

## BUSINESS POLICY WORDING

### AUTOMATIC PROVISIONS, EXTENSIONS AND FIRST AMOUNTS PAYABLE

**Please note:**

- This document is only a summary of the Automatic Provisions, Extensions and First Amounts Payable as noted in the Policy Wording and must be read in conjunction therewith.
- The policy schedule will always take precedence over the policy wording.
- Limits noted on the policy schedule in respect of optional extensions will be over and above the limits reflected in this document.

PROVISION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>General Provisions</b>				
<b>Claims Preparation Costs</b>	All sections	R250 000 (in the annual aggregate)	Nil	Yes
<b>Security Guard</b>	<ul style="list-style-type: none"> <li>• Fire</li> <li>• Building Combined</li> <li>• Office Contents</li> <li>• Theft</li> <li>• Glass</li> <li>• Goods in Transit</li> <li>• Business All Risks</li> <li>• Electronic Equipment</li> <li>• Solar power</li> </ul>	R10 000 per event	Nil	No
<b>Malicious Damage</b>	<ul style="list-style-type: none"> <li>• Fire</li> <li>• Building Combined</li> <li>• Office Contents</li> <li>• Solar power</li> </ul>	Not exceeding item sum insured	Nil	No
<b>Fire-extinguishing Charges</b>	Fire	Reasonable cost not exceeding 20% of the sum insured	R1 000	Only in respect of the Goods in Transit section
	Buildings Combined	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Office Contents	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Solar power	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Goods in Transit	R10 000	R500	
	Motor	R10 000	R500	
	Motor Traders	R10 000	R500	
<b>Subsidence and Landslip (limited cover)</b>	<ul style="list-style-type: none"> <li>• Fire</li> <li>• Building Combined</li> <li>• Office Contents</li> <li>• Solar power</li> </ul>	Up to Building sum insured	R2 500	Extended cover can be purchased subject to approval

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Power Surge</b>	<ul style="list-style-type: none"> <li>• Fire</li> <li>• Building Combined</li> <li>• Office Contents</li> <li>• Accidental Damage</li> <li>• Business Interruption</li> <li>• Solar power</li> </ul>	R100 000 per event (in the aggregate)	1. Without SANS approved surge protection: 10% of claim min, R2 500 2. With SANS approved surge protection: Nil	Only in respect of the Solar Power section
<b>Locks and Keys</b>	<ul style="list-style-type: none"> <li>• Buildings Combined</li> <li>• Office Contents</li> <li>• Theft</li> <li>• Money</li> </ul>	1. R15 000 per section 2. R30 000 per event (in the aggregate)	R500	Only in respect of the Money section

Fire																	
<b>Geysers (as defined)</b>	Column 1	R12 500 per event	1. 10% of claim, min R1 000 2. Non-compliant installation: additional R1 500	Yes													
<b>Accidental Damage to Sanitary-ware</b>	Section	R50 000 per incident	R1 000	No													
<b>Leakage</b>		R50 000 per event	Nil	Yes													
<b>Shade Nets and Canopies</b>		R50 000 per event	<table border="1"> <thead> <tr> <th><u>Age of shade net</u></th> <th><u>% of Co-insurance</u></th> </tr> </thead> <tbody> <tr> <td>Up to 1 year</td> <td>10%</td> </tr> <tr> <td>Up to 2 years</td> <td>25%</td> </tr> <tr> <td>Up to 3 years</td> <td>40%</td> </tr> <tr> <td>Up to 4 years</td> <td>60%</td> </tr> <tr> <td>Up to 5 years</td> <td>80%</td> </tr> <tr> <td>Older than 5 years</td> <td>100%</td> </tr> </tbody> </table>	<u>Age of shade net</u>	<u>% of Co-insurance</u>	Up to 1 year	10%	Up to 2 years	25%	Up to 3 years	40%	Up to 4 years	60%	Up to 5 years	80%	Older than 5 years	100%
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<b>Architects' and Other Professional Fees</b>	Columns 1 and 3	Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil	No													
<b>Capital Additions</b>	Excluding Stock and Materials in Trade	Not exceeding 20% of the item sum insured	Nil	No													
<b>Cleaning and maintenance equipment</b>	Column 1	1. R20 000 per event 2. R60 000 in the annual aggregate	10% of claim, min R500	No													
<b>Cost of Demolition, Clearing and Erection of Hoardings</b>	Section	Not exceeding item sum insured	Nil	No													
<b>Cost of removal of fallen or leaning trees</b>		R10 000 per event	R500	No													
<b>Deterioration of Undamaged Stocks</b>	Column 4	1. Actual purchase costs; or 2. actual manufacturing costs; 3. less net amount received from salvage sale	Nil	No													

