

PERSONAL LIABILITY FOR HOUSEOWNERS AND HOUSEHOLDERS

DEFINITIONS

"The Insured" — means the names shown in the Schedule, including the Insured's spouse and any other members of their family or their spouse's family who normally live with the Insured.

"any person" — means people not related to the Insured, and people who are not in the Insured's employ when the event happens. However, they may include people who normally live with the Insured.

DEFINED EVENTS:

The Company will compensate the Insured household for their legal liability for:

- 7.1 accidental death, bodily injury or illness of any person;
- 7.2 accidental physical loss of or damage to tangible property of any person.

The Company will pay the compensation, regardless of where in the world the event takes place.

The Company's compensation includes all costs and expenses incurred by the Company and costs and expenses the Insured incur with the Company's prior written approval.

The Company's compensation is limited to the amount shown in the Schedule for any single claim, any series of claims resulting from the same event, or all events that happen during the period of insurance.

SPECIFIC EXCEPTIONS

Unless specifically shown otherwise in the Schedule, the Company will not compensate the Insured for legal liabilities relating to:

1. legal costs and expenses incurred after the date the Company or offered to pay:
 - 1.1 the full amount of the claim; or
 - 1.2 a lesser amount that the Company believe the claim can be settled for; or
 - 1.3 the maximum amount for which the Company is liable.
2. the Insured's business, trade or occupation. This exclusion will not apply to the optional Bed-and-Breakfast extension of the "House Contents" section of this policy;
3. the Insured's ownership, possession or occupation of land, buildings or structures. This exclusion does not apply if the property is a building or structure and the contents or building is covered by this policy;
4. any building activity;
5. vibration or the removal or weakening of, or interference with, the support of land, buildings or property;
6. the ownership, possession, use or handling of vehicles (including trailers and caravans), watercraft, aircraft or other aerial devices;
7. the ownership, possession, use or handling of firearms, air guns or animals (other than domesticated animals);
8. fines, penalties or punitive damages;
9. any gradual cause which does not result from a sudden and identifiable event;
10. non-compliance by the Insured or their legal representative with the terms of this policy;
11. accidental loss of or damage to property the Insured or any person in their service owns, rents, borrows, keeps in trust, or has control or custody of;
12. accidental death of, bodily injury to or illness of the Insured or any person in their service if the liability results from their service

EXTENSIONS

Personal legal liability for wrongful arrest

The Company will compensate the Insured for their legal liability to any person resulting from the wrongful arrest or frisking of a person, including assault related to the wrongful arrest or frisking.

The compensation includes all legal and other costs the Company agree to in writing.

The Company will compensate the Insured up to the amount shown in the Schedule for any single claim, any series of claims resulting from the same event, or all events that happen during the period of insurance.

Credit, purchase cards and SIM cards (such as a card for use in cellular communication devices)

The Company will compensate the Insured for their legal liability because of the unlawful use of the Insured's credit, purchase or SIM cards by a person not related to the Insured. To receive compensation, a registered financial services provider, merchant or cell phone provider must have officially issued the credit, purchase or SIM cards in the Insured's name and the Insured must have complied with all the terms of the issued cards.

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Hole-in-one

The Company will compensate the Insured for the amount shown in the Schedule if the Insured hit a hole-in-one while playing golf as an amateur. To receive compensation, the Insured must have played in a golf game on a registered golf course under the recognised rules of the game. The secretary of the golf club where the Insured hit the hole-in-one must confirm the hole-in-one in writing.

Full house

The Company will compensate the Insured for the amount shown in the Schedule if the Insured score a full house while playing bowls as an amateur. To receive compensation, the Insured 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 game with all eight or nine bowls to count. The secretary of the bowling club where the Insured achieved the full house must confirm the full house in writing. If more than one person as defined under the Insured (according to the definition in this section) scores a full house, the Company will pay compensation only once for each full house.

Personal legal liability to domestic household employees

The Company will compensate the Insured for their legal liability due to the accidental death of, or bodily injury to, the Insured's domestic employees that arises from and in the course of their employment in the domestic household.

The compensation includes all legal and other costs the Company agree to in writing.

The Company will compensate the Insured up to the amount shown in the Schedule for any single claim, any series of claims resulting from the same event, or all events that happen during the period of insurance.

Specific Exception 12 does not apply to this compensation.

Tenant's liability

The Company will compensate the Insured for their legal liability for amounts that the Insured, as a tenant of a building, must pay as compensation to the owner of the building due to loss of or damage to the buildings and/or fixtures or fittings in it, directly caused by any of the following:

- 1 storm, water, hail or snow;
- 2 theft or attempted theft;
- 3 fire or explosion;
- 4 breakage of glass, mirrors or sanitary ware not including chipping, scratching or disfiguration;
- 5 damage to supply connections between the public supply and the buildings;
- 6 collision by animals or vehicles;
- 7 loss of or damage to keys, locks and remote control units.

the compensation includes all legal and other costs the Company agree to in writing.

The Company will compensate the Insured up to the amount shown in the Schedule for any single claim, any series of claims resulting from the same event, or all events that happen during the period of insurance.

Specific exception 11 below does not apply to this compensation.

Security companies

The Company will compensate the Insured for their legal liability to any person for amounts that the Insured must pay as compensation in terms of a written contract with any security company or armed response service for property covered under the "House Contents" and "Buildings" sections of this policy.