



## HOUSEHOLD CONTENTS



### 1. HELPFUL DEFINITIONS

<b>You/your/yourself/yours:</b>	Means you, the policyholder and includes your spouse/partner and or any family members of your household who permanently live with you and who are financially dependent on you.
<b>Household Contents/MyThings:</b>	Means Household Contents kept in your Private Residence or Outbuilding, for example personal belongings such as clothes and handbags; equipment and appliances which include audio-visual, vacuum cleaners and fridges as well as furnishings. Contents with a combined value between R5 000 and R99 999 will be categorised as 'My Things' in the Policy Schedule (and must be accompanied by a completed inventory specifying each item) and as 'Household Contents' if the combined value is between R100 000 and R5 000 000.
<b>Private Residence:</b>	Means the main building, as well as buildings connected by a door to the main building (i.e. adjoining buildings) situated at the address shown in the Policy Schedule and used solely for domestic and not for business or commercial purposes – unless specifically agreed to with the Insurer and shown in your Policy Schedule. It is the residence where you live permanently. Unless otherwise shown in your Policy Schedule, the buildings and adjoining buildings must be made of brick, stone or concrete with a slate, tile, metal, concrete, fibre cement or asbestos roof. It excludes the grounds on which the Private Residence is situated.
<b>Outbuilding:</b>	Means any separate buildings on your property, for example domestic outbuildings and private garages also situated at the address shown in the Policy Schedule. The outbuildings must be made of brick, stone or concrete with a slate, tile, metal, concrete, fibre cement or asbestos roof unless otherwise shown in the Policy Schedule. It excludes the grounds on which the outbuilding is situated.
<b>Forced Entry:</b>	Means the unlawful entry into the Private Residence. It does not mean opening an unlocked door or window.



### 2. HOUSEHOLD CONTENTS COVER INCLUDES

- 2.1. The Insurer compensates for loss or damage to, Household Contents caused by the Covered Events described below. Household Contents must belong to you and must be used for your own private purposes. They include:
- personal belongings such as clothes and handbags;
  - equipment and appliances which include audio-visual, vacuum cleaners, fridges, etc;
  - furnishings and;
  - fixtures and fittings that belong to you, as the tenant, and not to the homeowner of the Private Residence. The fixtures and fittings must have been installed with the permission of the homeowner.

#### LOSS OR DAMAGE CAUSED BY COVERED EVENTS

- 2.2. The Insurer compensates for loss or damage to Household Contents caused by any of the following Covered Events:
- Fire, lightning and explosion.
  - Malicious damage, except for loss or damage:
    - caused by someone living in the Private Residence;
    - that occurs while your Private Residence is being lent, let or sub-let; and
    - caused by theft or attempted theft.
  - Storm, flood, wind, hail or snow, except for loss or damage caused by, or to, any of the following:
    - property left in the open unless the property is designed or intended to operate in the open;

**Example:** If you take your lounge suite outside for a party and leave it there overnight you will not be compensated if it is damaged by the rain.

- any process which uses or applies water;
  - deterioration, wear and tear or any gradually operating cause; and
  - rust, corrosion or mildew.
- Earthquake.
- Bursting, leaking or overflowing of pipes, water apparatus or oil-fired heating apparatus except where the loss or damage is directly or indirectly due to rust, corrosion or mildew - we do not compensate you for damage to the apparatus or pipes themselves.
- Loss or damage to Household Contents caused by impact to the Private Residence.

**Example:** If a tree falls on your house and damages your Household Contents you will be compensated up to limit shown in your Policy Schedule.

- g) Theft or attempted theft from the Private Residence and/or Outbuildings if there are visible signs of Forced Entry or exit.

**Example:** If burglars break a door to gain entry to your home and steal your TV, you will be covered. But if, after having a party at your home, you find that a valuable item is suddenly missing and there are no signs of Forced Entry, you will not be covered.

