

Policy Document

Youi.Personal.Cover



you.insured
car home contents

Welcome to Youi

Youi (Pty) Limited is an authorised financial services provider (FSP22785). Underwritten by OUTsure and OUTsure Life Insurance Companies Limited (FSP896).

We know that there's no such thing as one-size-fits-all insurance. That's why we have given you more options so that you can design an insurance policy that suits your needs and budget. It's a smarter way of doing insurance that can save you lots.

This policy document forms an essential part of the set of documents we mailed to you. It defines the cover we provide under the following headings which are easily identified by the various icons:

✓ WHAT IS COVERED

⊗ WHAT IS NOT COVERED

▶ Examples are highlighted by the arrow and help explain specific, practical ways in which the cover is applied.

This is a plain language document, ensuring that it is easy to read and conveys the details of your policy in the clearest possible way.

Please read the documents to make sure that you understand the scope of your cover. Call us on **086 000 9684 (YOU!)** for any queries or to update your information.

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1 YOUR YOUI POLICY

This document together with your schedule, any written correspondence and verbal agreements form the basis of the contract between you (the policy holder) and us.

It is important that you read and understand these documents and that you make sure that all the information supplied by you, or anyone acting on your behalf, is correct. Any incorrect information may affect the validity of this contract.

Your policy starts when we agree on the cover, premium, terms and conditions, start date and payment dates with you.

Premium payments

Your premiums must be paid by debit order on the agreed payment date and at the start of each period for which you want cover.

Premium refunds

If the insured vehicle or watercraft is written-off, stolen/hijacked without being recovered, and is removed from cover after a claim is settled, there is no refund of the pro-rata portion of the monthly premium for the specific period for which that premium was paid.

Premiums not paid

If the premium is not paid on the payment date, you have a 15-day grace period after which we will automatically deduct the premium from the same account to ensure continuous cover. If this premium is also not paid you will have no cover for the period for which you did not pay. If your premiums are paid monthly, the grace period will only apply from the second month of cover.

Should you cancel or stop your debit order, it will be deemed that you have cancelled your cover for that period for which you did not pay and you will not enjoy the 15 day grace period. In the event that you reinstate your facility thereafter, by paying your next premium on the next payment date, your facility will be treated as a new facility and the grace period will only apply from the second month of cover thereafter.

Policy cancellations

You may cancel your policy at any time and with immediate effect.

In the event we receive a written or verbal instruction from any person other than you to cancel your policy, we will first contact you telephonically to confirm the validity of the instruction before your policy is cancelled. If we are unable to contact you the policy will remain active.

We may cancel your policy by giving you 30 days notice.

Your policy will cancel when your:

- monthly premiums are not paid for two consecutive months, either on the payment dates or within the grace periods in those months
- annual premiums are not paid on the payment date or within the grace period.

The policy will end on the final day of the period for which you last paid your premium.

Should you cancel or stop your debit order, you will not enjoy cover for the period of non-payment.

Policy changes

You may make changes to your policy at any time. Any change you make will be effective from the time and date agreed to.

We may change your policy by giving you 30 days notice.

Youi.Reward

Youi.Reward is a cash bonus that rewards you for being a loyal client.

Your Youi.Reward is paid on each three year cycle and is calculated on your average paid monthly premium over the three years. It is not affected by any claims that you might have.

Non-payments will not result in you forfeiting your reward.

Premium Discounts

You may at any time provide us with the details of persons you consider will be interested in any of our and/or our related companies' long-term or short-term insurance products. We may then contact these persons and if it results in a policy being entered into between us and that person, we will give you a discount on your premium payment in the succeeding months. The amount of discount that you will be entitled to per successful referral is set out in your referral discount statement available on request.

Please note that this discounted months' premium will not have an effect in the calculation of your Youi.Reward and

the Youi.Reward will be calculated as if the discount did not apply.

- ▶ E.g. If your premium is R500 and you successfully refer a client to us and we then only collect R300 premium for the next month due to the discount, 10% of the full premium before discount (R500) will still be allocated to the Youi.Reward. Therefore, R50 will go toward the Youi.Reward, not R30 (10% of the discounted premium of R300).

Your responsibilities

In order to have cover you need to:

- pay your premiums
- provide us with true and complete information when you apply for cover, submit a claim or make changes to your policy. This also applies when anyone else acts on your behalf
- inform us immediately of any changes to your circumstances that may influence whether we give you cover, the conditions of cover or the premium we charge.
 - ▶ E.g. If you sell your car and buy another one, you need to inform us about the change before you can take delivery of this car so that you can be certain that your car is insured by the time you drive off the showroom floor.

This includes any changes to any information:

- on your schedule
- about the financial position of any person covered under this policy, specifically relating to defaults, civil judgements, sequestrations, administration orders and liquidations of companies in which you have an interest
- about convictions or charges for offences related to dishonesty by you or any person covered under this policy.

Claims

Our responsibilities

We have the choice to settle your claim in any of the following ways:

- paying you out in cash
- repairing the damage at a repairer of our choice
- replacing the item at a supplier of our choice
- any combination of the above.

Where any item claimed for is financed, we will first pay the finance company. Where a claim is settled for lost or damaged items, these items become ours.

If we elect to repair, we will only do so up to the maximum insured value noted on your schedule for the specific section you are claiming under.

Your responsibilities

You have certain responsibilities which are listed below. If you fail to meet these responsibilities, your claim may be rejected.

Time periods

You need to:

- report your claim or any incident that may lead to a claim to us as soon as possible, but not later than 30 days, after any incident. This includes incidents for which you do not want to claim but which may result in a claim in the future
 - ▶ E.g. If your car is involved in an accident with another car and there is no apparent damage to either car, we still want to know about this incident so that we can take steps to limit the effects of any claim which may be made by the other person.
- report any lost items, fire, theft, hijack (including attempted theft or hijack) or damage caused intentionally to the police within 24 hours of the incident.

Preventing loss or damage

Take reasonable, necessary steps to prevent or minimise loss, damage, injury or liability. This entails:

- complying with all statutory requirements and manufacturer's recommendations
- maintaining the property/items in a fit and sound condition.

Correct information

You need to give:

- all information and documentation we require within the timeframe we set
- true and complete information to us and the authorities.

We act on the information you provide, therefore any information which is misleading, incorrect or false will prejudice the claims process.

Proof of ownership

You need to:

- prove ownership and value of any item that you are claiming for
- make damaged items which you are claiming for available



for inspection in order to substantiate the extent and nature of the damage.

Repairs and replacements

Before doing any repairs or replacements you must get our approval, failing which your claim may be rejected.

Any repairs or replacements must be completed within six months of your claim being settled.

Admitting guilt

Never admit guilt nor offer settlement to any other party involved in an incident in which you are involved. We will not be bound by any admission or offer you make to any person in relation to any incident.

- ▶ E.g. If you are involved in an accident you may find yourself admitting blame for causing the accident to the other person involved. Your admission may prejudice any attempt to recover any money spent on repairing your car.

When we need your assistance

You need to comply with our reasonable instructions and requests.

- ▶ E.g. After paying you for your stolen vehicle, we may need your assistance in identifying it should the police recover it.

Excess (first amount not covered)

This is the amount you contribute for each and every claim and is noted on your schedule.

- ▶ E.g. If you claim after an accident, you pay the excess directly to the panel beater. You still need to pay the excess even though you did not cause the accident.

Dual insurance (insured with more than one insurer)

If there are any other insurance policies giving the same cover as in this policy, we will pay our pro-rata portion of any claim. This does not apply to Personal Accident cover.

- ▶ E.g. If you insure an item for R200 000 elsewhere and the same item is insured with us for R200 000, we will only pay half and the other insurer will pay the other half when you claim.

We can act on your rights

When we settle your claim, we can act on your rights or obligations against other people to recover costs or to defend any claim they may have against you. If we recover the excess we will refund it to you.

- ▶ E.g. If you are involved in an accident caused by someone else, we will automatically try to recover your excess and the money that we paid in settlement of your claim from this person.

Disputed claims

In terms of the Policy Holder Protection Rules, if you dispute the outcome of your claim you have 90 days from the day you are first informed of the outcome to notify us about your objection. Immediately following this you have a further six months within which to serve a summons on us. If you do not do so within this period, your right to challenge the decision is forfeited.

Fraud or dishonesty

If you or anyone acting on your behalf submits a claim, or any information or documentation relating to any claim that is in any way fraudulent, dishonest or inflated, we will reject the entire claim and cancel your policy retrospectively to the reported incident date or the actual incident date, whichever date is earliest.

We have a responsibility to all our policy holders to ensure that fraudulent claims are eliminated in order to keep premiums as competitive as possible. If your claim is rejected you will need to reimburse us for any expenses we incur relating to the claim.

Sharing of information

We respect the confidentiality of your information. In order to ensure sound insurance practices and prevent insurance fraud, we confirm and disclose information relating to claims, insurance and financial history. This is applicable to anyone who is covered under this policy. If you are not willing for this information to be confirmed or disclosed, we will not be able to provide you with cover.

