

## HOUSEHOLD CONTENTS

### Definitions

**Insured** means the person in whose name this policy is issued and members of his or her immediate family normally resident with him or her.

**Dwelling** means the private residence its domestic outbuildings and garages all situated at the address shown in the schedule.

**Premise(s)** means that area of the property described in the schedule which is demarcated in terms of the Title Deed for that even.

**Property insured** means household goods and personal effects, which belong to or are the responsibility of the Insured.

**Sum insured** means the amount stated against each item of the schedule

**Environmentally Friendly Equipment** are those items installed at the dwellings that is kept in the open and will include, but is not limited to, rainwater harvesting tanks, composters and water catchment apparatus

**Emergency expenses** means the reasonable costs incurred within 24 months of the defined event by such person in respect of medical, surgical, dental, nursing home or hospital treatment (including the cost of artificial aids and prostheses):

- Resulting from a Disability Event caused by and accident; or
- On the happening of a health event other than a Disability Event to cover the cost of emergency medical treatment; and

In both cases including the cost of emergency evacuation or transport to a medical treatment facility including freeing such person if trapped or bringing such person to a place of safety

### Defined Events

1. **Fire, lightning, explosion.**
- 2.. **Storm, wind, water, hail or snow but excluding loss or damage**
  - (i) To property in the open
  - (ii) Arising out of any process necessarily involving the use or application of water.
- 3.. **Earthquake** excluding the first 1% of the sum insured, minimum R500, of every claim for destruction or damage arising directly or indirectly from mining. If the Company alleges that the destruction or damage arises from mining the burden of proving the contrary will rest on the Insured
- 4.. Damage resulting from **Bursting, leaking or overflowing of fixed oil-fired heating apparatus.**
- 5.. Impact by animals, aerals, rocks and boulders, trees or vehicles other than damage to such vehicles or property in or on the vehicles . The Company will indemnify the insured for the cost of removing the animals, trees, satellite dishes or vehicles from the insured's premises up to a limit of R10,000
- 6.. **Deliberate or wilful or wanton acts** excluding loss or damage caused by or arising from theft or attempted theft.
- 7.. **Theft or attempted theft from**
  - (i) The dwelling
  - (ii) The domestic outbuildings and garages but limited to 1% of the sum insured unless there is forcible and violent entry or exit
  - (iii) Any other dwelling
  - (iv) Any building in which the Insured is temporarily residing
  - (v) Any building in which the Insured is employed
  - (vi) Any furniture storage depot or a safe deposit in a bank
  - (vii) Any other building if there is forcible and violent entry or exit.
- 8.. **Theft**
  - (i) While being moved by professional movers during a permanent change in the address stated in the schedule
  - (ii) While in transit to or from a furniture storage depot or a safe deposit in a bank
  - (iii) Of laundry, garden and swimming pool furniture/implements from the grounds of the dwelling up to 1% of the sum insured

### Specific Exclusions

1. The first amount payable stated in the schedule (or in the policy wording if greater) of every claim
2. Loss or damage if at the time of such loss or damage the dwelling has been unoccupied for more than 30 consecutive days unless otherwise agreed and noted on the schedule
3. Loss or damage caused, sustained or incurred outside the territorial limits of the Republic of South Africa, Botswana, Lesotho, Namibia, Swaziland, and Zimbabwe
4. Theft of money and other negotiable instruments unless stolen from the private residence and there is forcible and violent entry or exit
5. More than 0, 5% of the sum insured for money and other negotiable instruments
6. Theft from the dwelling while lent, let or sub-let unless there is forcible and violent entry or exit
7. loss, damage or injury to animals, gold coins, stamp and coin collections, motor vehicles and trailers/caravans including their accessories, air and water craft and their equipment
8. More than 10% of the sum insured for any one article other than furniture
9. More than 20% of the sum insured in respect of each location stated in the schedule for precious metals and stones, jewellery, furs, rugs and carpets unless more specifically insured
11. More than R10,000 per item for precious metals and stones, jewellery, watches, that is not kept in a locked safe (fixed to the inside of the building) when not being worn
12. More than 3% of the Contents sum insured in respect each location stated in the schedule for desktop computers and Printers and scanners.
13. Property more specifically insured.

