.1. wear and tear,</li> <li>7.1.2. depreciation,</li> <li>7.1.3. electrical or mechanical breakdown,</li> <li>7.1.4. rust,</li> <li>7.1.5. corrosion,</li> <li>7.1.6. mildew,</li> <li>7.1.7. moth,</li> <li>7.1.8. vermin,</li> <li>7.1.9. insects,</li> <li>7.1.10. domestic pets,</li> <li>7.1.11. any gradually operating cause,</li> <li>7.1.12. process of dying,</li> <li>7.1.13. cleaning,</li> <li>7.1.14. or renovating,</li> <li>7.1.15. the action of light or atmospheric conditions."</li> </ul>
Pre - Existing Loss / Damage	NEW

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Infectious and / or Contagious Disease / Epidemic / Pandemic Exclusion	NEW
Sanctions Exclusion	NEW
Outright Exclusion	NEW
GENERAL PROVISIONS	
Claims Preparation Costs	NEW - Limited to R15 000
Risk Surveys	Restated - The following has been added:  When considered necessary, reasonable risk improvement requirements will be imposed by Us, subject to the relevant prescribed time frames, if applicable. Risk requirements need to be adhered to in order to ensure that insurance cover is in effect at the time of an event giving rise to a claim in terms of the Policy.  Any non-compliance with risk requirement measures will result in Your forfeiture to claim hereunder. Where a Value at Risk Survey (VAR) has been conducted by a Valuator appointed and approved by Us, and the sum insured as stated in the Schedule is equivalent to the value as stated in the VAR, the "Average" Condition will not apply if:  10.7. The VAR is not older than 24 months, 10.8. We are notified of any newly acquired items purchased and the sum insured has been adjusted accordingly ....
Policy Interpretation	NEW...One Section may not be used to interpret another Section.
Fire Protection	It is a condition precedent to liability under this Policy that all firefighting equipment or fire protection at the premises is installed, maintained and serviced in accordance with the Regulations contained in the National Building Regulations or any other regulations as may be contained in the respective Emergency Services Bye-Laws.
Interest on Payments	No interest will be payable on any amount due by Us in terms of this Policy unless a Court of Law orders otherwise.

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#### Excess Waiver

We will waive the excess applicable to any loss or damage under Policy, provided that:

17.1. Our liability is limited to the Sum Insured noted in the Schedule, for that applicable Section,

17.2. This extension does not apply to any additional, voluntary excess accepted by You, or where special Terms and Conditions have been agreed.

#### Lightning / Power Surge Warranty

Unless We have agreed otherwise it is warranted that any claim for loss or damage arising from direct or indirect lightning / power surge or fluctuations in the power supply voltage will be limited unless SABS approved surge arrestors have been installed and maintained at the risk address containing Insured Property on all data lines, power supply plugs and to electrical distribution boards.

If SABS approved surge arrestors are not installed at the premises as indicated above cover will be limited to the maximum Basic Power Surge limit stated in the Schedule / Annexure.

If We say that a claim is not covered because of the provisos of this warranty, then You must prove the contrary.



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## PART 3 - POLICY SECTIONS

### HOMEOWNERS

#### DEFINITIONS

Outbuildings	means rooms, garages and outbuildings which do not inter lead with the Private Residence and are situated at and used in relation to Your Private Residence at the Risk Address.
Private Residential Structure	<p>means the building of Your Private Residence constructed and situated at the Risk Address noted in Your Schedule and insured in terms of <a href="#">Section 1: Homeowners</a>, inclusive of:</p> <ol style="list-style-type: none"> <li>1. Fixtures and Fittings that belong to You as the owner or that for which You are responsible as the owner while in or on the structure,</li> <li>2. fixed recreational and ornamental structures,</li> <li>3. paved and surfaced areas (inclusive of driveways) of brick, concrete, asphalt or stone (not gravel),</li> <li>4. boundary and other walls (except retaining walls unless stated to be included at an additional premium), gate posts, gates (inclusive of all machinery related the gates), fences (other than hedges),</li> <li>5. tennis courts,</li> <li>6. swimming pools, spa baths, saunas and associated machinery and equipment, but not moveable swimming pools,</li> <li>7. fixed satellite dishes,</li> <li>8. solar panels,</li> <li>9. lightning conductors / masts,</li> <li>10. Outbuildings,</li> <li>11. septic tank structures,</li> <li>12. Fixed Machinery,</li> <li>13. public supply or main connections belonging to You or for which You are responsible.</li> </ol> <p>For the purpose of this definition Private Residential Structure does not include any Fixtures and Fittings that belong to a Tenant or which the Tenant is responsible.</p>
<del>You / Your / Yours / Yourself</del>	Definition term deleted here - dealt with under the definition terms noted under Part 2