1.1. WHAT IS NOT COVERED under your policy

This policy does not cover any loss, damage, liability or injury directly or indirectly arising from any of the following:

⊗ War and public disorder

- War or war-like acts
- Military uprisings, usurped power, rebellion or revolution
- Civil commotion, labour disturbances or public disorder
- Any act of terrorism by any person or group, whether acting alone or under instruction.

⊗ Confiscated property

Property that has been legally confiscated.

⊗ Pollution or contamination

Pollution, contamination or seepage, radioactive or nuclear material.

⊗ Programmes and data

Electronic programmes, data or unlicensed software.

⊗ More specifically covered elsewhere

Your insured possessions which are more specifically covered elsewhere.

⊗ Wear-and-tear and breakdown

- Any cause that was not sudden and unforeseen
- Gradual deterioration, including rising damp, wear-and-tear, rust, mildew or fading
- A rise in the underground water table or pressure caused by it
- Defective lubrication or lack of oil or coolant
- Mechanical-, electrical- or electronic breakdown, defect or failure
- Damage to consumable parts or parts with a limited lifespan
- Damage recoverable under any maintenance or lease agreement
- Servicing, maintenance, cleaning, repairing, restoring, dyeing, bleaching or alteration
- Computer viruses and similar destructive media.

⊗ Insects and pests

Damage caused by insects or pests.

⊗ Contracts or agreement

- Breach of contract or agreement
- Liability arising from a contract or agreement, unless you would have had the same liability had you not entered into the contract or agreement.

⊗ Selling your possessions

When selling your possessions, you need to have prior confirmation by your bank that valid and legal payment for the sale has been made and cleared by your bank before giving the property to the other person.

▶ E.g. People sometimes "buy" items using false cheques or counterfeit money or by presenting a false proof of payment. In order to avoid becoming a victim of this kind of theft, you need to make sure that your bank confirms the payment before you give the item to the other person.

⊗ Pawned items

Any pawned items, whether you pawned them or you are holding them on someone else's behalf.

⊗ Consequential loss

Any consequential loss or damage; that is any loss or damage not directly caused by an insured peril. Some consequential losses can be covered and are specifically noted.

▶ E.g. The loss of use of your car following an accident and while it is being repaired is not automatically covered. The Car Hire option is available and will provide you with a hired car as a means of alternate transport.

⊗ Illegal activities

The use of the insured property for, or in connection with, the commission of any offence. This includes any incident relating to obtaining, using or soliciting narcotics.

⊗ Optional cover not automatically included

Where optional cover is available under certain sections it is automatically excluded unless the optional cover was selected and it was included on your schedule.

⊗ Plants and animals

Unless otherwise stated elsewhere in this document, damage or injury to plants and animals is not covered.

⊗ Existing damage

Any existing damage which occurred prior to the incident or prior to when your cover started.

2 SASRIA

Cover is provided by Sasria SOC Limited and is automatically included in all sections of your policy, excluding Personal Accident.

It is a condition of cover that you, and anyone covered under your Youi policy, must comply with its terms and conditions in order to be covered by Sasria.

2.1. WHAT IS COVERED under SASRIA

You are automatically covered in South Africa for loss or damage caused by:

- ✓ any act or attempt calculated or directed to:
 - overthrow or influence the state or government, or any provincial, local or tribal authority with force, or by means of fear, terrorism or violence
 - bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against the state or government, or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public
 - bring about any riot, strike or public disorder, which includes civil commotion, labour disturbances or lockouts.
- ✓ the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to above
- ✓ where you are covered by one or more current and valid insurance contracts issued by or on behalf of Sasria, the maximum sum payable is R500 million during any calendar year.

2.2. WHAT IS NOT COVERED under SASRIA

- ⊗ Any consequential or indirect loss or damage, other than loss of rent if it is specifically covered. If so, the period is limited to the time required to make the building tenable
- ⊗ Loss or damage caused or contributed to by:
 - the total or partial stopping of work
 - the retardation, interruption or stopping of any process or operation
 - your property being dispossessed, resulting from its confiscation, commandeering or requisitioning, by any lawfully established authority
 - looting and theft, unless caused by any of the covered events mentioned above.
- ⊗ Any act of terrorism involving the threat of or actual use, or release of, any:
 - nuclear weapon or device
 - chemical or biological agent.

Any act of terrorism includes the actual use or threat of force or violence by any person or group whether acting alone or in connection with any organisation or government, and which is committed for any political, religious, ideological or personal reasons, including the intention to influence any government or to create fear in the public.

If Sasria states that any loss or damage is not covered because of the exclusion noted above, you will bear the responsibility of proving that the exclusion does not apply.

All events which may give rise to a claim in terms of Sasria must be reported to the police as soon as reasonably possible.

3 VEHICLE

3.1. What does VEHICLE refer to?

VEHICLE refers to any South African registered motorcar, motorcycle, light delivery vehicle (LDV), caravan or trailer. Vehicles used for emergency services (including traffic control and armed response vehicles), law enforcement, towing and taxi purposes are not covered. The vehicle that you have insured is noted on your schedule.

The insured value

The insured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance, betterment or depreciation.

If the vehicle is financed, we will first pay the outstanding settlement amount to the finance company up to the maximum amount of the insured value, excluding:

- any early settlement penalties
- additional finance charges
- any arrear instalments and interest.

We will pay you the difference if the settlement amount is less than the insured value, less the applicable excess and the charges stated above.

We consider the values provided by the Auto Dealer's Guide to determine the OUTsured value of your vehicle and its accessories. Should the vehicle not be listed in the guide, we will consider other suitable sources to establish its reasonable value.

Your vehicle can be insured for one of the following values:

- Retail value
- Market value (the average between the vehicle's retail and trade values)
- Nominated value (which applies to collectors' vehicles where a valuation is given by a suitable source).

If the vehicle is hijacked, stolen and not recovered or if it is written-off we will pay the insured value, including the value of any specified non-standard factory fitted accessories, according to the values determined by the Auto Dealer's Guide.

If a previously rebuilt (code 3) vehicle is a total loss following a claim due to any insured peril, the claim settlement will be adjusted to 70% of the insured value.

Factory-fitted sound equipment is automatically covered because it is included in the value of the vehicle. The basic vehicle excess is payable for any sound equipment claims. You can however specify the sound equipment under optional cover (for which an additional premium is charged) and then the lower sound equipment excess is payable.

Who is the regular driver?

The regular driver is the person who drives the vehicle most often in any monthly period and is noted on your schedule.

- ▶ E.g. If you are noted as the regular driver of the vehicle but you let your 18 year old son drive your vehicle to university daily without telling us, we will charge a premium based on the profile of an older, more experienced driver rather than on the profile of a younger and less experienced driver. The difference in profile would obviously mean that we would charge more to insure your son as the regular driver. We would therefore be receiving the incorrect premium and it would mean that your vehicle is not covered.

Vehicle use

Your vehicle can be insured for either private use or business use.

Private use is for private or social purposes, including driving between your home and regular place of work.

Business use includes private use with additional cover for instances where the vehicle forms an essential part of the performance of any work or function.

- ▶ E.g. Typical examples of where you would need to insure your car for business use are:
 - external sales, such as representatives and estate agents
 - client servicing, such as external consulting and client liaison
 - delivering any commodity.

The use that you chose is noted on your schedule. In order to have cover, it is vital that you insure your vehicle for the correct use.



- ▶ E.g. A vehicle that is being used for business purposes has a greater chance of being stolen or involved in an accident as it is usually on the road more often and in a greater variety of areas than a vehicle used for private purposes. Therefore the premium for a vehicle being used for business purposes is higher compared to the same vehicle used for private purposes. It is important that you insure your vehicle correctly otherwise it could affect the outcome of your claim.

In which countries are you covered?

Your cover is valid in South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe when used for private purposes.

If your vehicle is insured for business use, it is not covered while being used for business purposes outside South Africa unless you have selected the optional cover for business use in countries outside South Africa. It will still be covered when used for private purposes.

- ▶ E.g. If your vehicle is insured for business use and you go on holiday to Botswana where you have an accident, the damage is covered. However, if you are doing business at the time, the damage is not covered unless you have selected the optional cover.

Your responsibilities

In order to have continuous cover and a valid claim, you need to adhere to the following:

Preventing loss or damage

Take reasonable, necessary steps to prevent or minimise loss, damage, injury or liability.

- ▶ E.g. Your car is involved in an accident where the oil sump is damaged. Yet, despite the oil level warning light coming on, you continue driving, although circumstances reasonably allowed you to stop driving, and this causes engine damage. The damage to the engine is not covered.

Repairs and replacements

Any repairs or replacements must be completed within six months of your claim being settled.

Driver's responsibilities

Anyone driving the vehicle must adhere to the terms and conditions of this policy.

- ▶ E.g. If you lend your car to a friend who is then involved in an accident while this person is under the influence of alcohol, there will be no cover.

Important changes

Inform us immediately if:

- the address where the vehicle is kept, as noted on your schedule, changes
- the regular driver changes
- the use of the vehicle changes.