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### **Basis of Settlement**

If the property insured is lost or damaged by an insured event the Company will pay for or may choose to repair or replace it. The amount payable will be the current replacement cost. Provided that if at the time of loss or damage the cost of replacing the property insured as new is greater than the sum insured the Insured will be his own insurer for the difference and will bear a rateable proportion of the loss or damage.

### **Basis of Settlement for precious metals and stones, jewellery, watches, furs, rugs and carpets.**

If the property insured is lost or damaged by any insured event the Company will pay for or may choose to repair or replace it. The amount payable for a complete loss of any item of the property insured in the schedule will be the current replacement cost, but will be no more than the limitation of R10,000 per item.

The insured shall provide satisfactory proof of valuation and ownership of the item at the time of loss.

### **Specific Conditions**

#### **1. Burglar Alarm Warranty (if stated in the schedule to be included)**

If the Company requires an alarm system as noted in the policy schedule, the Company will only pay the Insured for theft and burglary if:

- a) a radio alarm system is installed in the premises by an approved SAIDSA installation company
- b) the radio alarm is linked to a control room at an armed response company. When the alarm is activated it will sound an alarm at the control room of the alarm company, which should trigger a response from the security company to attend to the premises. The Company will require proof in the event of a loss (report)
- c) the alarm system is fully armed whenever the main building is left unattended and/or unoccupied or the Insured is not open for business unless the Insured or a member of the Insured's staff or family is on the premises. The Company will require proof in the event of a loss (report)
- d) the alarm system is maintained in proper working order and must be tested AT LEAST ONCE EVERY 6 (SIX) MONTHS with the armed response company
- e) the Company will not cover loss or damage to the Insured property following the use of the keys/ card key of the alarm or any duplicate key/ card key unless such keys/ card keys were obtained with violence or threat of violence to the Insured, the Insured's staff, guests or members of the Insured's family

#### **2. Building Operation**

While the dwelling is being erected or structurally altered cover provided by:

Defined events 4, 6 and 7

Extension 5. Rent

Extension 1. Glass, television sets, audio visual equipment and personal home computers

Personal Legal Liability

Will not apply to destruction, damage or liability arising directly or indirectly from such erection or alteration.

### **Extensions**

#### **1. Glass, television sets, audio visual equipment and personal home computers**

If property insured in the dwelling being

- (i) Mirror glass or glass forming part of furniture is accidentally damaged
- (ii) A television set, audio visual equipment or personal home computer is accidentally damaged by impact (excluding mechanical or electrical or electrical breakdown)

The Company will indemnify the Insured provided the Insured bears the first 20%, minimum R100, of any claim.

#### **2. Refrigerator and deep freeze contents**

If the contents of any refrigerator/deep freeze unit in the dwelling deteriorate as a result of

- (i) Breakdown of or accidental damage to the unit
- (ii) Failure of power supplied by public authorities

The Company will indemnify the Insured up to 1% of the sum insured.

#### **3. Keys**

If any keys for the dwelling of this policy are lost or damaged the Company will indemnify the Insured for costs reasonably and necessarily incurred as a direct consequence up to 0,5% of the sum insured provided the Insured bears the first 20%, minimum R100, of any claim.

#### **4. Personal documents (applicable only if the Insured is an individual person)**

The Company will indemnify the Insured for loss or damage caused by an insured event to the Insured's personal documents up to 1% of the sum insured. The Company will only be liable for the value of materials and the cost of labour in reinstating the documents or obtaining duplicates and not for the value to the Insured of the content.

