

RED NOTICE: POWER SURGE

NEW POWER SURGE TERMS AND CONDITIONS

As previously communicated, Power Surge Cover was excluded from the policy by the insurer, and we have now included the cover up to a limit of **R 50 000** with an additional premium for you to continue having cover. You do however have an option to **increase the cover amount at a further additional premium.**

The cover is applicable to the following sections:

- Fire Section, Buildings Combined, Office Contents, Houseowners, Householders, Machinery Breakdown (Up to Sum Insured), Electronic Equipment (Up to Sum Insured), All Risk (Up to Sum Insured)

VERY IMPORTANT INFORMATION:

- **First Amount Payable:**
 - Power Surge: 10% of claim Minimum R 5 000
 - Lightning Strike: 10% of claim Minimum R 1 000
- **The following cover is excluded under the Power Surge Cover:**
 - Power surge damage that occurs as a result of switching on electricity, following load shedding in excess of 12 consecutive hours, and
 - Power surge damage that occurs as a result of switching on electricity, following electricity grid failure or interruption.
- The Accidental Damage section will no longer provide cover for damage caused by power surge, as this will not be included under the specific sections.

RISK MANAGEMENT REQUIREMENTS: (What you need to do)

It is a condition that on all conductive services (for example, all relevant electrical distribution boards, power supply plugs, telecommunication lines and data lines) that enter or leave the insured premises must be protected by protective measures as set out in the "SABS Code of Practice Wiring of Premises" (**SANS 10142-1 Annexure L**) for **surge protection**, failing which the **Company shall not be liable for any claim for loss of or damage to the property insured by power surges whether arising from lightning or otherwise.**

- COC must be provided (SANS 10142-1)