Vehicle cover

You can insure your vehicle for any one of the following:

- Comprehensive cover
- Limited cover (third party, fire and theft)
- Liability to other parties.

Vehicle security

You may need to fit additional anti-theft devices in your vehicle, the details of which will be confirmed with you.

In certain instances, you also have the option to pay an additional premium for theft and hijack cover rather than installing the required devices. The additional premium will be noted on your schedule where you have selected these options.

3.1.1. Comprehensive cover

You are covered for accidental damage to your own vehicle as well as damage to other people's property. Your vehicle is also covered for theft and hijack.



3.1.1.1. WHAT IS COVERED under Comprehensive cover

✓ Loss of or damage to the vehicle

Loss or damage caused:

- in an accident or intentionally (including theft, hijacking, attempted theft or attempted hijacking)
- by fire, explosion, earthquake, storm, hail, flood, freezing or snow
- by animals (excluding domestic animals).

✓ Towing and storage

The reasonable costs to store or to tow the vehicle to the nearest repairer, following an incident for which you can claim.

✓ Liability to other people

You, members of your household and the regular driver are covered for legal liability following a vehicle accident which causes damage to other people's property.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you. The maximum amount you can claim per accident is noted on your schedule.

The accident must involve:

- the insured vehicle, or
- any vehicle being towed by the insured vehicle, or
- a vehicle being driven by you, any members of your household or the regular driver, that you or they do not own.

✓ Loss or damage to vehicle keys

- Lost or stolen vehicle keys are part of our standard vehicle cover
- Lost or stolen vehicle keys will be covered in full subject to the standard vehicle excess
- Damage to vehicle keys will not be covered where the damage did not occur as part of a normal covered event
- For a lower excess the vehicle keys can be specified as accessories.

✓ Medical expenses

Following an incident for which you can claim, we will pay

the medical expenses incurred by any passenger of the vehicle. The maximum amount that you can claim for per incident is noted on your schedule.

WHAT IS NOT COVERED under Liability to Other People cover

⊗ Liability for death, bodily injury or emotional shock

Liability for death and bodily injury is covered by the Road Accident Fund inside South Africa. It is advisable to purchase cover for liability of death and bodily injury when travelling outside South Africa. Country-specific cover is often compulsory and available when entering countries.

⊗ Loss of or damage to property

Liability for loss of or damage to:

- property owned by you or in your control
- property owned by or in the control of any member of your household, the regular driver or any of your employees
- a vehicle being driven by you, the regular driver, any of your employees or members of your household. Loss or damage to these vehicles will only be covered if they are specifically insured for loss or damage with us
- a vehicle being towed by the insured vehicle
- property not belonging to you, where a claim for the damage to the vehicle itself would not have been covered

⊗ Liability where your vehicle claim was rejected

Any incident which causes damage to other people's property or injury to them and where the claim for loss of or damage to the vehicle itself is not covered.

- ▶ E.g. If the driver is under the influence of alcohol and causes an accident and we reject the claim for damage to the vehicle, any liability claim for damage to the other person's property will also be rejected.

⊗ Cover given by legislation or other insurance contracts

Liability which is covered by:



- any compulsory motor vehicle insurance act
- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance contract or contract with us.

3.1.1.2. WHAT IS NOT COVERED under comprehensive cover

⊗ Driving without a valid licence

If any person drives the vehicle:

- without a valid driver's licence or permit for the specific vehicle type
- with a foreign licence unless the driver has a valid International Driving Permit or a valid driver's licence issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in South Africa. Any person living in South Africa permanently must get a South African licence within five years of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid South African driver's licence.

⊗ Driving under the influence

If any person who drives the vehicle:

- is under the influence of alcohol or drugs
- has a concentration of alcohol in the blood exceeding the legal limit or fails a breathalyser test
- refuses to give either a breath or blood sample
- consumes any intoxicating liquor or drug having a narcotic effect after an accident while on the scene.

⊗ Leaving the scene of an accident

If the vehicle is involved in an accident and the person who drove the vehicle then leaves the scene of the accident unlawfully.

⊗ Racing or using the vehicle to earn an income from it

Where the vehicle is used for:

- racing or competition
- driving instruction, towing and hiring for which the driver or the owner receives payment.

⊗ **When selling your vehicle**

Where the vehicle is in the possession of another party who is selling it on your behalf.

- ✓ This will only be covered if it is noted on your schedule and the additional premium is charged.

⊗ **Unroadworthy vehicle**

Where the vehicle is involved in an accident and it does not meet the roadworthy requirements as stated by road traffic legislation.

⊗ **Intentional loss or damage**

Loss of or damage to your vehicle:

- caused intentionally by you, members of your household or the regular driver, or
- which occurs with your knowledge or consent.

⊗ **Where your vehicle is used without your consent**

Loss of or damage to your vehicle when any members of your household use your vehicle without your consent.

⊗ **Modifications to enhance engine performance**

Any damage caused directly or indirectly as a result of modifications to the engine to enhance performance.

3.1.1.3. Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ **Vehicle sound equipment and other accessories**

Loss of or damage to:

- **factory-fitted sound equipment and accessories**
Any standard factory-fitted sound equipment and vehicle accessories to motorcars, LDVs and motorcycles are automatically covered under standard Vehicle cover because it is included in the value of the vehicle. Accessories fitted to caravans and trailers are also covered if they are included in the insured value.



The basic vehicle excess will still be payable for any claims under the Vehicle section of the policy. You can however specify the sound equipment and vehicle accessories under the optional cover and then the lower sound equipment and accessories excess is payable.

- **non-factory fitted sound equipment and accessories**
Any non-factory fitted sound equipment and vehicle accessories items such as mag rims, boot spoilers and cell phone car kits need to be specified under the optional cover. You will enjoy no cover for these items if not specified. Items that are occasionally in the vehicle need to be insured under All Risk cover.

✓ **Car hire**

Following an incident for which you can claim, we will provide you with a hired car where your vehicle is:

- damaged and being repaired
- damaged and not drivable
- stolen or hijacked.

The hired car is available for a maximum period of 30 days or until your claim is finalised if it is within the 30 day period.

You will need to pay:

- the fuel and security deposit, running costs as well as the collection and delivery fees
- the car hire company's excess in the event of a claim for loss of or damage to the hired car.

✓ **Business use in countries outside South Africa**

Following an incident for which you can claim you are covered when the vehicle is used for business purposes while travelling in Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe.

✓ **Business use outside South Africa - additional countries**

Following an incident for which you can claim, you are also covered when the vehicle is used for any business purposes while travelling in The Democratic Republic of the Congo (in all areas south of and inclusive of Kolwezi), Kenya, Tanzania, Uganda, Angola and Zambia.

✓ Youi.Safari

Refer to the Youi.Safari attachment to your schedule.

✓ When selling your vehicle

Loss of or damage to your vehicle, while it is in the possession of another party who is selling it on your behalf, caused by any of the insured incidents listed under WHAT IS COVERED.

✓ Vehicle credit shortfall

You have a credit shortfall when the amount you owe in terms of a finance agreement with a finance company exceeds the insured value we pay to settle a claim.

- ▶ E.g. If your car is stolen and we pay R100 000, which is your car's insured value, and you owe your bank R120 000 in terms of a finance agreement, we will settle the difference by paying it to the bank.

The vehicle must:

- be uneconomical to repair
- have been stolen or hijacked and not recovered.

WHAT IS NOT COVERED under Vehicle Credit Shortfall cover

- ⊗ Any refundable amounts added to your finance agreement over and above the purchase price of the vehicle. This includes insurance premiums, motor warranties and maintenance programmes which must be refunded to you by the company that administers the policy or warranty.
- ⊗ The credit shortfall on vehicle sound equipment or non-standard vehicle accessories which are not specified on your schedule and which form part of the finance agreement.
- ⊗ The excess on your vehicle claim, arrear instalments due and interest on them, any amounts added to the principle debt after the commencement of the finance agreement and any early settlement penalties.

3.1.2. Limited cover

You are covered for damage to your own vehicle caused by fire as well as damage to other people's property.

Your vehicle is also covered for theft and hijack. Accidental damage to your own vehicle is not covered.

3.1.2.1. WHAT IS COVERED under Limited cover

✓ Loss of or damage to the vehicle

Loss or damage caused by:

- fire
- theft or hijack (including attempted theft or attempted hijacking) of the vehicle itself.

✓ Towing and storage

The reasonable costs to store or to tow the vehicle to the nearest repairer, following an incident for which you can claim.

✓ Liability to other people

You, members of your household and the regular driver are covered for legal liability following a vehicle accident which causes damage to other people's property.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you. The maximum amount you can claim per accident is noted on your schedule.

The accident must involve:

- the insured vehicle, or
- any vehicle being towed by the insured vehicle, or
- a vehicle being driven by you, any members of your household or the regular driver, that you or they do not own.

✓ Loss or damage to vehicle keys

- Lost or stolen vehicle keys are part of our standard vehicle cover
- Lost or stolen vehicle keys will be covered in full subject to the standard vehicle excess
- Damage to vehicle keys will not be covered where the damage did not occur as part of a normal covered event
- For a lower excess the vehicle keys can be specified as accessories

✓ Medical expenses

Following an incident for which you can claim, we will pay the medical expenses incurred by any passenger of the vehicle. The maximum amount that you can claim for per incident is noted on your schedule.