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<del>We / Us / Our</del>	Definition term deleted here - dealt with under the definition terms noted under Part 2	
<del>Private Residence</del>	Definition term deleted here - dealt with under the definition term Private Residential Structure	
<del>Secondary Residence</del>	Definition deleted	
<del>Risk Address / Premises</del>	Definition term deleted here - dealt with under the definition terms noted under Part 2	
<del>Standard Construction</del>	Definition term deleted here - dealt with under the definition terms noted under Part 2	
<del>Unoccupied</del>	Definition term deleted here - dealt with under the definition terms noted under Part 2	
<del>Vacant</del>	Definition term deleted here - dealt with under the definition terms noted under Part 2	
Basic Cover	Restated Your Private Residential Structure will be covered against accidental, sudden and unforeseen physical loss / damage from any cause other than from those listed in the general conditions and exclusions of the Policy and the specific exclusions, limits, and conditions of this Section, which are the Private Residential Structures of Your home. The Schedule gives its Risk Address and wall and roof construction. It is inclusive of all fixtures and fittings that belong to You as the owner or that for which You are responsible as the owner. It does not include any fixtures and fittings that belong to a Tenant or for which a Tenant is responsible.	
Extended Basic Cover	Specific Clauses (limits) have been removed and all dealt with under the heading Extended Basic Cover	
	<b>WORDING CHANGE</b>	<b>LIMIT CHANGE</b>
<i>Subsidence and Landslip (Basic Cover)</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Loss of Rent</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Mirrors and Certain Glass</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Extinguishing Charges</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Professional Fees and Demolition Costs</i>	Restated to follow inclusion of definition terms	Limit noted : 15%
<i>Public Supply Or Mains Connections</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Cover Before Property Transfer</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Emergency Accommodation</i>	Restated to follow inclusion of definition terms	

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Burst Geysers	Restated - new heading reference Water Apparatus previously noted under specific clause 7. headed burst geysers.  SPECIFIC EXCLUSIONS RELATING TO WATER APPARATUS It is noted and agreed that We will not provide indemnity in respect of:..... 11.7. Solar Water Apparatus in excess of 200l which have not been specified by You and noted as such on the Schedule.	Unaltered
Wild Animal Damage	Restated to follow inclusion of definition terms	
Basic Power Surge		Included for R250 000 additional cover can be purchased under the Optional Extensions - refer to Lightning / Power Surge Warranty noted under Part 2
Pest Extermination	NEW	R 5 000.00
Generator Rental (Following Damage)	NEW	R 15 000.00
<b>NOT COVERED BY THIS SECTION</b>		
Specific exclusion 2.	The words or any loss or damage caused by the events contained in the General Exclusion headed Material Damage and / or loss have been added.	
Specific exclusions 7, 8 & 9	These have been merged into one exclusion and noted under exclusion- 7.any loss or damage caused by or as a result of or in connection with Your non-compliance with the General Conditions, Exclusions and Provisions,	
Specific exclusion 19.	Now exclusion 16. Loss or damage as a result of electrical or mechanical breakdown unless by power surge as provided for under the extensions for power surge insured under the extensions of this Policy,	
<b>Specific Conditions</b>		
Insured Amount, Basis Of Indemnity And Limit Of Compensation	Restated to follow inclusion of definition terms	
Tenants	Restated to follow inclusion of definition terms	