- h) Gradual sinking of land (subsidence), and landslip of the land supporting the Private Residence except for loss or damage caused by:
- drains, water courses, boundary walls, garden walls, screen and retaining walls, gate posts, gates;
  - fences, driveways, paving, swimming pools, swimming pool borders or tennis courts;
  - or made worse by faulty design, insufficient compacting of filling, poor construction;
  - removal or weakening of support;
  - structural alterations, additions or repairs;
  - surface or subterranean (below ground) excavations other than those performed during mining operations;
  - normal settlement, shrinkage or expansion; and
- contraction or expansion of clay and similar soil types due to its moisture or water content.
- **IMPORTANT:** The Insurer does not compensate for the cost of underpinning the foundations.

- 2.3. In any action suit or other proceeding where the Insurer alleges that by reason of the provisions of this subsidence Covered Event (see 2.2h), any damage is not covered, the burden of proving the contrary rests with you.

#### FIRE BRIGADE CHARGES

- 2.4. The Insurer compensates for the reasonable costs that the fire brigade charges you for putting out a fire at the Private Residence.

#### COST OF CLEARING DEBRIS AFTER A COVERED EVENT

- 2.5. The Insurer compensates for the reasonable cost of removing debris from the Private Residence and grounds after loss or damage to the Household Contents caused by a Covered Event.

#### DAMAGE BY BABOONS OR MONKEYS

- 2.6. The Insurer compensates up to the limit shown in your Policy Schedule for loss or damage to Household Contents inside the Private Residence caused by wild baboons or monkeys. Wild baboons or monkeys refer to primates living freely in the natural surroundings and which are not kept as pets or farm animals, or confined in any way.

#### WENDY HOUSES

- 2.7. The Insurer compensates up to R5 000 for Household Contents in your Outbuildings:

- which are not made of brick, stone or concrete;
- with slate, tile, metal, concrete or asbestos roof; and
- which are bolted to a solid foundation.

- 2.8. **IMPORTANT:** There must be visible signs of Forced Entry or exit in the event of theft or attempted theft.

#### BUSINESS GOODS AND EQUIPMENT

- 2.9. The Insurer compensates for loss of, or damage to, business goods and equipment up to the Compensation Limit shown in your Policy Schedule in any 12-month period. These goods and equipment must be kept inside the Private Residence. They include computers, laptops, printers, scanners, software and office furniture.

- 2.10. We compensate for loss or damage to business goods caused by any of the following Covered Events:

- a) Fire, lightning, explosion.
- b) Malicious damage, except for loss or damage:
  - caused by someone living in the Private Residence;
  - that occurs while your Private Residence is being lent, let or sub-let; and
  - caused by theft or attempted theft.
- c) Storm, flood, wind, water, hail or snow, except for loss or damage caused by any of the following:
  - deterioration, wear and tear or any gradually operating cause; and
  - rust, corrosion or mildew.
- d) Earthquake.
- e) Bursting, leaking or overflowing of pipes, water apparatus or oil-fired heating apparatus except where the loss or damage is directly or indirectly due to rust, corrosion or mildew - we do not compensate you for damage to the apparatus or pipes themselves.
- f) Loss or damage to business goods caused by impact to the Private Residence.
- g) Theft or attempted theft from the Private Residence and/or Outbuildings if there are visible signs of Forced Entry or exit.

- 2.11. We do not compensate for stock-in-trade (equipment, merchandise, or materials necessary to, or used in a trade or business) that you own or are responsible for.

#### PROPERTY BELONGING TO GUESTS

- 2.12. We compensate you up to the Compensation Limit shown in your Policy Schedule for any one claim for Household Contents and personal belongings of a guest living with you temporarily, if they do not have any other insurance. Guests would not include boarders and lodgers.

- 2.13. To receive compensation, the Covered event must have taken place at the Private Residence (not Outbuildings).

- 2.14. This excludes money and negotiable instruments e.g. cheques.

#### PROPERTY BELONGING TO DOMESTIC STAFF

- 2.15. We compensate up to the Compensation Limit noted in your Policy Schedule for any one claim for Household Contents and personal belongings of your domestic staff.

