

HOUSEHOLDERS SECTION

DEFINED EVENTS

Loss or Damage to the whole or part of the Contents as defined and as described in the schedule, owned by the Insured or any Co-insured or for which they are responsible by the insured perils reflected below but only if such perils are stated in the schedule as being included.

DEFINITIONS

Co-insured shall mean the spouse of the Insured and any other member of the family of the Insured or member of the family of the spouse of the Insured, provided the aforesaid member is normally residing with the Insured.

Contents shall mean household goods, personal effects of every description and fixtures and fittings all whilst contained in the buildings of the Insured's Private Residence and Domestic Outbuildings as stated in the schedule **but excluding:**

1. **fixtures and fittings belonging to the owner of the Buildings;**
2. **Money.**

Domestic Outbuildings shall mean the building(s) of all domestic rooms, private garages and private outbuildings being on the same premises as and used solely in connection with but not directly communicating with the Insured's Private Residence.

Insured's Private Residence shall mean the building of the Insured's private dwelling house/flat which is constructed and situated as stated in the schedule.

Money shall mean cash, cheques, traveller's cheques, postal orders, money orders, travel and other tickets, gift vouchers/cards and current postage stamps.

INSURED PERILS (but only those perils stated as included in the schedule)

Note: Some insured perils will have their own specific insured amounts stated in the schedule in which case such perils are subject to such stated insured amount. Other insured perils will not have their own specific insured amounts stated in the schedule in which case such insured perils will be subject to the insured amount of the item to which they relate in the schedule.

Fire including damage caused by smoke arising directly out of such fire;

Lightning or thunderbolt including damage caused by power surges arising directly from such lightning strikes;

Explosion;

Earthquake whether arising from mining operations or otherwise and including damage caused by tidal waves or tsunamis arising directly from such earthquake;

Weather and water. For the purpose of this peril weather damage shall mean damage caused by storm, wind, water, hail or snow.

This peril does not cover:

1. **loss or damage to Contents arising from its undergoing any process necessarily involving the use or application of water;**
2. **loss or damage to Contents caused by tidal wave or tsunami originating from earthquake;**
3. **wear and tear or gradual deterioration;**
4. **loss or damage to Contents caused or aggravated by subsidence or landslip;**
5. **loss or damage to Contents caused or aggravated by the Insured's failure to take all reasonable precautions for the maintenance and safety of the Contents insured and for the minimisation of any damage;**
6. **loss or damage to Contents in any structure not completely roofed.**

Impact. For the purposes of this peril impact shall mean impact by:

1. aircraft and other aerial devices or articles dropped therefrom (including sonic shock waves or any other damage caused by aircraft);
2. rocks, stones or boulders **(other than impact caused by landslip, the deliberate or wilful or wanton act of any person committed with the intention of causing such damage or impact by meteorites, asteroids or similar bodies entering the earth's atmosphere);**

3. animals, trees, aerals, satellite dishes or vehicles **excluding damage to such animals, trees, aerals, satellite dishes or vehicles or property in or on such vehicles.**

Malicious damage. For the purposes of this peril malicious damage shall mean damage directly occasioned by or through or in consequence of the deliberate or wilful or wanton act of any person committed with the intention of causing such damage **other than damage to:**

1. **movable Contents which is**
 - 1.1 **stolen;**
 - 1.2 **damaged in an attempt to remove it or part of it from any premises owned or occupied by the Insured**
2. **movable or immovable Contents which is damaged by thieves whilst breaking into or out of or attempting to break into or out of any premises owned or occupied by the Insured**
3. **immovable Contents owned by the Insured occasioned by or through or in consequence of:**
 - 3.1 **the removal or partial removal or any attempt thereof of;**
 - 3.2 **the demolition or partial demolition or any attempt thereof;****the said immovable Contents of any part thereof with the intention of stealing any part thereof;**

provided this peril does not cover:

1. **damage related to or caused by fire or explosion;**
2. **consequential or indirect loss or damage of any kind or description whatsoever, other than loss of rent if specifically insured;**
3. **damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation;**
4. **damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority;**
5. **damage related to or caused by any occurrence referred to in General exclusion 1 (A) (i), (ii), (iii), (iv),(v) or (vi) of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence.**

If the Company alleges that, by reason of provisos 1 to 5 above, loss or damage is not covered by this peril, the burden of proving the contrary shall rest on the Insured.