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<i>Interests Of Mortgage</i>	Restated to follow inclusion of definition terms
<i>Amount Payable By You</i>	Restated to follow inclusion of definition terms
<i>Average (Under Insurance)</i>	Restated to follow inclusion of definition terms
<b>OPTIONAL EXTENSIONS</b>	
Extended Power Surge	NEW
Ecological Improvement	NEW
Mechanical Electrical Breakdown	NEW
<b>DOMESTIC CONTENTS</b>	
<b>DEFINITIONS</b>	
Secondary Residence	Definition deleted
Outbuildings	means rooms, garages and outbuildings which do not inter lead with the Private Residence and are situated at and used in relation to Your Private Residence at the Risk Address.
Accidental Death	means a fortuitous and unexpected event occurring at an identifiable place and time and which is independent of any other cause resulting in cessation of life.
Domestic Contents	means household goods and Personal Belongings inclusive of office equipment kept inside Your home and for which You are responsible as well as Fixtures and Fittings inside Your home for which You are responsible as the Tenant and not the owner of such Private Residence.

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Drone

means any: -

1. Remotely Piloted Aircraft – being further defined as an unmanned aircraft which is piloted from a remote pilot station, excluding Model Aircraft and Toy Aircraft,
2. Toy Aircraft– being further defined as an aircraft which is designed or intended for use in play by children,
3. Model Aircraft – being further defined as non-human carrying aircraft capable of sustained flight in the atmosphere and used exclusively for air display, recreational use, sport or competitions.

The term Drone Accessories means any: -

1. filming, scanning, mapping, infrared and x-ray equipment inclusive of software,
2. bags and carry cases,
3. tools and cleaning equipment,
4. guards and safety equipment,
5. two-way radio and communications equipment,
6. power supplies and control equipment,
7. binoculars and photographic equipment,
8. laptops and tablets.

All of which are used for the purpose of controlling a Drone, inclusive of any other equipment which can be affixed to the payload of the Drone.

Emergency Benefit

means costs and / or expenses incurred due to accident and / or unforeseen circumstances not otherwise excluded.

The Emergency Benefit does not fall within the ambit of a medical scheme, nor is the cover the same as that of a medical scheme. At no stage will the cover substitute or assume to substitute medical aid membership.

Further noted that where We agree to pay such costs, that these will not be a Lump Sum payment and any benefit hereunder will only be paid once We have received satisfactory evidence to support any claim made under this benefit.

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Lump Sum	means the single once off payment of a sum of money which is paid as a benefit that has not resulted in a Loss of Income and which cannot be quantified by evidence of the Loss of Income suffered
Loss of Income	means that an actual financial loss has been suffered through payment of expenses / costs which have been borne as a result of Your Accidental Death and which can be evidenced by receipt validating such payment in conjunction with an official documented invoice / statement for such costs / charges incurred.
Money	means cash, bank and currency notes but does not include anything which is not recognised as regulated currency, nor does this extend to any form of cryptocurrency.
Personal Belongings	means property normally worn or designed to be carried on or by You solely for private purposes and which is owned by You or for which You are legally Responsible.  In the case of the Specific Extension headed Personal Belongings Of Domestic Employees the term You in this definition will mean Your domestic employee and not You.
You / Your / Yours / Yourself	Definition term deleted here - dealt with under the definition terms noted under Part 2
We / Us / Our	Definition term deleted here - dealt with under the definition terms noted under Part 2
Private Residence	Definition term deleted here - dealt with under the definition term Private Residential Structure
Secondary Residence	Definition deleted
Risk Address / Premises	Definition term deleted here - dealt with under the definition terms noted under Part 2
Standard Construction	Definition term deleted here - dealt with under the definition terms noted under Part 2
Unoccupied	Definition term deleted here - dealt with under the definition terms noted under Part 2
Vacant	Definition term deleted here - dealt with under the definition terms noted under Part 2