- 2.16. To receive compensation, the Covered Event must have taken place at the Private Residence.  
2.17. This excludes money and negotiable instruments e.g. cheques.

#### REFRIGERATOR AND DEEP-FREEZE CONTENTS

- 2.18. We compensate up to the Compensation Limit noted in your Policy Schedule for any one claim for the accidental spoiling of the contents of the fridges or freezers in your Private Residence if the spoiling results from either:
- breakdown of, or accidental damage to the fridge or freezer; or
  - failure of the public power supply.
- 2.19. We do not compensate for:
- damage to fridges or freezers themselves;
  - spoiling because of deliberate power cuts or load shedding by the power supply authority, unless the power cut is longer than 24 hours; or
  - spoiling that has happened because you have not paid for, or bought, sufficient power or fuel.

#### KEYS, LOCKS AND REMOTE CONTROLS

- 2.20. The Insurer compensates up to Compensation Limit noted in your Policy Schedule for any one claim for reasonable costs to repair or replace lost or damaged:
- keys, including card keys;
  - locks; and
  - remote controls.
- 2.21. The Insurer compensates up to the Compensation Limit noted in your Policy Schedule only if you occupy the Private Residence and need the above devices for doors, windows, safes or alarms for this Private Residence.
- 2.22. We will not compensate for the cost of repairing or replacing keys, locks or remotes which stop working due to mechanical, electrical or electronic failure or breakdown of the sort related to the normal use of these devices.

#### DOCUMENTS

- 2.23. The Insurer compensates up to the Compensation Limit noted in your Policy Schedule for loss or damage to your personal documents caused by a Covered Event.
- 2.24. We will only compensate for the cost of replacing the documents or obtaining duplicates and not for the value of the contents of the documents.
- 2.25. We do not compensate for the value that you attach to the document's content.

**Example:** If your certificate is stolen, it is potentially very valuable to you. We will only compensate you for the cost of replacing the actual document, not the value that you attach to the document.

#### MEDICAL EXPENSES

- 2.26. The Insurer compensates up to the Compensation Limit noted in your Policy Schedule for any one person for medical expenses for accidental bodily injury under the following circumstances:
- a domestic animal that you own injures another person;
  - injury to a guest or visitor arising from any defect in the Private Residence; and
  - injury to domestic staff while working for you.
- 2.27. We do not compensate if the injured person is covered by any other insurance, including medical aid.

#### SECURITY GUARD

- 2.28. We compensate up to the Compensation Limit shown in your Policy Schedule for any one claim for the reasonable cost of employing a security guard after loss or damage from a Covered Event.

#### DOMESTIC TELEPHONE INSTRUMENTS

- 2.29. We compensate up to the Compensation Limit shown in your Policy Schedule for each domestic telephone instrument (landline) accidentally damaged in the Private Residence.
- 2.30. We do not compensate for damage to:
- cellular phones; and
  - mobile communication equipment.

#### TRAUMA COUNSELLING

- 2.31. We compensate up to the Compensation Limit noted in your Policy Schedule if you or your domestic staff need professional counselling after being a victim of violent theft, attempted theft or hold up at the Private Residence.

#### GARDEN AND LEISURE EQUIPMENT

- 2.32. We compensate up to the Compensation Limit noted in your Policy Schedule for loss or damage to your garden and leisure equipment which are designed to be left outside your home following a Covered Event, including but not limited to garden furniture, braai equipment and jungle gyms.



### 3. COMPENSATION

- 3.1. We compensate by one, or a combination, of the following:
- paying the costs of the loss or damage;
  - replacing whatever is lost or damaged;
  - repairing whatever is damaged.
- 3.2. We base the compensation on the replacement value of similar, new goods at the time of the loss or damage, up to the Compensation Limit shown in your Policy Schedule. This amount can apply to a single event or to a series of incidents which are the result of a single event.
- 3.3. If you claim for loss or damage to precious metals and stones, jewellery, watches, furs, paintings, rugs and carpets, we only compensate up to one-third of the Compensation Limit for Household Contents.