#### **5. Rent**

If the private residence becomes uninhabitable as a direct result of loss or damage caused by an insured event the Company will for the period necessary for reinstatement indemnify the Insured for

- (i) Rent for which he is liable

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- (ii) Any reasonable additional cost incurred in providing alternative accommodation for himself, his immediate family and domestic servants normally resident with him up to 20% of the sum insured.

### 6. Staff property

If household goods and personal effects (excluding money) belonging to any domestic staff of the Insured are lost or damaged in the dwelling by an insured event the Company will indemnify the insured up to 1% of the sum insured.

### 7. Guests

If household goods and personal effects (excluding money) not otherwise insured belonging to a guest temporarily residing with the Insured are lost or damaged by any of the defined events specified in 1 to 6 or by theft from the private residence the Company will indemnify the guest up to 1% of the sum insured.

### 8. Accidental death of the Insured (applicable only if the Insured is an individual person)

If the Insured sustains accidental bodily injury while in the dwelling or its grounds and dies as a direct result of the injury the Company will pay

- (i) R1 500 for a person under 18 years of age
- (ii) 10% of the sum insured or R6 000, whichever is the lesser, for a person of 18 and over and under 70 years of age provided death occurs within three months of the injury.

### 9. Emergency/Veterinary expenses

If emergency and veterinary expenses are incurred as a result of accidental bodily injury sustained by any

- (i) Person other than the Insured caused by a domestic animal owned by the Insured.
- (ii) Guest or visitor arising from any defect in the dwelling
- (iii) Domestic servant in the course of his employment by the Insured
- (iv) Domestic Animal owned by the insured arising from a road accident

The Company will pay the expenses not otherwise recoverable up to 1% of the sum insured per person/animal.

### 10. Subsidence extension (Only applies if the schedule shows that the cover includes subsidence).

This section is extended to include destruction or damage caused by subsidence or heave of the land supporting the dwelling or landslip provided such destruction or damage is not caused by or does not arise from

- (i) Excavations other than mining excavations
- (ii) Alterations, additions or repairs to the dwelling
- (iii) The compaction of infill
- (iv) Defective design, materials or workmanship
- (v) Normal settlement, shrinkage or expansion of the dwelling

Provided further that the Company will not be liable for the first portion of each claim calculated at 1% of sum insured or R1, 000 whichever is the greater.

### 11. Power Surge extension

The insurance granted by this Section will indemnify the Insured in respect of damage to items insured (not resulting in fire) as a result of fluctuations in the power supply and/or lightning strikes resulting in surges:

1. Protected Distributions boards –  
The maximum amount payable by the Company will not exceed the amount stated in the schedule for any one event or series of events in any one (annual) period of insurance and will not be subject to a First Amount Payable unless otherwise stated in the schedule.
2. Unprotected Distributions boards  
The maximum amount payable by the Company will not exceed R20,000 for any one event or series of events, and R30,000 in any one (annual) period of insurance. The First Amount Payable of 10% of claim minimum R2,000 will apply unless otherwise stated in the schedule

### 14. Goods in the open (Excluding items of an aesthetic nature)

Notwithstanding Insured event 2.(i) the Company will pay up the amount stated in the schedule in respect of damage to goods in the open caused by an insured event (other than Insured Event 7 and 8) defined under this section. The Company will indemnify the Insured up to the amount stated in the schedule. The Insured will be responsible for the first R500 of any claim.

### 15. Damages caused for medical emergencies

The Company will pay up to R10,000 for the cost of repairs for damage caused to the property by the immediate emergency action taken to gain access into a room where it is presumed a guest may be in need of medical attention and/or is unresponsive. The insurer will pay up to R10, 000 for the cost of repairs

### 16. Environmentally Friendly equipment in the open:

The Company will indemnify the insured up to a maximum amount of R15,000 for loss by the perils stated above, or theft of any equipment, not otherwise insured or able to be insured in terms of a buildings policy, related to Environmentally-friendly equipment from the insured premises. The insured will be responsible for the first R750 of any claim in terms of this extension