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Basic Cover	Restated: We will indemnify You up to the sum insured shown in the Schedule for accidental, sudden and unforeseen physical loss / damage to Domestic Contents, Personal Belongings and Fixtures and Fittings that belong to You as a Tenant and not the owner of such Private Residence shown in the Schedule which is caused by any event not excluded hereby.	
Extended Basic Cover	Specific Clauses (limits) have been removed and all dealt with under the heading Extended Basic Cover	
	<b>WORDING CHANGE</b>	<b>LIMIT CHANGE</b>
<i>Extinguishing Charges</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Additional Contents Cover Outside The Dwelling</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Loss Of Rent</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Emergency Accommodation</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Accidental Damage</i>	<p style="text-align: center;">Restated</p> <p style="text-align: center;">We will indemnify You for loss of or damage to Your Domestic Contents which are not more specifically insured, by any accidental, sudden and unforeseen cause not otherwise excluded whether inside Your Private Residence or removed therefrom. Provided that Our indemnity is limited to a maximum of the amount shown in the Schedule for Your Private Residential Structure and Domestic Contents combined up to a maximum of R50 000 000 whichever is the lesser.</p> <p style="text-align: center;">If this extension applies to Section 1: Homeowners for the same event, We will only cover You under one of the relevant Sections and not both.</p>	
<i>Accidental Death</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Veterinary Expenses</i>	Restated to follow inclusion of definition terms	Limit increased from R5 000 to R7 500
<i>Loss Of Keys</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Emergency Benefit</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Property Of Guests</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Personal Effects Of Domestic Employees</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Possessions of Parent / Grandparent / Student who is financially dependent on you</i>	Restated to follow inclusion of definition terms	Possessions - R75,000 Personal belongings - R20,000
<i>Trauma Treatment</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Office Contents</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Identity Theft</i>	Restated to follow inclusion of definition terms	Unaltered

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<i>Credit, Debit Cards And Sim Cards</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Money</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Hole-In-One</i>	Restated to follow inclusion of definition terms	Limit increased from R5 000 to R7 500
<i>Full House</i>	<p>Restated We will indemnify You if You score a full house while playing bowls as an amateur. Provided that:</p> <p>22.1. You must have played in an official competition as part of a team of two, three or four, on a registered bowling green under the recognised rules of the South African Bowling Association with all eight or nine bowls to count,</p> <p>22.2. the secretary of the bowling club where You achieved the full house must confirm the full house in writing. If more than one person as per the definition term You scores a full house, we will pay compensation only once for each full house</p> <p>22.3. Our indemnity is limited to the amount as shown in the Schedule / Annexure.</p>	Limit increased from R5 000 to R7 500
<i>Goods In The Open</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Goods And Or Tools Stolen From The Outbuildings</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Property In Transit</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Wild Animal Damage</i>	Restated to follow inclusion of definition terms	Unaltered
<i>Theft Without Forcible Or Violent Entry</i>	Restated to follow inclusion of definition terms	Unaltered



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<p><i>Pet Accommodation</i></p>	<p>The insurance under this Section is inclusive of accommodation for pets up to the stated in the Schedule / Annexure in instances where Your Private Residence noted on the Schedule is rendered uninhabitable due to damage. Provided that the pet is owned by You and is normally kept at Your Private Residence which is occupied by You. This benefit will also apply in circumstances where You have taken up temporary accommodation following damage where such temporary accommodation does not permit pets.</p>	<p>R 5 000.00</p>
<p><i>Water and Moisture Removal</i></p>	<p>You may give instructions for water and moisture removal (not otherwise excluded) following water damage without Our previous consent provided that any benefit paid hereunder will not exceed the amount stated in the Schedule / Annexure.</p>	<p>R 5 000.00</p>
<p><b>NOT COVERED BY THIS SECTION</b></p>		
<p><i>Caused by electronic or mechanical breakdown</i></p>	<p>caused by electrical or mechanical breakdown unless by power surge as provided for under the extensions for power surge insured under the extensions of this Policy,</p>	
<p>Of motor vehicles (including self-propelled vehicles), watercraft (excluding surfboards, kite boards, paddle skis, kayaks, canoes, surf boards, sailboards and model boats), aircraft / drones (as defined) other aerial devices and all tools, spare parts and accessories of these vehicles, aircraft / drones (as defined) or Watercraft that are on, in or attached to it</p>	<p>Restated: of motor vehicles (inclusive of self-propelled vehicles), watercraft (excluding surfboards, kite boards, paddle skis, kayaks, canoes, surf boards, sailboards and model boats), aircraft / Drones other aerial devices and all tools, spare parts and accessories of these vehicles, aircraft / Drones or Watercraft that are on, in or attached to it,</p>	