**Example:** If your Compensation Limit for Household Contents is R180 000, the maximum limit in the event of the Total Loss or damage to precious metals and stones, jewellery, watches, furs, paintings, rugs and carpets is R60 000 which is one-third of R180 000.

#### WHAT HAPPENS IF YOU ARE UNDERINSURED?

3.4. It is your responsibility to insure all your items for their replacement value. The replacement value is what it will cost you to replace the items with similar items at the time of the loss or damage. When you claim, we will determine the replacement value you should have insured your items for. If it is more than the Compensation Limit shown in your Policy Schedule it means you are underinsured. We will only compensate you for the percentage of insurance you bought. You will be responsible for the difference between the claim and the compensation.

**Example:** The replacement value of your Household Contents is R100 000. However, you insured them for R75 000 (i.e. the Compensation Limit is R75 000). You have only insured them for 75% of their value. If you have a claim to the value of R40 000, we will only compensate you for 75% of the loss, less the Excess (i.e. R30 000 minus the Excess).

#### 4. OPTIONAL COVER

4.1. These cover options are available at an additional premium. If you choose any of these options they will be shown in your Policy Schedule, as well as the relevant Excess.

#### ACCIDENTAL DAMAGE INCLUDING POWER SURGES

4.2. The Insurer compensates up to the Compensation Limit shown in your Policy Schedule for any one claim event for accidental damage to Household Contents in the Private Residence. This includes damage caused by power surges.

4.3. We do not compensate for loss or damage caused by:

- a) wear and tear, rust, mildew, corrosion or decay, vermin such as rats, moths or other insects or their larvae or your own domestic pets;
- b) depreciation or any gradual operating cause such as rust;
- c) cleaning, renovating or the process of dyeing;
- d) electronic, electrical and mechanical breakdown;
- e) the action of light or climatic conditions such as fading of curtains by the sun;
- f) confiscation or seizure by any process of law; and
- g) cracking, scratching, denting or chipping of furniture, glass, glassware, jewellery or other brittle articles.

4.4. We also do not compensate for loss or damage to:

- a) garden equipment, furniture or tools (includes equipment for a pool or pond);
- b) firearms;
- c) portable computer equipment, cellphones, mobile communication equipment, hand-held portable telephones, videos, audio tape, compact discs, DVDs and other optical media; and
- d) clothing and personal belongings normally worn or carried by or on a person or personal sporting equipment normally worn or used by a person.

#### 5. HOUSEHOLD CONTENTS COVER EXCLUDES

5.1. The Insurer does not compensate for any of the following:

- a) Loss or damage caused, sustained or incurred outside the countries where you have cover.
- b) Theft of money and negotiable instruments.
- c) Theft or attempted theft from your Private Residence where you have loaned, leased or sub-let it to someone else unless there are visible signs of Forced Entry or exit.
- d) Theft or attempted theft from the Private Residence while on show, unless there are visible signs of Forced Entry or exit from the Private Residence.
- e) Theft or attempted theft from the Private Residence and/or Outbuildings while the building is being renovated, unless there are visible signs of Forced Entry or exit from the Private Residence and/or Outbuilding.
- f) Theft or attempted theft from the grounds of your Private Residence.

**Example:** Theft of laundry, garden and swimming pool furniture and equipment, pool safety nets and covers.

- g) Theft or attempted theft from a commercial storage facility where you have deposited your Household Contents for safe keeping.
- h) Loss or damage occurring whilst moving Household Contents to a new Private Residence.
- i) Loss or damage caused by the vehicle transporting the Household Contents being in an accident.
- j) Loss or damage or injury to your animals other than cover specifically described in this section.
- k) Loss or damage to:
  - more than one gold coin (this excludes a coin which forms part of a jewellery piece);
  - stamp and coin collections;
  - portable computer equipment, electronic notepads, tablets, cellphones and other mobile communication equipment;
  - motor vehicles including their fitted accessories;
  - caravans and trailers including their fitted accessories;
  - air or watercraft and their fitted accessories and equipment except surfboards or paddle skis; and
  - bicycles which are valued at more than R5 000.
- l) Loss or damage caused by wear and tear, rust, mildew, corrosion or decay, vermin such as rats, moths, other insects or their larvae or your own domestic pets.
- m) Loss or damage caused by depreciation or any gradual operating cause such as rust.
- n) Loss or damage caused by leaning, renovating or the process of dyeing.