If the Insured's Private Residence becomes unoccupied for 30 consecutive days or more, during the initial 30 day unoccupancy period the Insured shall be responsible for the first amount payable reflected in the schedule next to "First amount payable: % of claim (additional amount during 30 day unoccupancy period)".

If the unoccupancy period exceeds 30 consecutive days, this peril is suspended as regards the Property affected from day 31 unless the Insured before the occurrence of any malicious damage obtains the written agreement of the Company to continue with this peril. Any extension of cover and the terms shall be at the sole discretion of the Company. If the Company provides such written agreement to waive this suspension of cover, the Insured shall be responsible for the first amount payable reflected in the schedule next to "First amount payable: % of claim (additional amount during any unoccupancy period exceeding 30 days)" for any loss occurring during any agreed extended period.

Theft or any attempt thereat from the Insured's Private Residence or Domestic Outbuildings **but excluding:**

1. **theft (or any attempt thereat) whilst the buildings or any part thereof be lent, let or sub-let** unless such theft (or any attempt thereat) is accompanied by breaking into or out of the buildings by actual, visible and forcible means. For the purposes of this insured peril the accommodation of paying guests, boarders or lodgers not exceeding three in number shall not be deemed to be lending, letting or sub-letting of the buildings;
2. **theft (or any attempt thereat) from any Domestic Outbuildings** unless such theft (or any attempt thereat) is accompanied by breaking into or out of such Domestic Outbuildings by actual, visible and forcible means.

Theft from Domestic Outbuildings (non-visible and non-forcible means). Theft (or any attempt thereat) from the Domestic Outbuildings where such theft or attempted theft is not accompanied by breaking into or out of such Domestic Outbuildings by actual, visible and forcible means.

The insured amount under this peril is calculated based on a percentage of the Contents insured amount and will increase or decrease with any changes in the Contents insured amount.

Accidental damage – Contents. Accidental loss of or damage to Contents whilst in the Insured's Private Residence, Domestic Outbuildings or on the premises on which the aforesaid buildings are situated provided that **the Company shall not be liable under this peril in respect of:**

1. **loss of or damage:**
 - 1.1 **which is payable or insurable under any other insured peril or extension under this section whether or not such peril or extension has been insured by the Insured;**
 - 1.2 **due to depreciation or gradual causes such as but not limited to wear and tear, rust, mildew, corrosion and decay;**
 - 1.3 **caused by household pests such as but not limited to rodents, ants and moths;**
 - 1.4 **caused by a cleaning, repairing or restoration process;**
 - 1.5 **of or to tools, gardening implements, garden furniture or automatic swimming pool apparatus;**
 - 1.6 **of or to portable computer equipment or cellular telephones;**
2. **accidental damage, cracking or scratching of glass, glassware, sanitary ware, mirrors or other similar breakable articles whether part of any piece of furniture or appliance or not (this exclusion shall not apply where any furniture or otherwise insured item containing the glass suffers other damage in the same incident which is covered by this peril and the damaged glass forms part of the overall damage);**
3. **the cost of reproduction or repair of data;**
4. **mechanical, electrical or electronic breakdown.**

Accidental damage – Glass. Accidental breakage of:

1. glass, glassware, mirrors, plate glass tops forming part of furniture or any appliance (hereinafter in this peril referred to as glass) inside the Insured's Private Residence or Domestic Outbuildings **but not forming part of the building(s);**
2. glass forming part of the building(s) that the Insured is legally responsible for as tenant **and not as owner** and where the Insured is not required to insure the rest of building(s) against any other perils;

provided the Company shall not be liable for:

1. **defacement, scratching or chipping unless there is a fracture through the entire thickness of the glass or any laminate thereof;**
2. **accidental damage to sanitary ware.**

Accidental damage – Sanitary ware. Accidental damage to sanitary ware of the Insured's Private Residence and Domestic Outbuildings including but not limited to baths, wash basins, sinks, lavatory pans, cisterns, pedestals and splash backs **provided that:**

1. **cover is restricted to such sanitary ware the Insured is legally responsible for as tenant and not as owner** and where the Insured is not required to insure the rest of the building(s) against any other peril;
2. **the Company shall not be liable for chipping, scratching and disfiguration of the sanitary ware.**

Subsidence and landslip. If in the schedule against this peril the type of cover is reflected as " extended " then this peril does not include:

1. **damage caused or attributable to faulty design or construction of, or the removal or weakening of support to any building situated at the insured premises;**
2. **damage caused or attributable to workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises;**
3. **damage caused or attributable to excavation on or under land other than excavations in the course of mining operations;**
4. **consequential loss of any kind whatsoever except loss of rent when specifically insured under this section.**

If in the schedule against this peril the type of cover is reflected as " limited " then this peril in addition to points 1 to 4 above also does not include:

5. **damage caused or attributable to contraction/ shrinkage and/or expansion of soil caused by the moistness/ dampness or moisture content of such soil as experienced in clay and other similar soils;**
6. **damage caused by or attributable to inadequate compaction of backfill.**

In any action, suit or other proceeding where the Company alleges that, by reason of exclusions 1 to 6 any damage is not covered by this peril, the burden of proving the contrary shall be upon the Insured.

Collapse or breakage of aerial systems and satellite dishes. Collapse or breakage of aerials, aerial masts or satellite dishes **provided that if the same cover under the Houseowners section applies to the same event, compensation will be paid under the Houseowners section.**

Leakage of oils from oil heaters. Loss or damage to the insured Contents following accidental leakage of oil from fixed oil fired heating installations.

Riot and strike (other than RSA and Namibia). For the purposes of this peril riot and strike shall mean damage directly occasioned by or through or in consequence of:

1. civil commotion, labour disturbances, riot, strike or lockout;
2. the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in 1 above.

Provided that this peril does not cover:

1. **loss or damage occurring in the Republic of South Africa and Namibia;**
2. **consequential or indirect loss or damage of any kind or description whatsoever, other than loss of rent if specifically insured;**
3. **loss or damage resulting from total or partial cessation of work, or the retarding or interruption or cessation of any process or operation;**
4. **loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority;**
5. **loss or damage related to or caused by any occurrence referred to in General exclusion 1 (A) (ii), (iii), (iv), (v) or (vi) of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence.**

If the Company alleges that, by reason of provisos 1 to 5 above, loss or damage is not covered by this peril, the burden of proving the contrary shall rest on the Insured.

Accidental damage - Mechanical/electrical/electronic breakdown of the insured Contents.

Theft of property in the open but restricted to:

1. **theft of Contents during the process of removal consequent upon permanent change of residence or whilst in transit to or from any bank safe deposit or furniture depository which is registered for the storage of goods and;**
2. **whilst within the territorial limits of the Republic of South Africa, Namibia, Botswana, Lesotho, Kingdom of Eswatini, Zimbabwe, Malawi and Mozambique.**

The insured amount under this peril is calculated based on a percentage of the Contents insured amount and will increase or decrease with any changes in the Contents insured amount.

Theft out of a vehicle but restricted to:

1. **Contents but excluding Contents which are insurable under "Clothing and personal effects" of the Personal All risks section;**
2. **Contents in a vehicle whilst within the territorial limits of the Republic of South Africa, Namibia, Botswana, Lesotho, Kingdom of Eswatini, Zimbabwe, Malawi and Mozambique;**
3. **Vehicles that are not left unattended and unlocked.**

For the purposes of this peril "Clothing and personal effects" shall mean 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.