WHAT IS NOT COVERED under Liability to Other People cover

⊗ Liability for death, bodily injury or emotional shock

Liability for death, bodily injury or emotional shock. Liability for death and bodily injury is covered by the Road Accident Fund inside South Africa. It is advisable to purchase cover for liability of death and bodily injury when travelling outside South Africa. Country-specific cover is often compulsory and available when entering countries.

⊗ Loss of or damage to property

Liability for loss of or damage to:

- property owned by you or in your control
- property owned by you or in the control of any member of your household, the regular driver or any of your employees
- a vehicle being driven by you, the regular driver, any of your employees or members of your household. Loss or damage to these vehicles will only be covered if they are specifically insured for loss or damage with us
- a vehicle being towed by the insured vehicle.
- property not belonging to you, where a claim for the damage to the vehicle itself would not have been covered

⊗ Liability where your vehicle claim was rejected

Any incident which causes damage to other people's property or injury to them and where the claim for loss of or damage to the vehicle itself is not covered.

- ▶ E.g. If the driver is under the influence of alcohol and causes an accident and we reject the claim for damage to the vehicle, any liability claim for damage to the other person's property will also be rejected.



⊗ **Cover given by legislation or other insurance contracts**

Liability which is covered by:

- any compulsory motor vehicle insurance act
- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance contract or contract with us.

⊗ **Where your vehicle is used without your consent**

Loss of or damage to your vehicle when any members of your household use your vehicle without your consent.

3.1.2.2. WHAT IS NOT COVERED under Limited cover

⊗ **Driving without a valid licence**

If any person drives the vehicle:

- without a valid driver's licence or permit for the specific vehicle type
- with a foreign licence unless the driver has a valid International Driving Permit or a valid driver's licence issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in South Africa. Any person living in South Africa permanently must get a South African licence within five years of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid South African driver's licence.

⊗ **Driving under the influence**

If any person who drives the vehicle:

- is under the influence of alcohol or drugs
- has a concentration of alcohol in the blood exceeding the legal limit or fails a breathalyser test
- refuses to give either a breath or blood sample
- consumes any intoxicating liquor or drug having a narcotic effect after an accident while on the scene.

⊗ **Leaving the scene of an accident**

If the vehicle is involved in an accident and the person who drove the vehicle then leaves the scene of the accident unlawfully.

⊗ Racing or using the vehicle to earn an income from it

Where the vehicle is used for:

- racing or competition
- driving instruction, towing and hiring for which the driver or the owner receives payment.

⊗ When selling your vehicle

Where the vehicle is in the possession of another party who is selling it on your behalf.

- ✓ This will only be covered if it is noted on your schedule and the additional premium is charged.

⊗ Unroadworthy vehicle

Where the vehicle is involved in an accident and it does not meet the roadworthy requirements as stated by road traffic legislation.

⊗ Intentional loss or damage

Loss of or damage to your vehicle:

- caused intentionally by you, members of your household or the regular driver, or
- which occurs with your knowledge or consent.

⊗ Where your vehicle is used without your consent

Loss of or damage to your vehicle when any members of your household use it without your consent.

⊗ Modifications to enhance engine performance

Any damage caused directly or indirectly as a result of modifications to the engine to enhance performance.

3.1.2.3. Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ Vehicle sound equipment and other accessories

Loss of or damage to:

- **factory fitted sound equipment and accessories**
Any standard factory-fitted sound equipment and vehicle accessories to motorcars, LDVs and

motorcycles are automatically covered under standard Vehicle cover because it is included in the value of the vehicle. Accessories fitted to caravans and trailers are also covered if they are included in the insured value. The basic vehicle excess will still be payable for any claims under the Vehicle section of the policy. You can however specify the sound equipment and vehicle accessories under the optional cover and then the lower sound equipment and accessories excess is payable.

- **non-factory fitted sound equipment and accessories**

Any non-factory fitted sound equipment and vehicle accessories items such as mag rims, boot spoilers and cell phone car kits need to be specified under the optional cover. You will enjoy no cover for these items if not specified. Items that are occasionally in the vehicle need to be insured under All Risk cover.

- ✓ **Car hire**

Following an incident for which you can claim, we will provide you with a hired car where your vehicle is:

- damaged and being repaired
- damaged and not drivable
- stolen or hijacked.

The hired car is available for a maximum period of 30 days or until your claim is finalised if it is within the 30 day period.

You will need to pay:

- the fuel and security deposit, running costs as well as the collection and delivery fees
- the car hire company's excess in the event of a claim for loss of or damage to the hired car.

- ✓ **Business use in countries outside South Africa**

Following an incident for which you can claim you are covered when the vehicle is used for business purposes while travelling in Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe.

- ✓ **Business use outside South Africa - additional countries**

Following an incident for which you can claim, you are also covered when the vehicle is used for any business

purposes while travelling in The Democratic Republic of the Congo (in all areas south of and inclusive of Kolwezi), Kenya, Tanzania, Uganda, Angola and Zambia.

✓ **Youi.Safari**

Refer to the Your.Safari attachment to your schedule.

✓ **When selling your vehicle**

Loss of or damage to your vehicle, while it is in the possession of another party who is selling it on your behalf, caused by any of the insured incidents listed under WHAT IS COVERED.

3.1.3. Liability to other people

You are covered for liability to other people where a vehicle accident caused damage to other people's property.

3.1.3.1. WHAT IS COVERED under Liability to Other People cover

✓ **Damage to other people's property**

You, members of your household and the regular driver are covered for legal liability following a vehicle accident which causes damage to other people's property.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

The accident must involve:

- the insured vehicle, or
- any vehicle being towed by the insured vehicle, or
- a vehicle being driven by you or members of your household or the regular driver, that you or they do not own.

3.1.3.2. WHAT IS NOT COVERED under Liability to Other People cover

⊗ **Liability for death, bodily injury or emotional shock**

Liability for death and bodily injury is covered by the



Road Accident Fund inside South Africa. It is advisable to purchase cover for liability of death and bodily injury when travelling outside South Africa. Country-specific cover is often compulsory and available when entering countries.

⊗ Loss of or damage to property

Liability for loss of or damage to:

- property owned by you or in your control
- property owned by or in the control of any member of your household, the regular driver or any of your employees
- a vehicle being driven by you, the regular driver, any of your employees or members of your household. Loss or damage to these vehicles will only be covered if it is specifically insured for loss or damage with us
- a vehicle being towed by the insured vehicle.
- property not belonging to you, where a claim for the damage to the vehicle itself would not have been covered

⊗ Cover given by legislation or other insurance contracts

Liability which is covered by:

- any compulsory motor vehicle insurance act
- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance contract or contract with us.

⊗ Driving without a valid licence

If any person drives the vehicle:

- without a valid driver's licence or permit for the specific vehicle type
- with a foreign licence unless the driver has a valid International Driving Permit or a valid driver's licence issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in South Africa. Any person living in South Africa permanently must get a South African licence within five years of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid South African driver's licence.

⊗ Driving under the influence

If any person who drives the vehicle:

- is under the influence of alcohol or drugs
- has a concentration of alcohol in the blood exceeding the legal limit or fails a breathalyser test
- refuses to give either a breath or blood sample
- consumes any intoxicating liquor or drug having a narcotic effect after an accident while on the scene.

⊗ **Leaving the scene of an accident**

If the vehicle is involved in an accident and the person who drove the vehicle then leaves the scene of the accident unlawfully.

⊗ **Racing or using the vehicle to earn an income from it**

Where the vehicle is used for:

- racing or competition
- driving instruction, towing and hiring for which the driver or the owner receives payment.

⊗ **Unroadworthy vehicle**

Where the vehicle is involved in an accident and it does not meet the roadworthy requirements as stated by road traffic legislation.

⊗ **Where your vehicle is used without your consent**

Loss of or damage to your vehicle when any members of your household use your vehicle without your consent.

⊗ **Modifications to enhance engine performance**

Any damage caused directly or indirectly as a result of modifications to the engine to enhance performance.

4 BUILDINGS

4.1. What does BUILDINGS refer to?

BUILDINGS refers to the immovable structures, this includes the home and the outbuildings whether they are separate from the home or not, at the address noted on your schedule. It also includes all permanent fixtures, fittings and improvements, such as driveways, walls, fences, patios, swimming pools, swimming pool-, borehole- and spa pumps, gate motors, tennis courts, underground pipes and cables. Dams and dam walls, jetties and piers, boreholes, loose gravel paths and coverings, pool cleaning equipment and utilities, such as gas, water and electricity, are excluded.

The insured value

The insured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance and under insurance.

You need to insure your building for its replacement value. This is the cost of rebuilding or repairing the building with new materials.

The replacement value must include the following additional costs:

- Professional and municipal fees
- Demolition charges
- Debris removal
- Making the site safe against further incidents

Should you insure the building for an amount less than its replacement value, we will pay you proportionately.