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Specific Conditions	COMMENT
<i>Insured Amount, Basis Of Indemnity And Limit Of Compensation</i>	Restated to follow inclusion of definition terms
<i>Valuable Articles</i>	Limit increased from R20 000 to R65 000
<i>Locked Safe Warranty - Jewellery</i>	Limit increased from R20 000 to R25 000
<b>Optional Extensions</b>	
<i>Subsidence and Landslip Extension (if stated)</i>	Restated to follow inclusion of definition terms
<i>Power Surge</i>	Restated Extended Power Surge
<i>Out and About</i>	Moved from Extended basic cover to Optional Extensions

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### FINE ARTS

#### DEFINITIONS

<b>You / Your / Yours / Yourself</b>	Definition term deleted here - dealt with under the definition terms noted under Part 2
<b>We / Us / Our</b>	Definition term deleted here - dealt with under the definition terms noted under Part 2
<b>Unoccupied</b>	Definition term deleted here - dealt with under the definition terms noted under Part 2
<b>Vacant</b>	Definition term deleted here - dealt with under the definition terms noted under Part 2
Cover Provided	We will indemnify You up to the Sum Insured stated in the Schedule at the Risk Address for <b>accidental, sudden and unforeseen</b> physical loss / damage and non-deliberate action to Your Fine Arts other than events or circumstances listed in the General Exclusions of the Policy and the specific exclusions, limits and conditions contained in this Section.
Extended Basic Cover	<b>Specific Clauses (limits) have been removed and all dealt with under the heading Extended Basic Cover</b>
	<b>COMMENT</b>
<i>Insured Amount, Basis Of Indemnity And Limit Of Compensation</i>	Restated to follow inclusion of definition terms
<i>Locked Safe Warranty - Jewellery</i>	Limit increased from R20 000 to R25 000

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### ALL RISKS

### DEFINITIONS

Drone

means any: -

1. Remotely Piloted Aircraft – being further defined as an unmanned aircraft which is piloted from a remote pilot station, excluding Model Aircraft and Toy Aircraft,
2. Toy Aircraft– being further defined as an aircraft which is designed or intended for use in play by children,
3. Model Aircraft – being further defined as non-human carrying aircraft capable of sustained flight in the atmosphere and used exclusively for air display, recreational use, sport or competitions.

The term Drone Accessories means any: -

1. filming, scanning, mapping, infrared and x-ray equipment inclusive of software,
2. bags and carry cases,
3. tools and cleaning equipment,
4. guards and safety equipment,
5. two-way radio and communications equipment,
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7. binoculars and photographic equipment,
8. laptops and tablets.

All of which are used for the purpose of controlling a Drone, inclusive of any other equipment which can be affixed to the payload of the Drone.

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Personal belongings	means property normally worn or designed to be carried on or by You solely for private purposes and which is owned by You or for which You are legally Responsible.
Dwelling	<p>New definition added</p> <p>means:</p> <ol style="list-style-type: none"> <li>1. a primary residence structure at which You reside on a full-time basis, or</li> <li>2. temporary accommodation structure at which You may reside for vacation / temporary purposes to that of Your primary residence mentioned in (1) above.</li> </ol> <p>For the purpose of (2) above the term temporary means infrequent and short periods of time not exceeding 6 months.</p>
Basic Cover	We will indemnify You for accidental, sudden and unforeseen physical loss of or damage to the whole or part of the property described in the Schedule while anywhere in the world subject to the Specific Conditions of this Section, by any accident or misfortune not otherwise excluded up to the maximum sum insured stated in the Schedule. We require full details of property in order to specify the item, inclusive of but not limited to full description, make and model, as well as all serial numbers.
Extended Basic Cover	Specific Clauses (limits) have been removed and all dealt with under the heading Extended Basic Cover
	<b>COMMENT</b>
<i>Insured Amount, Basis Of Indemnity And Limit Of Compensation</i>	Restated to follow inclusion of definition terms
<i>Locked Safe Warranty - Jewellery</i>	Limit increased from R20 000 to R25 000
	<b>VEHICLE INSURANCE</b>
	<b>DEFINITIONS</b>
Agreed Value	means that the particular make and model of the Vehicle is not published or obtainable from our approved vendor, at the date of inception of cover You will supply is with a written valuation certificate from an approved manufacturer / dealer which details the odometer reading, condition and value of the Vehicle. This value will be agreed between You and Us and will be stated as the Sum Insured in the Schedule.
After-Market / Non-Standard Accessories and Spare Parts	means any accessory or part not supplied by the manufacturer as a standard fitment and are fitted as an aftermarket fitment either during the time of vehicle purchase or afterwards. These are not fitted during the production of a vehicle and are not included in the manufacturer's standard specification for the vehicle model.