Power surge provided that **this peril does not cover power surges arising from lightning.**

CLAUSES AND EXTENSIONS

Subject otherwise to the terms, exclusions and conditions of this section and the General section (all of which shall remain valid and applicable unless specifically deleted or amended below), the cover under this section is amended or extended as set out below under each extension and clause (but where applicable as indicated below, only if such extensions and clauses are stated as included in the schedule) **subject to any insured amounts or first amounts payable stated in the schedule under each extension.**

Contents of refrigerators and deep freezers (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension the Company will indemnify the Insured following accidental spoiling of the contents of refrigerators or freezers (including freezing-rooms and cold stores) inside the Insured's Private Residence or Domestic Outbuildings caused by a change in temperature **provided that the Company shall not be liable for:**

1. **spoilage due to any intentional power cut or load shedding (unless the duration of the power cut or load shedding exceeds 24 hours) by any municipality or power supply authority;**

2. **spoiling caused by someone adjusting the temperature control;**
3. **spoiling as a result of a power cut due to non-payment for any power supply or the non-purchase of power or any type of fuel.**

The insured amount under this extension is calculated based on a percentage of the Contents insured amount and will increase or decrease with any changes in the Contents insured amount.

Cost of demolition (if stated as included in the schedule)

The insurance under this section includes costs necessarily incurred by the Insured in respect of the removal of debris of insured Contents from the Insured's Private Residence, Domestic Outbuildings and the area immediately adjacent to such site **provided that the total amount recoverable shall not exceed the insured amount on the property affected.**

Credit cards, credit vouchers and SIM cards (for use in cellphones) (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension the Company will indemnify the Insured following the unlawful use by a person, **not related to or employed by the Insured, of:**

1. credit cards or credit vouchers officially issued by a credit institution in the Insured's name, provided that all terms and conditions under which the credit cards and credit vouchers were issued have been complied with;
2. SIM cards issued in the name of the Insured.

Damage to property by baboons (if stated as included in the schedule)

Subject to the insured amount and any first amount payable stated in the schedule against this extension the Company will indemnify the Insured for loss or damage to the insured Contents caused by the acts of wild baboons or wild monkeys.

Damage to property by wild animals (excluding baboons) (if stated as included in the schedule)

Subject to the insured amount and any first amount payable stated in the schedule against this extension the Company will indemnify the Insured for loss or damage to the insured Contents caused by the acts of wild animals **but excluding damage caused by wild baboons or wild monkeys.**

Death of the Insured (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension the Company will pay compensation if the Insured or a member of his immediate family die **within 90 days** of an injury sustained in the Insured's Buildings or on the Insured's premises through fire or attack by thieves.

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. **The Company will only pay for the value of materials and the cost of labour incurred in reinstating the documents or obtaining duplicates of such documents.**

Emergency expenses (if stated as included in the schedule)

Subject to the insured amount (per person) stated in the schedule against this extension the Company will pay for emergency expenses not otherwise insured for accidental bodily injury sustained by:

1. any person, **excluding the Insured or a Co-insured or a person in the Insured's or Co-insured's service**, caused directly by the Insured's or a Co-insured's domestic animal kept on the Insured's premises;
2. the Insured's or a Co-insured's guest or visitor, caused directly by a defect in the buildings or premises;
3. the Insured's or a Co-insured's domestic employee which results from and in the course of their service.

provided that such expenses are not covered under any medical insurance.

Fire extinguishing charges (if stated as included in the schedule)

Any costs relating to the extinguishing or fighting of fire, shall be deemed to be damage to the insured Contents and shall be payable in addition to any other payment for which the Company may be liable in terms of this section provided the Insured is legally liable for such costs and the Insured Property was in danger from the fire.

Full house (if stated as included in the schedule)

The Company will indemnify the Insured **up to the insured amount stated in the schedule** incurred by the Insured for costs arising in the event of the Insured scoring a full-house in bowls on a bowling green, affiliated to a provincial union, in terms of the recognised rules of bowls provided that the full house must be achieved by the Insured, playing as amateurs, in an official competition, as part of a team of two, three or four, scoring a full house, with all eight or nine bowls to count. The full house must be confirmed in writing by the secretary of the bowling club.