- ▶ E.g. If the correct insured value of the building is R400 000 and you insure it for R200 000 you will be compensated for 50% of your loss.

Water heating systems will be covered up to the maximum amount noted on your schedule.

It is your responsibility to update your insured value.

Your responsibilities

In order to have continuous cover and a valid claim, you need to adhere to the following:

Important changes

Inform us immediately when:

- the building is unoccupied for any period longer than 60 consecutive days
 - ▶ E.g. When lawful occupants still reside in the building but are away from the building for more than 60 consecutive days.
- the building is vacant, empty, abandoned or illegally occupied
 - ▶ E.g. When all lawful occupants move out of the building it immediately becomes vacant.
- the building is let or sublet
- you start a business at your home
- any alterations, additions or improvements are made to the building.
 - ▶ E.g. If your building has a slate roof, we charge a specific premium for that. If you later thatch the roof without telling us, we would be receiving the incorrect premium because thatch has a greater risk of fire damage. Your building will therefore not be covered for fire damage.

Responsibilities of people living at the premises

Anyone living at the premises must adhere to the terms and conditions of this policy.

4.2. WHAT IS COVERED under Comprehensive Buildings cover

✓ Fire, explosion and earthquake

Loss or damage caused by:

- fire
- explosion and earthquake.

✓ Subsidence

Damage caused by the downward movement of land resulting from natural shifts or human activity, causing structural damage to your property.

- ⊗ There is no cover for damage relating to subsidence caused by
 - volume changes in clay-based soil or in rock caused by changes in the moisture levels



- excavations, other than mining activities
- removal of or weakening of pillars
- settlement, shrinkage or expansion of the soil supporting the structures
- the poor compaction of soil used to fill areas under paving and floors.

⊗ There is no cover for additional underpinning of foundations necessary to prevent further damage.

✓ Acts of nature

Loss or damage caused by wind, thunder, lightning, storm, hail, flood or snow.

✓ Bursting of water heating systems and pressurised water pipes

Loss or damage to your building caused by leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply-tanks, cisterns and pressurised water pipes forming a permanent part of the building.

⊗ There is no cover for sewerage pipes.

✓ Theft

Loss or damage caused by theft and other intentional acts.

⊗ There is no cover for loss or damage caused by theft and other intentional acts:

- from outbuildings, whether they are separate from the home or not, unless there are visible signs of forced entry into the outbuilding
- while the building is let or sublet unless there are visible signs of forced entry
- where there are people living in the building but it is unoccupied for more than 60 consecutive days
 - ▶ E.g. When lawful occupants still reside in the building but are away from the building for more than 60 consecutive days.
- the building is vacant, empty, abandoned or illegally occupied
 - ▶ E.g. When all lawful occupants move out of the building it immediately becomes vacant.

✓ Power surges

Loss or damage caused by power surges and dips.

✓ Impact

Loss or damage caused by:

- animals (excluding domestic animals)
- aircraft and articles dropped from them
- vehicles
- falling trees and trees cut down by a professional tree feller.

✓ Accidental damage

Accidental damage to:

- fixed glass and sanitary ware, unless the building is unoccupied
- water-, sewerage-, gas-, electricity- and telephone connections between the building and the public supply or mains for which you are responsible.

⊗ There is no cover for accidental damage to any other items.

▶ E.g. If a painter is busy painting your house, there is no cover if he accidentally knocks over the container and spills the paint on the floor.

✓ Alterations and additions

Loss or damage occurring during construction or alteration, caused by an incident for which you can claim. This includes cover for building materials, fixtures, fittings and improvements which you own or for which you are responsible.

⊗ There is no cover:

- where acts of nature (wind, thunder, lightning, storm, hail, flood or snow) either cause or contribute to the damage of unroofed or partially roofed structures
- for glass and sanitary ware which are accidentally broken
- for personal liability
- for stolen building materials, fixtures, fittings and improvements if the building is abandoned, vacant, empty or illegally occupied. If the building is occupied, unfitted fixtures and fittings are covered for theft

if they are stored inside the building and there are visible signs of forced entry into the building.

✓ Fire brigade charges

Charges made by the fire brigade or any public authority following an incident for which you can claim.

✓ Temporary accommodation

Following an incident for which you can claim, we will pay for the reasonable costs of other accommodation for you or your tenant because the building is unfit to live in. Cover is limited to 20% of the insured value and applies for the period reasonably required to make the building fit to live in.

- ⊗ If you enjoy more specific cover elsewhere the above will only be covered after your claim was settled.
- ⊗ The cost of other accommodation where the building is let or sublet to holidaymakers, or where it is used as a guest house, is not covered.

✓ Liability to other people

You are covered for the following up to the maximum amount noted on your schedule:

Personal liability as a homeowner

Where you and members of your household who live with you are legally liable for:

- accidental death or bodily injury to people other than members of your household or your domestic employees
- accidental loss of or damage to property belonging to people other than members of your household or your domestic employees.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability to domestic employees

You are covered for all amounts where you are legally

liable for the death of or bodily injury to any of your domestic employees caused by an accident while he/she was working for you.

If you enter into a contract with a security firm, the security personnel will be regarded as being your domestic employees.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

WHAT IS NOT COVERED under Liability to Other People cover

⊗ Liability arising from

- any trade, business or profession
- the ownership, possession or occupation of land, buildings or structures other than the building or structure covered by this facility
- the ownership, possession or use of lifts
- the ownership or possession of animals other than cats and dogs
- the ownership, possession or use of any vehicle. This would include motorcars, motorcycles, motorised scooters, LDVs, golf carts, aircraft, watercraft, motorised toys, trailers and caravans. This does not include ride-on lawnmowers, motorised wheelchairs and motorised scooters not registered for use on public roads.
- the use of weapons and firearms
- damages and legal costs awarded against you by a court outside South Africa
- any incident which causes damage to other people's property or injury to them and where a claim for damage to the building itself would not have been covered.
 - ▶ E.g. You cannot claim for the damage to your building where a poorly built wall collapses, which means that if this incident causes injury to a visitor, your liability to this person will not be covered.
- any incident more specifically covered elsewhere

⊗ Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance contract or contract with us.
- any compulsory motor vehicle insurance Act

4.3. WHAT IS NOT COVERED under Comprehensive Buildings cover

⊗ Theft and other intentional damage

Loss or damage:

- caused intentionally by you, any members of your household, your tenant or lawful occupant, or
- which occurs with your knowledge or consent.

⊗ Matching materials

Any additional costs resulting from the unavailability of matching materials.

- ▶ E.g. If we fix your burst pipe and some damaged tiles in your bathroom and you then want to replace undamaged tiles as they no longer match, we will not pay for the replacement of the undamaged tiles.

⊗ Scorching

Loss or damage caused by scorching.

- ▶ E.g. There is no cover if damage is caused by a hot iron placed face down on a kitchen cupboard surface or cigarette burns on a carpet.

⊗ Where any of the following cause or contribute to damage

- Volume changes in any clay-based soil or in rock caused by changes in their moisture or water content
- Scratching, chipping, cracking, denting, biting, tearing or dirtying
- Defects in the design or construction of the building, or where the structure would not have been approved by the relevant local authority at the time of construction
- construction, alteration or repairs, defective workmanship or materials
- A lack of maintenance.

⊗ Vacant, empty, abandoned or illegally occupied buildings

If the building is vacant, empty, abandoned or illegally

occupied there is no cover for:

- theft, attempted theft and other intentional acts
- fire and explosion
- accidental damage.
 - ▶ E.g. When lawful occupants move out of the building it immediately becomes vacant.

⊗ Retaining walls

There is no cover for damage to retaining walls unless they are designed and constructed according to structural engineering specifications.

⊗ Extreme weather conditions

Damage directly or indirectly caused by settlement, shrinkage or expansion of soil due to the moisture content or lack of moisture caused by extreme weather conditions like drought or wet seasons.

4.4. WHAT IS COVERED under Limited Buildings Cover

✓ Fire, explosion and earthquake

Loss or damage caused by:

- fire
- explosion and earthquake

✓ Subsidence

Damage caused by the downward movement of land resulting from natural shifts or human activity, causing structural damage to your property.

- ⊗ There is no cover for damage relating to subsidence caused by:
 - volume changes in clay based soil or in rock caused by changes in the moisture levels
 - excavations, other than mining activities
 - removal of or weakening of pillars
 - settlement, shrinkage or expansion of the soil supporting the structures
 - the poor compaction of soil used to fill areas under paving and floors
- ⊗ There is no cover for additional underpinning of foundations necessary to prevent further damage.

✓ Acts of nature

Loss or damage caused by wind, thunder, lightning, storm, hail, flood or snow.

✓ Bursting of water heating systems and pressurised water pipes

Loss or damage caused to your building by leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply-tanks, cisterns and pressurised water pipes forming a permanent part of the building.

⊗ There is no cover for sewerage pipes.

✓ Power surges

Loss or damage caused by power surges and dips.

