



## GENERAL & SPECIFIED ITEMS



### 1. HELPFUL DEFINITIONS

You/your/yourself/yours:	Means you, the policyholder, and includes your spouse/partner and any members of your household who live with you and who are financially dependent on you.
General Items:	Clothing and personal items that a person would normally wear or carry and personal equipment that a person participating in sport would normally wear or use. Examples of personal items include handbags, umbrellas and backpacks. Examples of sports equipment are sports bags, racquets and running shoes.
Specified Items:	This includes all items that you have listed and described in your Policy Schedule.



### 2. GENERAL & SPECIFIED ITEMS COVER INCLUDES:

#### GENERAL ITEMS

- 2.1. If any of your insured General Items are accidentally lost, stolen or damaged anywhere in the world, we compensate up to the limit shown in your Policy Schedule.

#### SPECIFIED ITEMS

- 2.2. If any of your insured Specified Items are accidentally lost, stolen or damaged, we compensate you up to the amount specified in your Policy Schedule. Examples of items that must be specified:
- a) any item carried on your person and which is too expensive to cover under General Items, given the maximum available compensation per item under General Items as shown on your Policy Schedule;
  - b) mobile communication devices (such as cellphones), personal multimedia devices (electronic music players/cameras) and tablet computers;
  - c) drones or unmanned aircraft vehicles (UAVs) which are piloted remotely or controlled by onboard computers; and used for private, recreational purposes;
  - d) bicycles, surfboards, kiteboards, paddle skis, kayaks, canoes, surf skis, windsurfers and sailboards;
  - e) portable tools;
  - f) stamp and coin collections;
  - g) documents;
  - h) furs and leather jackets;
  - i) wheelchairs and bicycles;
  - j) guns; and
  - k) non-factory-fitted car radios.



### 3. COMPENSATION

- 3.1. We compensate by means of one or a combination of the following:
- a) paying the cost of the loss or damage;
  - b) replacing whatever is lost or damaged; or
  - c) repairing whatever is damaged.

- 3.2. The Compensation Limit for any one item and the overall Compensation Limit per claim is shown in your Policy Schedule.

**Example:** Your Policy Schedule shows that the maximum compensation per item is 25% of the total Compensation Limit and you have insured your General Items for R5 000. If you lose your sunglasses valued at R2 000, we will compensate you up to a maximum of 25% of the total Compensation Limit for this one item, in other words R1 250. In this situation, to ensure that your compensation covers the full value of the sunglasses, it would be better to insure them as a Specified Item.



### 4. GENERAL & SPECIFIED ITEMS COVER EXCLUDES:

- 4.1. We do not compensate for the following vehicle-related items:
- a) motor vehicles and accessories (other than specified car radios and sound systems);
  - b) trailers and caravans;
  - c) gliders (hang gliders, motor gliders, paragliders etc.), manned aircraft and watercraft; and
  - d) drones if flown over water or used to carry objects or flown in wind speeds higher than the manufacturer specification.
- 4.2. We do not compensate under General Items for items that are specified or insured elsewhere. This could mean under another

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Policy Section from us or under another insurance policy.

**Example:** If you have furniture (bought under a hire purchase agreement) which is more specifically insured elsewhere you will need to claim from where it is more specifically insured.

- 4.3. We do not compensate for loss or damage caused by:
  - a) wear and tear, mildew, corrosion or decay, moths or other insects or their larvae, your own domestic pets or vermin such as rats; or
  - b) depreciation or any gradual operating cause such as rust, light or climatic conditions.
- 4.4. We do not compensate for any additional, special value that an item has because it is part of a pair or set. We only compensate for the proportionate value of the part of the set that is lost or damaged.

**Example:** If you have a pair of earrings and one is lost, you cannot claim for the complete pair of earrings from us. You may only claim for the one earring that was lost.

- 4.5. We do not compensate for the cost of reproducing sounds, data and images that are lost from tapes, records, films, magnetic media or any other electronic media.
- 4.6. We do not compensate for damage caused by cleaning, dyeing, renovating, repairing or accidental scorching or burning by cigarettes, clothing irons, tools or utensils.
- 4.7. We do not compensate for loss or damage to items caused directly or indirectly by malware or software viruses.
- 4.8. We do not compensate for loss or damage to items caused by fluctuations in atmospheric or climatic conditions or effects of sunlight.
- 4.9. We do not compensate for loss or damage to items that are confiscated or detained by a process of law.
- 4.10. We do not compensate for loss or damage to any item used for professional or commercial purposes. Examples of such items would include the photographic equipment used by a professional photographer, the tools used by a professional handyman, drones used for aerial photography for a video production or for agriculture, inspections or surveillance to make money from it.
- 4.11. We do not compensate for electronic, electrical or mechanical breakdown, breakage or failure.
- 4.12. We do not compensate for manufacturing flaws or defects; or defective design, specification, construction or materials.
- 4.13. We do not compensate for chipping, denting, breakage, cracking or scratching of glassware, glass or porcelain.
- 4.14. We do not compensate for any damage which is covered under a guarantee, service contract, purchase contract or any purchase agreement of any type.
- 4.15. We do not compensate for loss or damage to items bought overseas and which were not declared at customs.
- 4.16. Loss or damage caused due to a domestic dispute between family members and/or between unrelated persons regardless of whether or not they form part of the same family household.