Gardens and water features (if stated as included in the schedule)

Subject to the insured amount and any first amount payable stated in the schedule against this extension the Company will indemnify the Insured for costs incurred by the Insured **as tenant and not as owner** and for which he is responsible in restoring landscaped gardens and water features damaged by:

1. any insured peril that is reflected as included under the particular premises on the schedule whether or not other Insured Property is lost or damaged at the same time or;
2. any emergency service(s) operating at the insured premises as a result of such insured peril.

Hole-in-one (if stated as included in the schedule)

The Company will indemnify the Insured **up to the insured amount stated in the schedule** incurred by the Insured for costs arising in the event of the Insured hitting a hole-in-one in golf, on a recognised golf course, in terms of the recognised rules of golf provided that the hole-in-one must be achieved by the Insured, playing as amateurs in an official game/tournament, and confirmed in writing by the secretary of the golf club.

Inconvenience cover (if stated as included in the schedule)

The Company will pay **the insured amount stated in the schedule** to the Insured in respect of any miscellaneous inconvenience costs incurred as a result of the insured Contents suffering a total loss by an insured peril of this section. This payment will be in addition to any other payment for which the Company may be liable and no substantiating invoices or documentation will be required for these expenses.

Insured property away from the insured premises

If and in so far as **the Contents insured under this section are not otherwise insured**, this section is extended to cover such Contents that are removed from the Insured's Private Residence and Domestic Outbuildings and are:

1. situated in any private dwelling house/flat, hotel, inn, boarding house, club, nursing home, hospital, school or college or university or other similar educational institution, all the aforementioned in which the Insured or Co-insured(s) may be temporarily residing at the time of the loss or damage;
2. deposited for safe custody in any hotel, inn, boarding house, club (other than lock-up premises), bank, safe deposit, or furniture depository which is registered for the storage of goods;
3. temporarily in the residential section of any occupied private dwelling house/flat;
4. in the building of any laundry or other trade for the purpose of making up, alteration, renovation, repair, cleaning or dyeing;
5. in the building of any office, business or trade where the Insured or Co-insured(s) are employed;
6. in transit or temporarily elsewhere than the places mentioned in 1 to 5 above against loss or damage caused by the insured perils of fire, lightning, and explosion;

provided that:

1. **at all times the places referred to in 1 to 6 above are situated within the territorial limits of the Republic of South Africa, Namibia, Botswana, Lesotho, Kingdom of Eswatini, Zimbabwe, Malawi and Mozambique;**
2. **cover away from the insured premises as set out in 1 to 5 above is restricted to the same insured perils that are stated as included in the schedule for the particular insured premises from which such Contents were removed from;**
3. **theft (or any attempt thereat) from any building mentioned in 4 and 5 of this extension is not insured** unless such theft (or any attempt thereat) is accompanied by breaking into or out of such building by actual, visible and forcible means.

Insured property on the premises while not in any building (if stated as included in the schedule)

Subject to the insured amount stated in the schedule cover is extended to include loss of or damage to Contents outside the Insured's Private Residence and Domestic Outbuildings but on the premises on which the Insured's Private Residence is situated. **This extension is restricted to Contents designed to exist outside of buildings or in the open** including but not limited to laundry, garden furniture, gardening implements (except gardening implements normally being controlled by a driver), gardening tools and automatic swimming pool

cleaning apparatus. If the Insured is the tenant of the residence, the Insured's satellite dish which is installed on the premises is covered under this extension.

The insured amount under this extension is calculated based on a percentage of the Contents insured amount and will increase or decrease with any changes in the Contents insured amount.