✓ Impact

Loss or damage caused by:

- animals (excluding domestic animals)
- aircraft and articles dropped from them
- vehicles
- falling trees and trees cut down by a professional tree feller

✓ Accidental damage

Accidental damage to:

- fixed glass and sanitary ware, unless the building is unoccupied
- water-, sewerage-, gas-, electricity- and telephone connections between the building and the public supply or mains for which you are responsible

⊗ There is no cover for accidental damage to any other items.

▶ E.g. There is no cover if a painter is painting your building and accidentally drops the container and spills paint on the floor.

✓ Alterations and additions

Loss or damage occurring during construction or

alteration, caused by an incident for which you can claim. This includes cover for building materials, fixtures, fittings and improvements which you own or for which you are responsible.

⊗ There is no cover:

- where acts of nature (wind, thunder, lightning, storm, hail, flood or snow) either cause or contribute to the damage of unroofed or partially roofed structures
- for glass and sanitary ware which are accidentally broken
- for personal liability
- for stolen building materials, fixtures, fittings and improvements if the building is abandoned, empty, vacant or illegally occupied. If the building is occupied, unfitted fixtures and fittings are covered for theft if they are stored inside the building and there are visible signs of forced entry into the building

✓ Fire brigade charges

Charges made by the fire brigade or any public authority following an incident for which you can claim.

✓ Temporary accommodation

Following an incident for which you can claim, we will pay for the reasonable costs of other accommodation for you or your tenant because the building is unfit to live in. Cover is limited to 20% of the OUTsured value and applies for the period reasonably required to make the building fit to live in. If you are more specifically insured elsewhere then this will only be covered once your claim has been settled.

- ⊗ The cost of other accommodation where the building is let or sublet to holidaymakers, or where it is used as a guest house, is not covered.

✓ Liability to other people

You are covered for the following up to the maximum amount noted on your schedule:

Personal liability as a homeowner

Where you and members of your household who live with you are legally liable for:



- accidental death or bodily injury to people other than members of your household or your domestic employees
- accidental loss of or damage to property belonging to people other than members of your household or your domestic employees. The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability to domestic employees

You are covered for all amounts where you are legally liable for the death of or bodily injury to any of your domestic employees caused by an accident while he/she was working for you. If you enter into a contract with a security firm, the security personnel will be regarded as being your domestic employees. The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

WHAT IS NOT COVERED under Liability to other people

⊗ Liability arising from

- any trade, business or profession
- the ownership, possession or occupation of land, buildings or structures other than the building or structure covered by this facility
- the ownership, possession or use of lifts
- the ownership or possession of animals other than cats and dogs
- the ownership, possession or use of any vehicle. This would include motorcars, motorcycles, motorised scooters, LDVs, golf carts, aircraft, watercraft, motorised toys, trailers and caravans. This does not include ride-on lawnmowers, motorised wheelchairs and motorised scooters not registered for use on public roads.
- the use of weapons and firearms
- damages and legal costs awarded against you by a court outside South Africa
- any incident which causes damage to other people's property or injury to them and where a claim for damage to the building itself would not have been covered
 - ▶ E.g. You cannot claim for the damage to your building where a poorly built wall collapses, which means that if this incident causes injury to a visitor, your liability to this person will not be covered.
- any incident more specifically covered elsewhere

⊗ **Cover given by legislation or other insurance contracts**

Liability which is covered by:

- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance or OUTsurance contract
- any compulsory motor vehicle insurance Act

4.5. WHAT IS NOT COVERED under Limited Buildings cover

⊗ **Theft and other intentional damage**

Loss or damage caused by theft and other intentional acts.

⊗ **Matching materials**

Any additional costs resulting from the unavailability of matching materials.

- ▶ E.g. If we fix your burst pipe and some damaged tiles in your bathroom and you then want to replace undamaged tiles as they no longer match, we will not pay for the replacement of the undamaged tiles.

⊗ **Scorching**

Loss or damage caused by scorching.

- ▶ E.g. There is no cover if damage is caused by a hot iron placed face down on a kitchen cupboard surface or cigarette burns on a carpet.

⊗ **Where any of the following cause or contribute to damage**

- volume changes in any clay-based soil or in rock caused by changes in their moisture or water content
- scratching, chipping, cracking, denting, biting, tearing or dirtying
- defects in the design or construction of the building, or where the structure would not have been approved by the relevant local authority at the time of construction

- construction, alteration or repairs, defective workmanship or materials
- a lack of maintenance

⊗ **Vacant, empty, abandoned or illegally occupied buildings**

If the building is vacant, empty, abandoned or illegally occupied there is no cover for:

- theft, attempted theft and other intentional acts
- fire and explosion
- accidental damage

▶ E.g. When lawful occupants move out of the building it immediately becomes vacant.

⊗ **Retaining walls**

There is no cover for damage to retaining walls unless they are designed and constructed according to structural engineering specifications.

⊗ **Extreme weather conditions**

Damage directly or indirectly caused by settlement, shrinkage or expansion of soil due to the moisture content or lack of moisture caused by extreme weather conditions like drought or wet seasons.

4.6. Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ **Theft cover for unoccupied buildings**

Theft is covered if there are people living in the building but it is unoccupied for more than 60 consecutive days. There must be visible signs of forced or violent entry or exit from the building itself.

- ⊗ There is no cover for the theft of fixtures and fittings during alterations and additions at the property unless the building is occupied.

✓ **Water heating systems and pressurised water pipes wear-and-tear**

Damage caused to your building by leaking, bursting or overflowing of water heating systems, its parts and any concealed pressurised water pipes. This includes damage caused by rust, decay, gradual deterioration, wear-and-tear, cracking and splitting.

The cost of repairing or replacing the water heating system, its parts and any concealed pressurised pipes is covered in full.

⊗ There is no cover for sewerage pipes.

✓ **Property used for business purposes**

Property used for business purposes is only covered if noted on your schedule.

✓ **Comprehensive subsidence**

Damage caused by the downward movement of all soil types resulting from natural shifts or human activity, causing structural damage to your property, subject to:

- the building foundations and construction being designed and approved by a licensed structural engineer
- approval by us.

⊗ There is no cover for damage relating to subsidence caused by:

- excavations other than by mining activities
- removal of or weakening of supporting pillars
- the poor compaction of soil used to fill areas under paving and floors.

✓ **Veldfires liability**

Damage or bodily injury caused by spreading of a veld or forest fire.

The maximum amount you can claim for any incident is noted on your schedule.

⊗ There is no cover if you do not comply with legislation such as the National Veld and Forest Fire Act.

5 CONTENTS

5.1. What does CONTENTS refer to?

CONTENTS refers to all personal possessions inside your home and outbuildings at the address noted on your schedule. Outbuildings, whether they are separate from the home or not, include garages, domestic quarters and storerooms. The contents must belong to you or to any members of your household who live with you.

The insured value

The insured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance and under insurance.

You need to insure your contents for its total replacement value. This is the cost of replacing your lost or damaged items with new ones. Should you insure the contents for an amount less than its replacement value, we will pay you proportionately.

- ▶ E.g. If the correct total insured value of the contents at the time of a claim is R400 000 and you insure it for R200 000 you will be compensated for 50% of your loss.

It is your responsibility to update your insured value.

Your responsibilities

In order to have continuous cover and to have a valid claim, you need to adhere to the following:

Important changes

Inform us immediately when:

- you move and your address changes
 - ▶ E.g. If you move from Upington to Johannesburg without telling us, we will continue charging a premium for your contents at your previous address. The notably higher crime rate in Johannesburg would obviously mean that it would cost more to insure your contents. We also need to evaluate the physical security at your new home before giving you cover.

- your home is unoccupied for any period longer than 60 consecutive days
 - ▶ E.g. When lawful occupants still reside in the building but are away from the building for more than 60 consecutive days.
- your home is let or sublet.

Responsibilities of people living at the premises

Ensure that anyone living on the premises complies with the terms and conditions of this policy.

5.2. WHAT IS COVERED under Contents cover

✓ Fire, explosion and earthquake

Loss or damage caused by:

- fire
- explosion and earthquake.

✓ Subsidence

Damage caused by the downward movement of land resulting from natural shifts or human activity, causing structural damage to your property.

- ⊗ There is no cover for damage relating to subsidence caused by:
 - volume changes in clay-based soil or in rock caused by changes in the moisture levels
 - excavations, other than mining activities
 - removal of or weakening of pillars
 - settlement, shrinkage or expansion of the soil supporting the structures
 - the poor compaction of soil used to fill areas under paving and floors.

- ⊗ There is no cover for additional underpinning of foundations necessary to prevent further damage.

✓ Acts of nature

Loss or damage caused by wind, thunder, lightning, storm, hail, flood or snow.

✓ Bursting of water heating systems and pressurised water pipes

Loss or damage caused to your contents by leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply-tanks, cisterns and pressurised water pipes forming a permanent part of the building.

✓ Theft

Loss or damage caused by theft and other intentional acts.