## 5. YOUR EXCESS

- 5.1. The Excesses applicable to General & Specified Items are specified in your Policy Schedule. These are the amounts that you must pay before we compensate you.

## 6. SPECIAL CONDITIONS

### UNDERINSURANCE

- 6.1. It is your responsibility to insure your items for their replacement value. If you do not, you will be underinsured.

### PROOF OF OWNERSHIP

- 6.2. You must give us acceptable proof that you own an item as well as acceptable proof of its value, if we request this.

### PROOF OF VALUATION OF JEWELLERY AND WATCHES

- 6.3. When you claim, you must give us a professional valuation certificate for all insured jewellery and watches with a value of R5 000 and above for any one item. Valuations must be updated on a regular basis (at least every 5 years).
- 6.4. This valuation must have been done before the loss or damage.
- 6.5. We will not compensate you for loss or damage to an item if you do not provide us with a professional valuation certificate for jewellery and watches valued at R5 000 and above for any one item.

### PROTECTION OF YOUR JEWELLERY AND WATCHES

- 6.6. You must keep jewellery and watches when not worn in a securely locked wall or floor mounted safe. The keys to the safe must be kept in a separate, locked compartment.
- 6.7. We will not compensate you for loss or damage caused by theft or attempted theft if you do not lock the item in a safe while you are not wearing it.

### PAIRS AND SETS

- 6.8. We do not compensate for any additional, special value that an item has because it is part of a pair or set.
- 6.9. We only compensate for the proportionate value of the part of the set that is lost or damaged.

### ITEMS IN BANK SAFETY DEPOSIT BOXES

- 6.10. We compensate for Specified Items which your Policy Schedule lists as being kept in a bank safety deposit box but only if that item was actually in a safety deposit in the bank at the time of loss or damage.
- 6.11. If you remove such item from the bank safety deposit box you must notify us and insure the item as an ordinary Specified Item.

### DRONES

- 6.12. We compensate for a drone if it is listed as a Specified Item in your Policy Schedule. All additional and other non-standard (not factory fitted) accessories must be specified separately.

- 6.13. We do not compensate for:
- liability related to the drone itself, as well as product liability;
  - loss or damage where it was a requirement for the operator to have a remote pilot licence and this requirement was not met; and
  - loss or damage as a result of drone regulations and legal requirements of aviation authorities not being met.

#### PERSONAL DOCUMENTS

- 6.14. We only compensate for the value of the materials and the cost of labour to replace personal documents. We do not compensate for consequential loss, i.e. any additional loss or damage that happens as a result of the insured loss or damage.

**Example:** If you have lost your Driver's Licence card, we will compensate you for the cost of replacing the licence card, but not for the penalty you may face for driving without having your licence with you.

#### STAMP COLLECTIONS

- 6.15. We compensate for a stamp collection if:
- it is listed as a Specified Item in your Policy Schedule; and if
  - one or more complete pages of the collection are lost or damaged.
- 6.16. For any one stamp we will compensate for the lesser of the limit shown in your Policy Schedule and two-thirds of the value of that stamp in a current, recognised catalogue. For the whole collection, we compensate up to the Compensation Limit shown in your Policy Schedule.

#### COIN COLLECTIONS

- 6.17. We compensate for a coin collection if it is listed as a Specified Item in your Policy Schedule.
- 6.18. We do not compensate for:
- current valid coins;
  - more than the Compensation Limit shown in the Policy Schedule for any one coin; or
  - more than the Compensation Limit shown in the Policy Schedule for the whole collection.

#### CONTENTS OF CARAVANS AND CAMPER TRAILERS

- 6.19. We compensate for the following:
- the contents of caravans and camper trailers if they are listed as Specified Items in the Policy Schedule – compensation for each item is limited to the amount shown in the Policy Schedule at the time of the Covered event – this amount applies to any single event, or for a series of incidents that are the result of one event; and
  - the Specified Items while inside the caravan, camper trailer or in an attached tent.
- 6.20. The items and conditions we list under "General & Specified Items Cover Excludes", (see point 4), also apply to the contents of caravans, camper trailers and attached tents.
- 6.21. We do not compensate for:
- theft of items while the caravan/camper trailer and attached tent is unoccupied, unless there are visible signs of Forced Entry;
  - permanent fittings of the caravan or camper trailer (items that were fitted by the manufacturer of the caravan or camper trailer); and
  - loss or damage caused by fraud or dishonesty by a person who has borrowed or hired the caravan or camper trailer.

#### ITEMS STOLEN FROM VEHICLES

- 6.22. We compensate for items stolen from an unattended vehicle only if there are visible signs of Forced Entry to the vehicle. The item must be kept in an enclosed compartment in the vehicle such as the glove compartment or boot where it is not visible from the outside.
- 6.23. If the vehicle is a Light Delivery Vehicle (LDV) the item must be concealed under a hard-wearing, lockable load cover or stored in a loading area of the LDV with an enclosed canopy where it is not visible from the outside. Theft cover will only apply if there are visible signs of Forced Entry to the LDV or canopy.