

PERSONAL ALL RISKS

DEFINED EVENTS

Loss of or damage to the whole or part of the insured property described in the schedule while anywhere in the world by any accident or misfortune not otherwise excluded.

SPECIFIC EXCEPTIONS

- (A) Unless specifically stated to the contrary, the insurer shall not be liable in respect of
1. Loss or damage resulting from or caused by:
 - (a) theft of clothing from any clothes-lines on the premises of the "insured's private residence" as defined in the householders section of this policy;
 - (b) wear and tear or gradual deterioration (including the gradual action of light or climatic or atmospheric conditions);
 - (c) inherent vice or defect, household pests such as rodents, ants and moths, damp, mildew or rust;
 - (d) the insured property undergoing a process of cleaning, repairing, dyeing, bleaching, altering or restoring;
 - (e) mechanical or electrical breakdown, defect, failure or breakages;
 - (f) any exchange, cash or credit sale agreement, including theft under false pretence and/or fraud
 - (g) theft out of a vehicle which is left unattended and unlocked.
 2. loss of precious or semi-precious stones
 - (a) due to faulty settings and/or the malfunctioning of claws and/or other mountings;
 - (b) caused by the deterioration or normal wear and tear of claws and/or other mountings.
 3. damage to glass, glassware or other articles of a brittle nature (other than jewellery, cameras and fixed glass forming part of television receivers) due to cracking, scratching or breakage unless caused by theft (or any attempt thereat) or fire.
 4. loss or damage for which provision is made in any guarantee or service contract or in any purchase or hire or hire-purchase or financing agreement or any other agreement of whatever nature regarding the insured property or any part thereof.
 5. consequential or indirect loss or damage of any kind or description whatsoever.
- (B) Unless specifically stated to the contrary, this section does not cover the following property:
- (i) Any property, irrespective of whether it will be processed or not, which was obtained with the sole purpose of such property later being disposed of in a business transaction.
 - (ii) Cash, bank and currency notes, deeds, bonds, bills of exchange, promissory notes, cheques, postal and money orders, negotiable and other documents of any kind, stamps of any kind (including inter alia stamp collections), manuscripts, securities, rare books, medals and coins of any kind (including inter alia coin collections).

- (iii) Vehicles of any kind (including inter alia self-propelled gardening implements normally being controlled by a driver but excluding pedal cycles which are not mechanically or electrically driven/assisted) and any part (including inter alia any spare wheel, tool, spare part and accessory) of such vehicles whilst in or on or attached to such vehicles.
- (iv) Vessels or watercraft of any kind (including inter alia canoes) and any part (including inter alia any tool, spare part, accessory and outboard motor) thereof.
- (v) Aircraft and other aerial devices of any kind and any part (including inter alia any tool, spare part and accessory) thereof.
- (vi) Animals.

SPECIFIC CONDITIONS

1. Pair or sets

Where the insured property consists of articles of a pair or set, the insurer shall not be liable for more than the value of any particular part or parts which may be lost or damaged nor for more than the proportionate part of the pair or set, without reference to any special value which such article or articles may have as part of such pair or set.

2. Replacement value

In the event of loss of or damage to the insured property by any of the perils insured against under this section, the basis upon which indemnity is to be calculated shall be the cost of reinstatement as defined herein subject to the undermentioned Special provision and to all the terms, exceptions and conditions of this section and of this policy in so far as they can apply.

For the purposes of this specific condition the term 'reinstatement' used herein shall mean the carrying out of the following work, namely:

- (i) Where the insured property is lost or damaged beyond repair -the replacement of the lost or damaged insured property by property of the same kind or type but not superior to or more extensive than the aforesaid lost or damaged insured property when new.
- (ii) Where the insured property is damaged but is economically repairable -the repair of the damage to the damaged insured property to a condition substantially the same as but not superior to or more extensive than the condition of the aforesaid damaged insured property when new.

SPECIAL PROVISION

The insurer will afford indemnity under this section by, at the insurer's own option,

- (a) either paying the value of the lost or damaged insured property to the insured in cash
- (b) or replacing the lost or damaged insured property
- (c) or repairing the damaged insured property
- (d) or applying any combination of (a), (b) and (c) above.