- o) Loss or damage caused by electronic, electrical and mechanical breakdown.
- p) Loss or damage caused by the action of light or climatic conditions.
- q) Loss or damage caused by the confiscation or seizure by any process of law.
- r) Loss or damage caused by cracking, scratching, denting or chipping of furniture, glass, glassware, jewellery or other brittle articles.
- s) Loss or damage caused by deliberate power cuts or load shedding.
- t) Loss or damage to your Household Contents more specifically covered under this policy or under another 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.

- u) Loss, damage or Liability caused by the structure of the Private Residence not complying with the National Building regulations or any other legislation applying to building standards and maintenance.
- v) Loss or damage caused by accidental scorching or burning by cigarettes, clothing irons, tools or utensils. This cover is available as part of Accidental Damage which is an option (see point 4) available at an additional premium.

**Example:** If you drop a cigarette butt on a carpet and it burns a hole in the carpet you will not be covered for the loss or damage to the carpet

- w) Loss or damage for items bought overseas and which were not declared at customs.
- x) Loss or damage which is the result of a domestic dispute between family members and/or between unrelated persons regardless of whether or not they form part of the same household.
- y) Loss or damage to insured items where the insured property is vacant, empty, abandoned, unoccupied for 30 consecutive days or illegally occupied.
- z) Loss or injury to animals, including domestic pets.



## 6. YOUR EXCESS

- 6.1. The Excess applicable to Household Contents Cover is specified in your Policy Schedule. This is the amount that you must pay before we compensate you. This Excess does not apply to claims for Householders' Liability Cover.



## 7. HOUSEHOLDERS' LIABILITY INCLUDES

### COVER FOR OCCUPANTS

- 7.1. The Insurer compensates if you are held Liable as the occupant of the Private Residence and Outbuildings for:
- a) the accidental death of another person occurring in the Period of Insurance;
  - b) accidental bodily injury or illness of another person occurring in the Period of Insurance; and
  - c) accidental loss or damage to property belonging to another person occurring in the Period of Insurance.

### COMPENSATION

- 7.2. The compensation for occupants includes the following:
- a) the amounts you are Liable for;
  - b) legal costs of the other person that you are Liable for; and
  - c) costs incurred with our permission, to settle or defend the claim against you.

### COMPENSATION LIMIT

- 7.3. The compensation is limited to the amount shown in your Policy Schedule at the time of the loss, damage, bodily injury, illness or death. This amount applies to any single event or for a series of events that are the result of one incident.

**Example:** If the family dog injures the postman in the garden or if a guest falls and breaks a limb, you may be responsible for costs and expenses incurred by the postman or the guest, and this cover will provide compensation should you be found Liable for these costs.

### COVER FOR TENANTS

- 7.4. The Insurer compensates if you are held Liable as the tenant of the Private Residence or Outbuildings for:
- a) damage to the Private Residence or Outbuildings including fixtures and fittings, caused by a Covered Event under this Policy Section occurring in the Period of Insurance;
  - b) accidental damage to fixed sanitary ware (for example, toilets, sinks or baths) or fixed glass occurring in the Period of Insurance;
  - c) accidental damage to water, sewerage, gas, electricity or telephone connections occurring in the Period of Insurance;
  - d) accidental death of another person occurring in the Period of Insurance;
  - e) accidental bodily injury or illness of another person occurring in the Period of Insurance; and
  - f) accidental loss of or damage to property belonging to another person occurring in the Period of Insurance.