⊗ There is no cover for loss or damage caused by theft and other intentional acts:

- from outbuildings unless there are visible signs of forced entry into the outbuilding
- while the building is let or sublet unless there are visible signs of forced entry
- where there are people living in the building but it is unoccupied for more than 60 consecutive days
 - ▶ E.g. When lawful occupants still reside in the building but are away from the building for more than 60 consecutive days.
- the building is vacant, empty, abandoned or illegally occupied
 - ▶ E.g. When all lawful occupants move out of the building it immediately becomes vacant.

✓ Power surges

Loss or damage caused by power surges and dips.

✓ Impact

Loss or damage caused by:

- animals (excluding domestic animals)
- aircraft and articles dropped from them
- vehicles
- falling trees and trees cut down by a professional tree feller.

✓ Accidental breakage

Accidental breakage of television sets, mirrors or glass forming part of any furniture.

⊗ There is no cover for accidental damage to any other items.

▶ E.g. There is no cover for damage to an ornament that is accidentally dropped or broken.

✓ Fire brigade charges

Charges made by the fire brigade or any public authority following an incident for which you can claim.

✓ Temporary accommodation

Following an incident for which you can claim, we will pay for the reasonable costs of other accommodation for you or your tenant because the building is unfit to live in. Cover is limited to 20% of the insured value and applies for the period reasonably required to make the home fit to live in.

If you enjoy more cover elsewhere the above will only be covered after your claim was settled

⊗ The cost of other accommodation where the building is let or sublet to holidaymakers, or where it is used as a guesthouse, is not covered.

✓ Contents being transported

Damage to contents being transported to a new permanent address caused by:

- an accident involving the vehicle carrying the contents
- fire, lightning or explosion.

✓ Liability to other people

You are covered for the following, up to the amount noted on your schedule.

Personal liability

Where you and members of your household who live with you are legally liable for:

- accidental death or bodily injury to people other than members of your household or your domestic employees
- accidental loss of or damage to property belonging to people other than members of your household or your domestic employees.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability to domestic employees

You are covered for all amounts where you are legally liable for the death of or bodily injury to any of your domestic employees caused by an accident while he/she was working for you.

If you enter into a contract with a security firm, the security personnel will be regarded as being your domestic employees.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability as a tenant

You are covered for all amounts which you are legally liable to pay to your landlord arising from accidental loss of or damage to the rented building where you are living permanently.

WHAT IS NOT COVERED under Liability to Other People cover

⊗ Liability arising from

- any trade, business or profession
- the ownership or occupation of any land or building
- the ownership, possession or use of lifts
- the ownership or possession of animals other than cats and dogs
- the ownership, possession or use of any vehicle. This would include, for example, motorcars, motorcycles,

motorised scooters, LDVs, golf carts, aircraft, watercraft, motorised toys, trailers and caravans. This does not include ride-on lawnmowers, motorised wheelchairs and motorised scooters not registered for use on public roads.

- the use of weapons and firearms
- damages and legal costs awarded against you by a court outside South Africa
- any incident which causes damage to other people's property or injury to them and where the claim for loss of or damage to the contents itself is not covered.
 - ▶ E.g. You cannot claim for damage to your contents which you caused intentionally, which means that if this incident causes injury to a visitor, your liability to this person will not be covered.
- any incident more specifically covered elsewhere

⊗ Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance contract or contract with us.
- any compulsory motor vehicle insurance act

5.3. WHAT IS NOT COVERED under Contents cover

⊗ Theft and other intentional damage

Loss or damage:

- caused intentionally by you, any members of your household, your tenant or lawful occupant, or your tenant, or
- which occurs with your knowledge or consent.

⊗ Money

Money, cheques, bonds, promissory notes, coins, stamps or personal documents.

⊗ Counterfeit goods

Loss of or damage to any counterfeit goods.

⊗ Vehicles

Vehicles (including motorcars, motorcycles, motorized scooters, LDVs, caravans, trailers, aircraft and watercraft)

⊗ Matching materials

Any additional costs resulting from the unavailability of matching materials.

⊗ Scorching

Loss or damage caused by scorching.

- ▶ E.g. There is no cover if damage is caused by a hot iron placed face down on a kitchen table surface or cigarette burns on a loose carpet.

⊗ Sets and pairs

Remaining parts or items that are part of any set or pair.

- ▶ E.g. If you claim for a stolen item that forms part of a set or pair and which needs to be replaced, we will either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

⊗ Where any of the following cause or contribute to damage

- volume changes in any clay-based soil or in rock, caused by changes in their moisture or water content
- scratching, chipping, cracking, denting, biting, tearing or dirtying
- defects in the design or construction of the building, or where the structure would not have been approved by the relevant local authority at the time of construction
- construction, alteration or repairs, defective workmanship or materials
- a lack of maintenance.

⊗ Vacant, empty, abandoned or illegally occupied buildings

If the building is vacant, empty, abandoned or illegally occupied there is no cover for:

- theft, attempted theft and other intentional acts
- fire and explosion
- accidental damage.
- ▶ E.g. When all lawful occupants move out of the building it immediately becomes vacant.

⊗ Retaining walls

There is no cover for damage caused by retaining walls unless they are designed and constructed according to structural engineering specifications.

⊗ Extreme weather conditions

Damage directly or indirectly caused by settlement, shrinkage or expansion of soil due to the moisture content or lack of moisture caused by extreme weather conditions like drought or wet seasons.

5.4. Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ Theft cover for unoccupied buildings

Theft is covered if there are people living in the building but it is unoccupied for more than 60 consecutive days. There must be visible signs of forced or violent entry or exit from the building itself.

⊗ There is no cover for contents should the property be unoccupied during alterations or additions.

Property used for business purposes is only covered if noted on your schedule.

✓ Comprehensive subsidence

Damage caused by the downward movement of all soil types resulting from natural shifts or human activity, causing structural damage to your property, subject to:

- the building foundations and construction being designed and approved by a licensed structural engineer
- approval by us.

⊗ There is no cover for damage relating to subsidence caused by:

- excavations other than by mining activities
- removal of or weakening of pillars
- the poor compaction of soil used to fill areas under paving and floors.

✓ Garden and leisure equipment

Loss of or damage to garden and leisure equipment which are designed to be left outside your home such as garden furniture, braai equipment, pool cleaning equipment and jungle gyms.

✓ Goods used for business purposes

Loss of or damage to goods used for business purposes caused by any of the insured incidents listed under this section.

✓ Theft of contents being transported

Theft of contents while being transported to a new permanent address.

✓ Damage of contents being transported

Damage of contents while being transported to a new permanent address.

✓ Extended liability

Refer to the extended liability attachment to your schedule.

✓ Accidental breakage cover

Cover for accidental breakage of household goods at the risk address up to the amount specified. The maximum claim amount for a single item is noted on your schedule.

⊗ Cell phones and portable computer equipment are only covered if they are noted under Specified All Risk cover on your schedule.

⊗ Intentional acts by you, members of your household or tenants are not covered.

✓ Veldfires liability

Damage or bodily injury caused by spreading of a veld or forest fire.

The maximum amount you can claim for any incident is noted on your schedule.

⊗ There is no cover if you do not comply with legislation such as the National Veld and Forest Fire Act.

5.5. Bonus benefits

There is no excess payable for any of the following claims:

What is covered	Maximum payable
<p>✓ Theft Theft of the following:</p> <ul style="list-style-type: none">• money, cheques, bonds or promissory notes, where there are visible signs of forced entry to the building• personal documents• stamp, coin or medal collections• laundry from the washing line• garden furniture, tools or equipment in the garden• personal possessions of guests• domestic employees' contents at the address noted on your schedule• groceries from a vehicle	<p>R1 000</p> <p>R2 000</p> <p>R1 500</p> <p>R5 000</p> <p>R5 000</p> <p>R5 000</p> <p>R5 500</p> <p>R1 000</p>
<p>✓ Groceries Spoiling of the contents of a fridge or freezer following a power failure</p>	<p>R5 000</p>
<p>✓ Fraudulent account card use Fraudulent use of credit-, cash- and account cards, except fraudulent use by members of your household</p>	<p>R2 500</p>
<p>✓ Injury to your pet Veterinary costs resulting from a motor accident in which your household pet is injured</p>	<p>R1 000</p>
<p>✓ Death of a spouse Compensation for the death of a spouse caused directly by a fire or theft at your home</p>	<p>R5 000</p>
<p>✓ Locks and keys Loss of or damage to locks, keys and remote controls for your home</p>	<p>R1 250</p>

6 ALL RISK

6.1. What does ALL RISK refer to?

ALL RISK refers to personal possessions which are usually taken out of the home and which belong to you or to any members of your household who live with you.

- ▶ E.g. Clothing, jewellery, photographic equipment and travel luggage can be insured in this section.

The insured value

The insured value noted on your schedule is the maximum amount we will pay for any claim, less the excess, any dual insurance and under insurance.

You need to insure your possessions for the replacement value of each item. This is the cost of replacing your lost or damaged items with new ones. Should you insure any item for an amount less than its replacement value, we will pay you proportionately for that item.

It is your responsibility to update your insured value.

Specifying All Risk items

Possessions insured in this section fall into one of the following categories:

Unspecified All Risk

As 'unspecified' suggests, this section covers a variety of items you wear or carry with you; these may change from day to day and it would be impossible to list them each time you need them covered. These items are therefore automatically covered for the overall maximum value you choose. Within this overall limit there is a maximum value per item, which is noted on your schedule.