DEFINITIONS

Insured property

This section covers the following property (which shall have the meaning as stated) belonging to the insured and/ or the spouse of the insured and/or their children who are financially dependant upon them and normally residing with the insured:

Clothing and personal effects (if stated in the schedule to be included)

clothing; spectacles, contact lenses, hearing aids, pens, pencils, cosmetics and their cases, cigarette cases and lighters, jewels and jewellery, personal ornaments, watches, furs, articles of gold or silver and other articles similar to the aforementioned that are usually carried by or on a person, electric and other razors, umbrellas, handbags, cases, pocket calculators, pocket computer devices such as electronic diaries, portable projectors and other portable photographic equipment, portable radios and portable tape decks or compact disc players, binoculars, firearms, sports equipment as well as trunks, suitcases and other containers in which the property is kept whilst travelling; baby equipment such as prams and children's car seats.

Provided always that the liability of the insurer under this item shall not exceed R1 000 or 20 per cent of the sum insured which is stated in the schedule (whichever is the greater) in respect of any one insured article and shall in the aggregate not exceed the sum insured which is stated in respect of such item in the schedule.

Personal documents, coin and/or stamp collection (if stated in the schedule to be included)

- (1) personal deeds, wills, agreements, maps, plans, records, books, letters, certificates and any other personal documents, but excluding share certificates and any other negotiable documents.

Provided always that:

- (a) the insurer shall not be liable under this item for the value to the insured of the information contained in such personal documents but only for the value of the materials and the amounts expended on labour of such personal documents.
- (b) the liability of the insurer under this item shall not exceed the sum insured which is stated in respect of this item in the schedule.

- (2) any coin and/or stamp collection.

Provided always that:

- (a) the value of a single coin or a single stamp and the value of a single set of coins or a single set of stamps shall not exceed the value indicated in the current relevant catalogue or price list.
- (b) the liability of the insurer under this item shall not exceed the sum insured which is stated in respect of this item in the schedule.

Groceries and household goods in transit after purchase thereof (if stated in the schedule to be included)

Groceries and household goods of every description which after the purchase thereof are being taken in transit by the insured along a reasonable direct route from the premises of the supplier of such groceries and household goods to the insured's private residence/flat.

Provided always that:

- (a) the insurer shall not be liable under this item in respect of loss of or damage to clothing and personal effects as defined in this section.
- (b) the liability of the insurer under this item shall not exceed the sum insured which is stated in respect of such item in the schedule.

Keys, locks and remote control units (if stated in the schedule to be included)

All keys and remote control units in use in the insured's private residence in connection with the insured's household and keys and remote control units of any private type vehicle, caravan trailer, motor cycle or vessel, the property of the insured and which is insurable under the motor section and the sail-boat, motor-boat and other small craft section of this policy, including the relevant locks which must be replaced as a result of loss of or damage to the said keys.

This item also covers the reasonable expenses incurred by the insured in sending for a locksmith in an emergency due to the loss of or damage to the aforementioned keys.

Provided always that the liability of the insurer under this item shall not exceed the sum insured which is stated in respect of such item in the schedule.

Swimming pool machinery and/or borehole machinery (if stated in the schedule to be included)

fixed swimming pool machinery

and/or

fixed borehole machinery (excluding windmills) by means of which water is supplied solely for domestic purposes whilst installed at the "insured's private residence" as defined in the householders section of this policy.

Notwithstanding the provisions of specific exception (A) 1.(e) of this section, the insurance under this item is extended to cover the following: sudden accidental damage to swimming pool machinery and/or borehole machinery caused by:

- (i) collapse, that is the sudden and dangerous distortion (whether or not attended by rupture) of any metal manufactured part of the aforementioned machinery caused by crushing stress by force of steam or other fluid pressure,

and/or

- (ii) breakage, that is the sudden breakage or seizing of any metal manufactured part of the aforementioned machinery including overheating or the collapse of bearings, arising from electrical or mechanical defect.

Provided always that the liability of the insurer under this item shall not exceed the sum insured which is stated in respect of such item in the schedule.

Specified articles

Specified articles described in the schedule.

Provided always that the liability of the insurer under this item shall not exceed the sum insured which is stated in respect of such item in the schedule.