Loss of money (if stated as included in the schedule)

Subject to the insured amount stated in the schedule cover is extended to include loss of or damage to the Insured's or a Co-insured's Money whilst inside the Insured's Private Residence and caused by any of the insured perils that are stated in the schedule as being included. **Theft of Money must be accompanied by breaking into or out of the Insured's Private Residence by actual, visible and forcible means. The insured amount shall apply per event irrespective of how many Co-insured's Money is lost or damaged in addition to the Insured's Money in the same event.**

Loss of water (if stated as included in the schedule)

The Company will pay **up to the insured amount** for charges raised by a local authority for water lost through leakage from pipes on the Insured's property provided that:

1. The consumption reading must be at least 50 percent more than the average of the previous four readings;
2. The Insured take immediate steps to repair the pipe(s) affected on discovery of a leak (by physical evidence or on receipt of an abnormally high water account).

This extension does not cover:

1. **The cost to trace and to repair leaking pipes;**
2. **More than two separate incidents in any period of twelve months;**
3. **Loss of water:**
 - 3.1 **as a result of leaking taps, water heating apparatus or toilet systems;**
 - 3.2 **from swimming pool structures or inlet or outlet pipes thereof;**
 - 3.3 **whilst the property is unoccupied for a period in excess of 60 consecutive days.**

Newly acquired contents (if stated as included in the schedule)

If the Insured has acquired additional Contents during the period of insurance (if the premium is paid monthly by debit order, the words "period of insurance" is amended to read "for any one period of 12 consecutive months from the inception or anniversary date) and has in error, not increased the Contents insured amount, the Company will indemnify the Insured under this extension for loss or damage by the insured perils to such newly acquired Contents provided that:

1. the Insured can prove that the acquisition of such Contents did occur during the period of insurance;
2. **the indemnity provided under this extension is limited to the lesser of:**
 - 2.1 **the extent of the shortfall that the Insured is not covered under the Contents item due to the insured amount being inadequate or by the application of average being applied; or**
 - 2.2 **the insured amount of this extension.**

Personal effects of domestic workers (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension the Company will provide indemnity for loss or damage caused by an insured peril to the personal effects that belong to any servant in the full-time employment of the Insured or Co-insured(s) while the personal effects are contained inside the Insured's Private Residence or Domestic Outbuildings **provided that:**

1. **such personal effects are not otherwise insured;**
2. **loss or damage by theft (or any attempt thereat) shall be excluded** unless such theft (or any attempt thereat) is accompanied by breaking into or out of the buildings by actual, visible and forcible means.

The insured amount under this extension is calculated based on a percentage of the Contents insured amount and will increase or decrease with any changes in the Contents insured amount.

Personal effects of guests (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension the Company will indemnify the Insured for loss or damage caused by an insured peril to the personal effects that belong to any visitor of the Insured or Co-insured(s) while the personal effects are contained inside the Insured's Private Residence **provided such personal effects are not otherwise insured.**

The insured amount under this extension is calculated based on a percentage of the Contents insured amount and will increase or decrease with any changes in the Contents insured amount.

Rent (if stated as included in the schedule)

The Company will indemnify the Insured for loss of rent actually incurred by the Insured in consequence of the Insured's Private Residence being so damaged (by an insured peril that is stated as being included in the schedule) as to be rendered uninhabitable and reasonable additional expenses necessarily incurred by the Insured at a hotel or boarding house, **but only in respect of the period necessary for reinstatement. The liability of the Company under this extension shall not exceed the % (stated in the schedule against this extension) of the insured amount of the insured Contents.**

Storage costs of Contents after damage (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension, the Company will indemnify the Insured for necessary storage costs incurred by the Insured to safeguard the Insured's Contents after the occurrence of an insured peril specified in the schedule as being included.

The insured amount under this extension is calculated based on a percentage of the Contents insured amount and will increase or decrease with any changes in the Contents insured amount.

Temporary increase of the insured amount (if stated as included in the schedule)

The insured amount for Contents under this section will be increased by the % stated in the schedule under this extension from 15 December to 31 January.