### COMPENSATION

- 7.5. The compensation for tenants includes the following:
- a) the amounts you are Liable for;
  - b) legal costs of the other person that you are Liable for; and
  - c) costs incurred with our permission, to settle or defend the claim against you.

### COMPENSATION LIMIT

- 7.6. The compensation is limited to the amount shown in your Policy Schedule at the time of the loss, damage, bodily injury, illness or death. This amount applies to any single event or for a series of events that are the result of one incident.



## 8. HOUSEHOLDERS' LIABILITY EXCLUDES

### FOR OCCUPANTS OR TENANTS OF THE PRIVATE RESIDENCE AND OUTBUILDINGS

- 8.1. The Insurer does not compensate for Liability claimed for by any of the following people:
- you or any member of your family who normally lives with you;
  - your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, closed corporation or trust); and
  - your employees, other than domestic employees, acting in the course of their employment with you at the time of the event.
- 8.2. The Insurer does not compensate for Liability related to loss or damage to property owned by, looked after or under the control of any of the following people:
- you or any member of your family who normally lives with you;
  - your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, closed corporation or trust); and
  - your employees, other than domestic employees, acting in the course of their employment with you at the time of the event.

### LIABILITY NOT RELATED TO YOU BEING AN OWNER OR TENANT OF THE PRIVATE RESIDENCE AND OUTBUILDING

- 8.3. The Insurer does not compensate for Liability related to:
- your employment, business or profession;
  - your ownership or occupation or renting of land or buildings other than the Private Residence and Outbuildings insured under this section; and
  - aircraft, vehicles or watercraft that you or your domestic employees own, look after or control.

### LIABILITY RELATED TO SUPPORT OF PROPERTY

- 8.4. The Insurer does not compensate for Liability related to the removal, weakening or interference with the support of any land, building or other property.



## 9. SPECIAL CONDITIONS

### IF YOUR PRIVATE RESIDENCE IS UNOCCUPIED FOR MORE THAN 60 DAYS

- 9.1. You must tell us if you intend leaving your Private Residence unoccupied for more than 60 consecutive days in any 12-month period so that we can adjust your premium or change your terms and conditions.
- 9.2. If you do not tell us, we will not compensate for any loss or damage while the Private Residence is unoccupied. If only an Outbuilding is occupied, we do not consider the Private Residence occupied.

### IF YOU ARE DOING STRUCTURAL BUILDING ALTERATIONS TO YOUR PRIVATE RESIDENCE

- 9.3. You must tell us if you intend doing structural building alterations to your Private Residence.
- 9.4. If you do not tell us, your cover will be affected and we may not compensate for loss or damage to your Private Residence.

### PROOF OF OWNERSHIP

- 9.5. You must give us acceptable proof that you own an item as well as acceptable proof of its value, if we request this.
- 9.6. We will not compensate you for loss or damage to an item if you do not provide us with acceptable proof that you owned the item, as well as acceptable proof of its value.

### PROOF OF VALUATION OF JEWELLERY AND WATCHES

- 9.7. 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).
- 9.8. This valuation must have been done before the loss or damage.
- 9.9. 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

- 9.10. 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.
- 9.11. 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

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

### SURVEYS

- 9.14. We may ask a surveyor to survey your Private Residence at any time. Based on the outcome of this survey, we may immediately do one of the following:
- change the terms and conditions of your insurance;
  - cancel your insurance; or
  - treat your insurance as null and void.

### SECURITY MEASURES

#### PERIMETER SECURITY

- 9.15. Perimeter security refers to precautions taken on the boundary of the grounds to protect against theft or attempted theft. An example of perimeter security is an electric fence.

9.16. If the Policy schedule states that your Private Residence has perimeter security, we compensate for theft or attempted theft only if, at the time of the theft or attempted theft, all of the following conditions are met:

- a) the perimeter security is in working condition; and
- b) the perimeter security is armed.