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Express Delivery and Overtime	Section	Not exceeding 50% of the repair/replacement cost saved	Nil	No
Generator Hire		1. R15 000 per event 2. R30 000 in the annual aggregate	Nil	No
Motors and Pumping Equipment		1. R10 000 per event 2. R50 000 in the annual aggregate	10% of claim, min R500	No
Municipal Plans Scrutiny Fee	Column 1	Not exceeding item sum insured	Nil	No
Public Authorities' Requirements	Section	Not exceeding item sum insured	Nil	No
Temporary Removal		Not exceeding 20% of the item sum insured	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate)	Nil	No
Public Supply		Not exceeding item sum insured	Nil	No
Landscaping	Column 1	R25 000 per event	Nil	No
Water Leaks/Loss of Water	Section	<p><b><u>Loss of water</u></b></p> <p>1. R15 000 per event 2. R50 000 per period of insurance</p> <p><b><u>Leak detection</u></b></p> <p>1. R10 000 per event 2. R20 000 per period of insurance</p> <p><b><u>Filling of pools or ponds after maintenance/repairs</u></b></p> <p>1. R5 000 per event 2. R10 000 per period of insurance</p>	10% of claim, minimum R500	No

Buildings Combined				
Geysers (as defined)	Section	R12 500 per event	1. 10% of claim, minimum R1 000 2. Non-compliant installation: additional R1 500	Yes
Accidental Damage to Sanitary-ware and Fixed Glass		R50 000 per incident	R1 000	No
Leakage		R50 000 per event	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?														
Shade Nets and Canopies	Section	R50 000 per event	<table border="1"> <thead> <tr> <th><u>Age of shade net</u></th> <th><u>% of Co-insurance</u></th> </tr> </thead> <tbody> <tr> <td>Up to 1 year</td> <td>10%</td> </tr> <tr> <td>Up to 2 years</td> <td>25%</td> </tr> <tr> <td>Up to 3 years</td> <td>40%</td> </tr> <tr> <td>Up to 4 years</td> <td>60%</td> </tr> <tr> <td>Up to 5 years</td> <td>80%</td> </tr> <tr> <td>Older than 5 years</td> <td>100%</td> </tr> </tbody> </table>	<u>Age of shade net</u>	<u>% of Co-insurance</u>	Up to 1 year	10%	Up to 2 years	25%	Up to 3 years	40%	Up to 4 years	60%	Up to 5 years	80%	Older than 5 years	100%	Yes
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Public Supply Connections		Not exceeding item sum insured	Nil	No														
Rent		30% of the Building sum insured	Nil	Yes														
Liability		R5 000 000 per event	Nil	Yes														
Architects' and Other Professional Fees		Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil	No														
Capital Additions		Not exceeding 20% of the item sum insured	Nil	No														
Cleaning and maintenance equipment		<ol style="list-style-type: none"> <li>R20 000 per event</li> <li>R60 000 in the annual aggregate</li> </ol>	10% of claim, minimum R500	No														
Cost of Demolition and Clearing and Erection of Hoardings		Not exceeding item sum insured	Nil	No														
Cost of removal of fallen or leaning trees		R10 000 per event	R500	No														
Generator hire		<ol style="list-style-type: none"> <li>R15 000 per event</li> <li>R30 000 in the annual aggregate</li> </ol>	Nil	No														
Landscaping	R25 000 per event	Nil	No															
Maintenance fees and levies	<ol style="list-style-type: none"> <li>R5 000 per unit</li> <li>R100 000 in the annual aggregate for all units</li> </ol>	Nil	No															
Municipal Plans Scrutiny Fee	Not exceeding item sum insured	Nil	No															
Public Authorities' Requirements	Not exceeding item sum insured	Nil	No															
Storage of contents	<ol style="list-style-type: none"> <li>R20 000 per event</li> <li>R100 000 in the annual aggregate</li> </ol>	Nil	No															
Temporary Repairs and Measures After Loss	R50 000 (in the aggregate)	Nil	No															
Temporary Removal	Not exceeding 20% of the item sum insured	Nil	No															