Specified All Risk

This refers to any items valued at more than the individual maximum value per item for Unspecified All Risk cover, with each item being specifically named and the value noted on your schedule.

Any possessions you normally carry with you to work on a daily basis, or which your children take to school, can be covered in this section.

- ▶ E.g. As a working person you may normally carry a bag or case which contains your purse or wallet, a cell phone, a

diary and some personal items. You would insure these in the following way, assuming that the maximum value per item for Unspecified All Risk cover is R1 500.

The items valued at more than R1 500 each must be specified as follows:

- Cell phone R3 000
- Leather bag R1 600.

Assuming that all the other items are each valued at less than R1 500, they will be covered as unspecified items up to the overall maximum value you choose. So, if this value is R3 000, two items valued at R1 500 each are covered, or six items valued at R500 each (or any combination of values up to a maximum of the R3 000 insured value).

Where are you covered?

All Risk items are covered anywhere in the world.

6.2. WHAT IS COVERED under All Risk cover

✓ Loss of or damage to unspecified and specified items

- ⊗ Cell phones and electronic items are only covered if they are noted under Specified All Risk on your schedule.
- ⊗ Unspecified cover will only apply away from the address noted on your schedule.

6.3. WHAT IS NOT COVERED under All Risk cover

⊗ Loss of or damage to

- washing stolen from the washing line at your home address
- electronic programmes, data or unlicensed software
- money or cheques and other negotiable instruments.

⊗ Loss or damage

- caused intentionally by you or any members of your household
- which occurs with your knowledge or consent.

⊗ Sets and pairs

Remaining parts or items that are part of any set or pair.

- ▶ E.g. If you claim for a stolen item that forms part of a set or pair and which needs to be replaced, we will either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

⊗ Items inside a vehicle

If items are left inside the vehicle and there is no one in the vehicle, there is no cover for loss or damage caused by theft of these items unless they are:

- concealed in the enclosed storage areas such as the cubbyhole, boot or under retractable or removable boot covers. (This does not apply to baby or toddler seats.) Goods left in the open are not covered. There must also be visible signs that the vehicle was broken into
 - ▶ E.g. Items left in the vehicle that are in view of the passers-by are very likely to be stolen.
- stored in the loading area of an LDV and are concealed under hard-wearing, lockable load covers

There must also be visible signs that the load cover was broken into. Items concealed under canvas covers are not covered.

- ▶ E.g. Items stored under canvas load covers of an LDV are less secure and more likely to be stolen, whereas a sturdier lockable cover offers greater protection.
- stored in the loading area of a LDV with a canopy and the canopy's windows are covered with 'smash-and-grab' safety film of at least 100 micron and with visibility of 35% or less.

There must also be visible signs that the canopy was broken into.

There is no cover at all if the following items are left in the loading area:

- Cell phones
- Computer, audio/video, and photographic equipment
- Individual items worth more than R100 000.

⊗ Racks, carriers and other items on a vehicle:

Theft of:

- racks or carriers unless secured to the vehicle
- items on the racks or carriers unless secured to it
- bicycles unless they are locked to the racks or carriers.

⊗ Loss or damage to vehicle keys

Lost, damaged, or stolen vehicle keys will be covered under the vehicle section unless it is specified under All Risk cover and noted on your schedule.

7 WATERCRAFT

7.1. What does WATERCRAFT refer to?

WATERCRAFT refers to any motorboat, ski boat or wet bike which consists of the hull, motors, machinery, equipment, standard fittings and accessories that would normally be sold with it. The watercraft trailer must be insured under the vehicle section. The craft you have insured is noted on your schedule.

The insured value

The insured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance, betterment or depreciation and under insurance.

You need to insure the craft for its reasonable market value.

Your responsibilities

In order to have continuous cover and to have a valid claim, you need to:

- inform us immediately if the address where the craft is kept, as noted on your schedule, changes
- ensure that anyone navigating the craft is competent to do so and adheres to the terms and conditions of this policy as well as the rules and regulations applicable to the specific waters where the craft is used.

Watercraft use

The craft is only covered if it is used exclusively for private or social purposes.

Where are you covered?

The craft is covered when it is:

- ashore in South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe
- afloat on inland waters in, or coastal waters within a 20km distance off the coast of South Africa, Mozambique and Namibia
- being transported by land, sea or air.



7.2. WHAT IS COVERED under Watercraft cover

✓ Loss of or damage to the craft

Loss or damage caused:

- accidentally or intentionally (including theft, hijack, attempted theft or attempted hijack)
- by fire, explosion, earthquake, storm, hail, flood or snow.

✓ Motors

Loss of or damage to motors, machinery or batteries and their connections are only covered if the craft is stranded, sinks, burns or collides.

✓ Sails and protective covers

Sails and protective covers, which are split or blown away by wind are only covered when:

- the craft is stranded
- the spars to which they are fastened are damaged.

✓ Salvage costs

Following an incident for which you can claim, the reasonable cost of:

- reducing or preventing further damage to the craft
- trying to find the craft if it is stranded, collides or sinks.

✓ Medical expenses

Following an incident for which you can claim, we will pay the medical expenses incurred by any passenger of the vehicle. The maximum amount that you can claim for per incident is noted on your schedule.

✓ Accessories

Accessories are covered during use with the watercraft or when stored with the watercraft up to the value noted on your schedule.

✓ **Liability to other people**

You and the members of your household are covered for legal liability following a watercraft accident which caused death or bodily injury to other people or damage to their property. The maximum amount you can claim per accident is noted on your schedule. The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

WHAT IS NOT COVERED under Liability to Other People cover

- ⊗ Liability to members of your household, any of your employees, or any fare-paying passengers
- ⊗ Liability of any person being towed by the craft.

7.3. WHAT IS NOT COVERED under Watercraft cover

⊗ **Intentional loss or damage**

Loss or damage to the watercraft:

- caused intentionally by you or any members of your household, or
- which occurs with your knowledge or consent.

⊗ **Theft without force**

Theft or attempted theft of:

- motors, machinery, equipment, fittings and accessories that occurs without visible signs of force
- the outboard motor if it is not securely attached to the craft with bolts or a chain.

⊗ **Faulty construction and repair**

Loss, damage or injury caused by:

- a latent defect in its design or construction
- faulty repair work or maintenance.



⊗ **When selling your watercraft**

Where the watercraft is in the possession of another party who is selling it on your behalf.

- ✓ This will only be covered if it is noted on your schedule and the additional premium is charged.

⊗ **Motors**

Loss of or damage to the outboard motor if it drops off or falls overboard.

⊗ **Accessories not stored with the watercraft**

Accessories stored at a different location to the watercraft are not covered.

- ▶ E.g. GPS devices used with the watercraft but also in a motor vehicle cannot be covered under watercraft, and has to be specified under the All Risk section.

7.4. Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ **Youi.Safari**

Refer to the Youi.Safari attachment to your schedule.

✓ **When selling your watercraft**

Loss of or damage to your watercraft, while it is in the possession of another party who is selling it on your behalf, caused by any of the insured incidents listed under WHAT IS COVERED.

8 PERSONAL ACCIDENT

8.1. What does PERSONAL ACCIDENT refer to?

PERSONAL ACCIDENT refers to cover for any nominated members of your household for death or disability directly caused by an accident occurring anywhere in the world provided that death or disability occurs within 12 months of this accident. Only people between the ages of 14 and 70 can be covered.

The insured value

The insured value for each category of Personal Accident cover is noted on your schedule and is the maximum amount we will pay for any claim.

8.2. WHAT IS COVERED under Personal Accident cover

- ✓ Death directly caused by an accident. This includes presumption of death (determined by a court) following disappearance after an accident involving any vehicle, air- or watercraft in which the person was travelling.
- ✓ Permanent disability directly caused by an accident. The benefit table is noted on your schedule.
- ✓ Temporary total disability directly caused by an accident where you are unable to perform your usual work or occupation. The maximum amount and payment period are noted on your schedule.

8.3. WHAT IS NOT COVERED under Personal Accident cover

⊗ Death or disability caused by

- suicide, attempted suicide or any intentional self injury
- insanity
- any disease passing from one person to another
- any existing physical defect or infirmity
- pregnancy or childbirth
- being under the influence of alcohol or drugs
- provoking assault, breaking the law or disturbing the peace
- participation in any defence, correctional or security services
- an accident which occurs while you are travelling in, getting on or off any aircraft unless:
 - it is licensed to carry passengers
 - a registered transport company owns it
 - you are a fare-paying passenger.
- an accident which occurs while you are taking part in offroad motorcycling, any kind of speed contest other than on foot, aeronautics, hang-gliding, skydiving, parachuting, mountaineering where the aid of guide ropes is required, rock climbing, game hunting, hurdling, steeple chasing, polo, professional sports, snow or ice sports, racing with power-driven vehicles or watercraft or aircraft, martial arts, bungee jumping, or diving
- mining or using explosives
- using machinery for commercial purposes.

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