The increase benefit provided by this extension shall be in addition to the increase benefit provided by the extension "Increase in peak periods" (if insured) **but both this extension and the "Increase in peak periods" extension shall be calculated on the Contents insured amount before any increase benefits of these two extensions.**

Tracing of water leaks (if stated as included in the schedule)

The Company will indemnify the Insured **up to the insured amount stated in the schedule** for:

1. the reasonable cost of tracing the source of any water, gas or oil leak in the buildings of the Insured's Private Residence and Domestic Outbuildings;
2. repairs to damaged floors, walls and ceilings where such damage was incurred in opening up such structures to trace the leak where the Insured is responsible for such repairs as tenant and not as owner;

provided that the Company shall not be liable under this extension:

1. **where the first sign of the leakage was observed before the inception of this extension;**
2. **for the cost of repairing the leak.**

Transport of groceries and household goods (if stated as included in the schedule)

Subject to the insured amount and any first amount payable stated in the schedule against this extension, the Company will pay for loss of or damage to groceries and household goods which the Insured or a Co-insured transports after the purchase thereof along a reasonably direct route to the Insured's Private Residence.

Trauma (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension the Company will pay the amount stated in the schedule for emergency expenses, not otherwise insured for trauma treatment following a disability event by a psychologist if the Insured or a Co-insured needs treatment due to theft or fire which occurs in the Insured's Private Residence or Domestic Outbuildings or on the Insured's premises. **The insured amount shall apply per event irrespective of how many Co-insureds need treatment in addition to the Insured following the same event.**

Veterinary expenses (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension the Company will pay for veterinary expenses following injury which the Insured's domestic pet (**excluding animals kept for private consumption purposes or for commercial use**) sustained in an accident involving a motor vehicle.

ADDITIONAL EXTENSIONS FOR B & B'S OR GUESTHOUSES

The extensions below only apply if the Insured operates a B & B or guesthouse from the Insured's Private Residence or Domestic Outbuildings and only if the Insured lives in the Private Residence on a permanent basis.

Cleaning and dry-cleaning of guests' property (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension the Company will indemnify the Insured for liability arising from accidental loss or damage to guests' laundry while their laundry is being cleaned or dry-cleaned by the Insured or upon the Insured's instruction by a third party.

Increase in peak periods (if stated as included in the schedule)

The insured amount of Contents shown in the schedule for this section will be increased by the % reflected in the schedule for:

1. long weekends;
2. during festivals in the vicinity of the Insured's Private Residence;
3. during school holidays shown on the official provincial school calendar.

The increase benefit provided by this extension over December/January shall be in addition to the increase benefit provided by the extension "Temporary increase of the insured amount" (if insured) **but both this extension and the "Temporary increase of the insured amount" extension shall be calculated on the Contents insured amount before any increase benefits of these two extensions.**

Personal effects of paying guests (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension the Company will indemnify the Insured for loss or damage caused by an insured peril to the personal effects (**excluding Money and any items of an exchangeable nature**) that belong to paying guests while the personal effects are inside the Insured's Private Residence **provided such personal effects are not otherwise insured.**

Stock in trade (if stated as included in the schedule)

The definition of Contents is extended to include stock-in-trade **provided the Contents insured amount shown in the schedule is adequate. If the insured amount is not adequate and this extension is reflected in the schedule as included, average will be applied on the basis that the insured amount should have been adequate to include stock-in-trade.**

Trauma of paying guests (if stated as included in the schedule)

Subject to the insured amount stated in the schedule against this extension the Company will indemnify the Insured for any fees charged by a registered professional counsellor for the treatment of trauma following a disability event suffered by a paying guest if the paying guest needs treatment due to theft, burglary, hijacking or fire that occurred on the Insured's premises. **The Company will not indemnify the Insured for expenses recovered from any other insurance or facility.**