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Water Leaks/Loss of Water</b>	Section	<p><b>Loss of water</b></p> <ol style="list-style-type: none"> <li>1. R15 000 per event</li> <li>2. R50 000 per period of insurance</li> </ol> <p><b>Leak detection</b></p> <ol style="list-style-type: none"> <li>1. R10 000 per event</li> <li>2. R20 000 per period of insurance</li> </ol> <p><b>Filling of pools or ponds after maintenance/repairs</b></p> <ol style="list-style-type: none"> <li>1. R5 000 per event</li> <li>2. R10 000 per period of insurance</li> </ol>	10% of claim, minimum R500	No

Office Contents				
<b>Accidental Damage to Sanitary-ware and Glass</b>	Section	R50 000 per event	R1 000	No
<b>Theft (following forcible and violent entry/exit)</b>		25% of the Contents sum insured	10% of claim, minimum R500	Yes
<b>Loss of Rent</b>		30% of Contents sum insured	Nil	No
<b>Loss of Documents</b>		R50 000 per event	Nil	Yes
<b>Liability Documents</b>		R50 000 per event	Nil	Yes
<b>Increase in Cost of Working</b>		25% of the Contents sum insured	Nil	No
<b>Capital Additions</b>		Not exceeding 20% of the item sum insured	Nil	No
<b>Removal of Debris</b>		Not exceeding item sum insured	Nil	No
<b>Temporary Removal</b>		Not exceeding 20% of the item sum insured	Nil	No
<b>Temporary Repairs and Measures After Loss</b>		R50 000 (in the aggregate) per insurance period	Nil	No

Business Interruption				
<b>Prevention of Access</b>	Section	Limited to 75% of sum insured, not exceeding R20 000 000, per event	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Theft</b>				
<b>Damage to Buildings</b>	Section	R10 000 per event	Nil	Yes
<b>Additional Costs</b>	<ul style="list-style-type: none"> <li>Loss of buildings</li> <li>Landlord's fixtures and fittings</li> <li>Temporary repairs</li> </ul>	R10 000 (in the aggregate) per event	R750	No
<b>Property of Guests</b>	Accommodation risks only	1. R10 000 per person per event 2. R25 000 in the aggregate of any one event	R500	No

<b>Money</b>				
<b>Credit/Debit Cards</b>	Section	1. R5 000 per event 2. R15 000 per period of insurance	Nil	No
<b>Locks and Keys</b>		Refer to General Provisions	General Provisions	Yes
<b>Receptacles and Clothing</b>		R10 000 per event	Nil	Yes
<b>Seasonal Increase</b>	15 December to 15 January	15% of the Major Limit or R25 000, whichever is the lesser	Basic first amount payable as per policy Schedule	Yes
<b>Personal Accident (Assault)</b>	Section	1. Death – R10 000 2. Permanent Disability – R10 000 3. Medical Expenses – R10 000 4. Other Reasonable Expenses (as listed in the wording) – up to R15 000	Nil	Yes

<b>Glass</b>				
<b>Boarding Up</b>	Section	R5 000 per event	Nil	No
<b>Damage to Shop Fronts and the Like</b>		R5 000 per event		
<b>Removal and Reinstallation</b>		R5 000 per event		
<b>Watchman</b>		R5 000 per event		

<b>Goods in Transit</b>				
<b>Clearing Up and Removal of Debris Costs</b>	Section	R10 000 per event	Nil	Yes
<b>Fire-extinguishing Charges</b>		Refer to General Provisions	Refer to General Provisions	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
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## Business All Risks

<b>Remote Blocking</b>	Specified Items	Item sum insured or R25 000, whichever is the lesser	10% of claim, minimum R1 000	No
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## Accidental Damage

<b>Accidental Costs</b>	<ul style="list-style-type: none"> <li>Buildings</li> <li>Plant and Machinery</li> </ul>	Not exceeding item sum insured	Nil	No
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## Combined Liability