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Emergency benefit	<p>means costs and / or expenses incurred due to accident and / or unforeseen circumstances not otherwise excluded.</p> <p>The Emergency Benefit does not fall within the ambit of a medical scheme, nor is the cover the same as that of a medical scheme. At no stage will the cover substitute or assume to substitute medical aid membership.</p> <p>Further noted that where We agree to pay such costs, that these will not be a Lump Sum payment and any benefit hereunder will only be paid once We have received satisfactory evidence to support any claim made under this benefit.</p>
For Each and Every Limit (EEL)	means the amount payable, inclusive of costs recoverable from You by a claimant or any number of claimants, legal costs incurred with Our consent for any Occurrence all of which will not exceed the Sum Insured stated in the Schedule.
In the Annual Aggregate (AGG)	means a pre-determined Rand amount up to which the Policy will cover You each Annual Period, regardless of the number of claims submitted or legal costs associated with these claims.
Lump Sum	means the single once off payment of a sum of money which is paid as a benefit that has not resulted in a Loss of Income and which cannot be quantified by evidence of the Loss of Income suffered.
Loss of Income	means that an actual financial loss has been suffered through payment of expenses / costs which have been borne in terms of the Emergency Benefit insured hereby and which can be evidenced by receipt validating such payment in conjunction with an official documented invoice / statement for such costs / charges incurred.
Occurrence	means an occurrence or series of occurrences arising from one cause in connection with any one Vehicle in respect of which indemnity is provided by this insurance.
Market Value	means the fair value being the average between Retail Value and Trade Value. The value of the vehicle further depends on the condition and mileage on the vehicle.
Retail Value	means the average of what the same Vehicle is currently selling for at car dealerships and is the highest price it can be insured for.
Trade Value	means the value You would get if the Vehicle is traded in.

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Vehicle	The term Vehicle means
	Private types of motor cars (inclusive of station wagons, minibuses, motorised caravans and the like, or similar vehicles) designed to seat 10 persons or fewer (including the driver), and not exceeding 3 500kg in Gross Vehicle Mass.
	Light Delivery Vehicles (inclusive of a panel van or double cab) not exceeding 3 500kg in Gross Vehicle Mass.
	Caravans / trailers which are not self-propelled, and which are designed or adapted to be towed by a self-propelled vehicle.
	Motorcycles (inclusive of motor scooters, scramblers, three wheelers or quad bikes.)
	Classic vehicles which are worthy of being a collectable vehicle and which are more than 20 years old.
	Supercar vehicles which are high in value vehicle, rare, exceptional and have unusual features and performance.
	Golf Carts which are small self-propelled vehicles originally designed for golfers riding between shots on golf courses, which are not registered to be driven on public roads.

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Basic Cover

We will indemnify You for accidental, sudden and unforeseen physical loss / damage according to the type of cover You have chosen for any Vehicle described in the Schedule inclusive of accessories and spare parts whilst thereon.

After-Market / Non-Standard Accessories and Spare Parts will be covered if specified and an additional premium paid.

If the current Retail Value of a Vehicle cannot be determined by the approved vendor from whom We receive vehicle value updates, then the onus rests on You to ensure that such After-Market / Non-Standard Accessories and Spare Parts are insured for the correct value so that the correct premium can be charged.

Provided that:

1. If You have listed items as After-Market / Non-Standard Accessories and Spare Parts and they are not included in the manufacturer's standard specification for that particular vehicle model, these will not be regarded as After-Market / Non-Standard Accessories and Spare Parts and will not be paid.
2. In instances where a claim occurs and adjustment has not been calculated, We reserve the right to settle according to an amount equal to the value of such After-Market / Non-Standard Accessories and Spare Parts at the time of loss, but not exceeding the market's latest list price or the Sum Insured stated in the Schedule, whichever is the lesser.