SPECIFIC EXCLUSIONS

1. **The following property shall not be deemed to be insured Contents and shall therefore not be covered under this section:**
 - 1.1 **property more specifically insured;**
 - 1.2 **any property, irrespective of whether it will be processed or not, which was obtained or is being obtained with the sole purpose of such property later being disposed of in a business transaction (other than as specifically provided for in the stock in trade extension for B & B's or Guesthouses if indicated in the schedule as included);**
 - 1.3 **any property consigned under a bill of lading;**
 - 1.4 **any property outside the Republic of South Africa, Namibia, Botswana, Lesotho, Kingdom of Eswatini, Zimbabwe, Malawi and Mozambique;**
 - 1.5 **Money, securities for Money, deeds, bonds, bills of exchange, promissory notes, negotiable and other documents of any kind, stamps of any kind (including inter alia stamp collections), manuscripts, rare books, medals and coins of any kind (including inter alia coin collections), other than as provided for under the extension "Loss of money" if indicated in the schedule as included;**

- 1.6 **vehicles of any kind (including 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 but not limited to any spare wheel, tool, spare part and accessory) of such vehicles whilst in or on or attached to such vehicles;**
- 1.7 **vessels or watercraft of any kind (including canoes) and any part (including but not limited to any tool, spare part, accessory and outboard motor) thereof;**
- 1.8 **aircraft and other aerial devices of any kind and any part (including but not limited to any tool, spare part and accessory) thereof;**
- 1.9 **animals.**
2. **This section does not cover:**
 - 2.1 **any consequential or indirect loss or damage of any kind or description whatsoever, except loss of rent as expressly provided in the "Rent" extension if indicated in the schedule as included;**
 - 2.2 **any loss or damage resulting from or caused by detention, confiscation or requisition by customs or other officials or authorities;**
 - 2.3 **any loss or damage resulting from any exchange, cash or credit sale agreement, including theft under false pretense and/or fraud.**
3. **The Company shall not be liable under this section in respect of loss or damage for which provision is made in any guarantee or service contract or in any purchase or hire/lease or hire-purchase or financing agreement or any other agreement of whatever nature regarding the insured Contents or any part thereof.**

SPECIFIC CONDITIONS

1. AVERAGE

If the insured Contents are, at the commencement of any damage to such Contents by any peril insured against, collectively of greater value than the insured amount thereon, then the Insured shall be considered as being their own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item, if more than one, shall be separately subject to this condition.

This condition shall not apply to any loss for the following insured perils:

- 1.1 Accidental damage - Contents;
- 1.2 Accidental damage – Glass;
- 1.3 Accidental damage – Sanitary ware;
- 1.4 Accidental damage – Mechanical/electrical/electronic breakdown;
- 1.5 Power surge.

2. Basis of settlement

In the event of loss of or damage to the insured Contents by any of the perils insured against under this section, the basis upon which indemnity is to be calculated shall be the cost of replacing the lost or damaged property or part of it with similar new property, **limited always to the insured amount as stated in the schedule.**

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

- 2.1 either paying the value of the lost or damaged insured Contents to the Insured in cash;
- 2.2 or replacing the lost or damaged insured Contents;
- 2.3 or repairing the damaged insured Contents;
- 2.4 or applying any combination of 2.1 to 2.3 above.

3. Insured amount of insured perils

The maximum liability of the Company for any insured peril is:

- 3.1 **the insured amount stated in the schedule for the specific insured peril; or**
- 3.2 **if there is no specific insured amount for the particular insured peril then the maximum liability shall be the Contents insured amount in the schedule of the specific item under which the peril appears.**

4. More than one private residence insured

If the Contents of two or more of the Insured's Private Residences and their respective Domestic Outbuildings are insured under this section as separate items with their own Contents insured amounts, the terms, limitations, exclusions and conditions contained in this section shall apply separately to the Contents of each of such Private Residences and their respective Domestic Outbuildings as if the Contents of each of such Private Residences and their respective Domestic Outbuildings had been insured under a separate policy.

5. Valuables limitation (if stated as applicable in the schedule)

Valuables such as furs, precious and semi-precious metals and stones and articles manufactured therefrom **are limited to one third of the Contents insured amount.**

Version 3	Product: Tourism	Country: South Africa
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