<b>Statutory Legal Defence Costs</b>	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	<ol style="list-style-type: none"> <li>R150 000 per event</li> <li>R250 000 in the aggregate for any one period of insurance</li> </ol>	R2 500	Yes
<b>Wrongful Arrest and Defamation</b>	In addition to Limit of Indemnity	<ol style="list-style-type: none"> <li>R150 000 per event</li> <li>R250 000 in the aggregate for any one period of insurance</li> </ol>	Nil	Yes

## Directors' and Officers' Liability

<b>Emergency Legal Costs</b>	Section	10% of the Limit of Indemnity	Nil	No
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## Group Personal Accident/Stated Benefits

<b>Additional Death Benefit</b>	Death	R15 000 per insured person	Nil	No
<b>Body Transportation Costs</b>		R75 000 per insured person	Nil	No
<b>Childcare</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>R300 per day, maximum 28 days</li> <li>Limited to R15 000 per insured person per 12 month period</li> <li>Limited to R100 000 per policy per 12 month period</li> </ol>	7 day time excess	No
<b>Crime Benefit</b>	<ul style="list-style-type: none"> <li>Death</li> <li>Permanent Disability</li> </ul>	Additional 10% of insured person's Death or Permanent Disability benefit up to a maximum of R100 000	Nil	No
<b>Disfigurement</b>	Permanent Disability (payment is not in addition to benefit)	Limited to 50% of the Permanent Disability benefit	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Disfigurement Requiring Corrective Medical Procedure</b>	Permanent Disability (payment is in addition to benefit)	<ol style="list-style-type: none"> <li>1. Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per insured person</li> <li>2. All other areas of the body – 10% of the Permanent Disability benefit, maximum R100 000 per insured person</li> </ol>	Nil	No
<b>Emergency Transportation Costs</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>1. R200 000 per insured person</li> <li>2. R1 000 000 per occurrence</li> </ol>	Nil	No
<b>Family/Domestic Employee Medical Expenses</b>		<ol style="list-style-type: none"> <li>1. R50 000 per person</li> <li>2. R200 000 any 12 month period of insurance</li> </ol>	R250	No
<b>Life Support Equipment</b>		R100 000 per insured person per occurrence	Nil	No
<b>Mobility Costs</b>	Permanent Disability	R250 000 per insured person	Nil	No
<b>Paraplegia</b>	Permanent Total Disability (in addition to benefit)	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000 and a maximum of R500 000	Nil	No
<b>Quadraplegia</b>		25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000 and a maximum of R1 000 000	Nil	No
<b>Rehabilitation Costs</b>	Permanent Disability	80% of training costs, maximum R150 000 per insured person	Nil	No
<b>Relocation Costs</b>	<ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Disability</li> </ul>	<ol style="list-style-type: none"> <li>1. R150 000 per person</li> <li>2. 75% of the actual loss caused</li> </ol>	Nil	No
<b>Repatriation Costs</b>	Accidental Bodily Injury	R200 000 per insured person	Nil	No
<b>Search and Rescue</b>	Section	<ol style="list-style-type: none"> <li>1. R100 000 per insured person per occurrence</li> <li>2. R500 000 per 12 month period of insurance</li> </ol>	Nil	No
<b>Seat Belt Benefit</b>	<ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Disability (in addition to benefit)</li> </ul>	10% of the Death or Permanent Disability benefit, maximum R100 000	Nil	No
<b>Temporary Drivers</b>	Accidental Bodily Injury	R2 000 per week or the Temporary Total Disability benefit, whichever is the lesser	Nil	No



EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Trauma Counselling</b>	Section	<ol style="list-style-type: none"> <li>R1 000 per consultation</li> <li>R10 000 per annum per insured person</li> <li>R100 000 per 12 month period of insurance</li> </ol>	Nil	No