The basis of indemnity depends on the type of cover which You have chosen and is stated in the Schedule inclusive of any limits applicable to After-Market / Non-Standard Accessories and Spare Parts.

Basis of Indemnity

Restated:

- 2.1. We may, at Our own option and discretion, repair, reinstate or replace such Vehicle or any part thereof and / or its Accessories and Spare Parts or We may pay in cash the amount of the loss or damage not exceeding the Sum Insured stated in the Schedule and / or its Accessories and / or Spare Parts at the time of such loss or damage, whichever is the lesser.
- 2.2. If We replace or reinstate such Vehicle, We will have the option to take ownership of the Vehicle.



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### Maximum Indemnity

The onus remains with You to ensure that the Vehicle Sum Insured stated in the Schedule is adequate. In the event of a claim the maximum amount payable will be the Sum Insured stated in the Schedule or at our discretion / election:

2.3.1. ~~The~~ Retail value applicable, or

2.3.1.1. ~~the~~ damages less the excesses, betterment or depreciation, and

2.3.1.2. ~~less~~ any amount You are entitled to claim under any dual insurance.

2.3.2. ~~If~~ the insured Vehicle is determined as being a Code 3 registered vehicle (as defined by regulation) the maximum amount We will pay You is as stated above, less 30% of the Retail value of the Vehicle at the time of loss / damage.

2.3.3. ~~If~~ the Vehicle is noted as a Classic Vehicle the maximum amount that We will indemnify You will not exceed the Agreed Value which is determined by a qualified motor vehicle valuator and / or vintage club associated and the conditions stipulated in (2.3.4.) hereunder, will apply.

2.3.4. ~~Where~~ previously requested by You and agreed to in writing by Us the Agreed Value stated in the Schedule. Provided that:

2.3.4.1. ~~You~~ provide Us with a written valuation certificate from an approved manufacturer / dealer as well as photographs of the odometer reading and condition of the Vehicle prior to acceptance of the cover provided. This will be an ongoing requirement from inception throughout the currency of this Policy.

2.3.4.2. ~~All~~ claims, except windscreen / glass will be determined according to this Agreed Value less any first amounts payable at the time of loss.

2.3.4.3. ~~It~~ remains Your responsibility to ensure that the Agreed Value is updated on the Renewal Date reflected on Your Schedule. If You fail to comply with clause ( 2.3.4.1.) then the average value given by three independent motor industry sources will be used as the value of the Vehicle.

2.3.4.4. ~~If~~ the insured Vehicle is, at the commencement of any damage to such vehicle by any peril insured against, collectively of greater value than the Sum Insured thereon, then You will be considered as being Your own insurer for the difference and will bear a rateable share of the loss accordingly.

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Extended Basic Cover	Specific Clauses (limits) have been removed and all dealt with under the heading Extended Basic Cover
<b>SPECIFIC CONDITIONS</b>	
Drivers Licence	NEW
International / Foreign Drivers Licence	NEW
<b>OPTIONAL EXTENSIONS</b>	
<b>Riot and Strike Extension</b>	NEW Optional Extension Available limited to a maximum of R2 000 000 per policy
Motor Assistance	Fuel voucher of R200 (limited to 3 incidents in the Annual Period added to Out of Fuel situations)
<b>NOT COVERED BY THIS SECTION</b>	
New exclusion	money paid toward the upgrade of or extension of any maintenance plan or similar expense,
New exclusion	any damage caused by or attributable to the un-roadworthy condition of the Vehicle,
New exclusion	a driver who does not hold a current valid Professional Driving Permit (PDP) to drive such a vehicle as required in terms of the National Road Traffic Amendment Act of 1998 as amended. This Exception applies if the driver has held a PDP but has not renewed it but this will not apply if You were unaware that the driver was unlicensed and You can prove to Our satisfaction that, in the normal course of Business, procedures are in operation to ensure that only licensed drivers are permitted to drive insured Vehicles to which a PDP is required.
New exclusion	We will not be liable for any claim arising from, through or in connection with any Vehicle which is registered outside the borders of the Republic of South Africa and / or motor vehicles, which have exceeded the re-registration period allowed in terms of the relevant South African licensing legislation determined by the Department of Transport or other authorised entity.
<b>MOTOR LIABILITY (OCCURRENCE BASIS)</b>	
<b>DEFINITIONS</b>	
Any Person	New definition added
Damage	New definition added
Damages	New definition added