Motor Specified/Motor Fleet				
<b>Additional Costs</b>	All vehicles	R40 000 in the aggregate any one event	Nil	No
<b>Sound Equipment</b>		• Factory fitted – replacement value	Basic motor first amount payable as per policy Schedule	No
		• After market installation – R3 500	R500	Yes, must be specified under the Business All Risks section
<b>Medical Expenses</b>	<ul style="list-style-type: none"> <li>Private type motor car</li> <li>Motorised caravan</li> <li>Any other type of insured vehicle (other than a bus or taxi)</li> </ul>	R10 000 per event	Nil	Yes, options available under Enroute
<b>Repatriation</b>	<ul style="list-style-type: none"> <li>Private type cars</li> <li>LDV's with a GVM of less than 3 500 kg</li> </ul>	<ol style="list-style-type: none"> <li>Occupants – R10 000 (maximum 4 occupants)</li> <li>Vehicle transport cost – R5 000</li> <li>Temporary repairs – R5 000</li> </ol>	Nil	No
<b>Passenger Liability (only applicable to Specified Vehicles)</b>	Liability to Third Parties (excluding caravans and trailers)"	R2 500 000 per occurrence	Nil	No
<b>Loss of Locks, Keys, Central Locking Devices and Remotes</b>	All vehicles	R15 000 per event	10% of claim, minimum R1 250	Yes
<b>Parking Facilities and Movement of Third Party Vehicles</b>		R2 500 000 per event	Nil	Yes
<b>Windscreen/Glass</b>		Repair/replacement cost	As per policy schedule	No
<b>Wreckage Removal</b>		R10 000 any one occurrence	Nil	Yes
<b>Emergency Accommodation</b>		<ul style="list-style-type: none"> <li>Private type cars</li> <li>LDV's with a GVM of less than 3 500 kg</li> </ul>	<ol style="list-style-type: none"> <li>R500 per person</li> <li>R2 500 per occurrence</li> <li>R5 000 per period of insurance</li> </ol>	Nil
<b>Tracking Device</b>	All vehicles	R1 500	Nil	Yes, must be specified under the Business All Risks section
<b>Loss of Fuel</b>		R1 000 per occurrence	R250	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Motor Traders</b>				
<b>Additional Costs</b>	Sub-section A	R40 000 in the aggregate any one event	Nil	No
<b>Medical Benefits</b>	<ul style="list-style-type: none"> <li>Private type motor car</li> <li>Motorised caravan</li> <li>Any other type of insured vehicle (other than a bus or taxi)</li> </ul>	R10 000 per event	Nil	Yes, options available under Enroute
<b>Loss of Keys</b>	Sub-section A	R7 500 per event	R750	No
<b>Wreckage Removal</b>		R10 000 any one occurrence	Nil	No

<b>Enroute In-Car/On-Road Insurance</b>				
<b>Trauma Counselling</b>	Section	<ol style="list-style-type: none"> <li>R300 per counselling session</li> <li>R3 000 any one motor vehicle accident</li> </ol>	Nil	No

<b>Deterioration of Stock (Machinery Breakdown)</b>				
<b>Increased Cost of Working</b>	Section	Up to R50 000 per event	Nil	Yes

<b>Electronic Equipment</b>				
<b>Architects' and Other Professional Fees</b>	Section	Not exceeding 20% of the amount of the claim	Nil	No
<b>Clearance Costs</b>		Not exceeding 20% of the amount of the claim	Nil	No
<b>Express Delivery and Overtime</b>		Not exceeding 50% of the repair/replacement cost saved	Nil	No
<b>Software Upgrade</b>		Not exceeding 20% of the value of the insured equipment or R5 000 whichever is the lesser	R750	No
<b>Increased Cost of Working</b>		R10 000 per event	24 hour time excess	Yes
<b>Reinstatement of Data/Programs</b>		R10 000 per event	R750	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Solar Power</b>				
Accidental Damage	Section	R20 000 per event	R1 000	No
Architects' and Other Professional Fees		Not exceeding 20% of the amount of the claim	Nil	No
Capital additions		Not exceeding 20% of the item sum insured	Nil	No
Clearance Costs		Not exceeding 20% of the amount of the claim	Nil	No
Credit Shortfall		Not exceeding 20% of the replacement value	Nil	No
Express Delivery and Overtime		Not exceeding 50% of the repair/replacement cost saved	Nil	No
Software Upgrade		Not exceeding 20% of the value of the insured equipment or R5 000 whichever is the lesser	R750	No
Sub-section B – Liability		R1 000 000 per event	R5 000	Yes
Temporary removal		20% of the sum insured	Nil	No
Temporary repairs after a loss		R50 000 in the aggregate	Nil	No

Subject otherwise to the terms, exceptions and conditions of the policy.