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Each and Every Limit (EEL)	New definition added
Event	New definition added
Injury	New definition added
Legal Costs	New definition added
Limit of Indemnity	New definition added
Occurrence	New definition added
Compensation	Restated to follow inclusion of definition terms
Liability	Restated to follow inclusion of definition terms
<b>WATERCRAFT DEFINITIONS</b>	
Emergency benefit	New definition added
Lump Sum	New definition added
Loss of Income	New definition added
Basic Cover	We will indemnify You up to the Sum Insured shown in the Schedule for accidental, sudden and unforeseen physical loss / damage to the Watercraft whilst:.....
Extended Basic Cover	Specific Clauses (limits) have been removed and all dealt with under the heading Extended Basic Cover
<b>PERSONAL ACCIDENT DEFINITIONS</b>	
Accident / Accidental	New definition added
Bodily Injury	New definition added
Death	New definition added
Emergency benefit	Restated
Insured Person	New definition added
Lump Sum	New definition added
Loss of Income	New definition added
Permanent Disability	New definition added
Permanent Total Disability	New definition added
Permanent Partial Disability	New definition added

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Temporay Partial Disability	New definition added
MEMORANDA	<p>1. Where the Bodily Injury is not specified, We will pay such sum as, in Our opinion, is consistent with the provisions listed in the Disability Table of Benefits above.</p> <p>2. Permanent total loss of use of part of the body will be treated as loss of such part.</p> <p>3. 100 % will be the maximum percentage of compensation payable for Permanent Disability resulting from an Accident or series of Accidents arising from one cause in respect of any one such person.</p>
Basic Cover	<p>We will compensate You in respect of:</p> <p>1. Bodily Injury caused by Accidental, violent, external and visible means to any Insured Person specified in the Schedule during the Period of Insurance in the event of Accidental Bodily Injury to any Insured Person within 24 calendar months, in death or disability as specified in the Permanent Disability Table of Benefits.....</p>
Extended Basic Cover	Specific Clauses (limits) have been removed and all dealt with under the heading Extended Basic Cover
<b>PERSONAL LIABILITY</b>	
<b>DEFINITIONS</b>	
Any Person	New definition added
Damage	New definition added
Damages	New definition added
Domestic Employee	New definition added
Drone	New definition added
Dwelling	New definition added
Each and Every Limit (EEL)	New definition added
Event	New definition added
Homeowners Section	New definition added
Injury	New definition added
Landlord	New definition added
Legal Costs	New definition added
Limit of Indemnity	New definition added
Occurrence	New definition added
Pollution	New definition added
Pollution Costs	New definition added

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Pollutant	New definition added
Rental / Lease Agreement	New definition added
Tenant	New definition added
Basic Cover	Restated We will provide compensation if You become personally legally liable to pay Damages for accidental sudden, unintended and unforeseen Injury or Damage occurring during the Period of Insurance, from an Occurrence anywhere in the world to the extent that such liability is not indemnifiable in terms of another Insurance Policy.
Extended Basic Cover	Specific Clauses (limits) have been removed and all dealt with under the heading Extended Basic Cover
	<b>NOT COVERED BY THIS SECTION</b>
New exclusion added	any liability resulting from the processing of personal information and any exposure which should be insured under a Cyber liability policy.
	<b>SUPPLEMENTARY LIABILITY</b>
	<b>DEFINITIONS</b>
Any Person	New definition added
Damage	New definition added
Damages	New definition added
Domestic Employee	New definition added
Drone	New definition added
Dwelling	New definition added
Each and Every Limit (EEL)	New definition added
Event	New definition added
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Injury	New definition added
Landlord	New definition added
Legal Costs	New definition added
Limit of Indemnity	New definition added
Occurrence	New definition added
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Pollution Costs	New definition added
Pollutant	New definition added
Rental / Lease Agreement	New definition added
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