



GENERAL & SPECIFIED ITEMS



1. HELPFUL DEFINITIONS

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.
Insurable Interest:	Refers to where a financial loss is suffered if the insured asset/s is lost, stolen or damaged
Policyholder:	Means the person that enters into the policy contract and who has an Insurable Interest in the asset/s on cover.
Specified Items:	This includes all items that the Policyholder has specifically listed and described in the Policy Schedule.
You/your/yourself/yours:	Means you, the Policyholder and includes his/her Spouse and or any family members of your household who permanently live with you at the private residence.



2. COVERED EVENTS FOR GENERAL & SPECIFIED ITEMS COVER INCLUDE

- 2.1. Accidental loss
- 2.2. Theft
- 2.3. Damage as a result of:
 - a) fire, lightning and explosion;
 - b) storm, flood, wind, water, hail or snow;
 - c) malicious damage; or
 - d) accidental damage.

GENERAL ITEMS

- 2.4. 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 the Policy Schedule.

SPECIFIED ITEMS

- 2.5. If any of your insured Specified Items are accidentally lost, stolen or damaged, we compensate the Policyholder up to the amount specified in the Policy Schedule. Examples of items that must be specified:
 - a) any item carried on you personally and which is too expensive to cover under General Items, given the maximum available compensation per item under General Items as shown in the Policy Schedule;
 - b) cellphones, electronic music players/cameras, iPads and laptop 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) contact lenses, prescription and sunglasses as well as hearing aids;
 - 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 the Policy Schedule.

Example: The 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 the Policyholder 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 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 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, the Policyholder 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.
- 4.17. We do not compensate for loss if there is no visible sign of forced entry where the item was kept, this includes forced entry to your home or to your vehicle.



5. EXCESS

- 5.1. The Excesses applicable to General & Specified Items are specified in the Policy Schedule. This is the amount that must be paid by the Policyholder pay before we compensate.



6. SPECIAL CONDITIONS

UNDERINSURANCE

- 6.1. It is the Policyholder's responsibility to insure your items for their replacement value. If he/she does not, you will be underinsured and the compensation will be adjusted accordingly.

PROOF OF OWNERSHIP

- 6.2. Before we compensate, we may request the Policyholder to give us acceptable proof that you own an item as well as acceptable proof of its value. Not adhering to this request will impact the compensation.

PROOF OF VALUATION OF JEWELLERY AND WATCHES

- 6.3. When the Policyholder claims, a professional valuation certificate must be provided for all insured jewellery and watches with a value of R5 000 and above for any one item. Valuations must be updated regularly (at least every 5 years).
- 6.4. This valuation must have been done before the loss or damage.
- 6.5. We will not compensate for loss or damage to an item if a professional valuation certificate for jewellery and watches valued at R5 000 and above for any one item is not provided.

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 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 them.

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.

DRONES

- 6.10. We compensate for a drone if it is listed as a Specified Item in the Policy Schedule. All additional and other non-standard (not factory fitted) accessories must be specified separately.
- 6.11. We do not compensate for:
- a. Liability related to the drone itself, as well as product Liability;
 - b. loss or damage where it was a requirement for the operator to have a remote pilot licence and this requirement was not met; and
 - c. loss or damage as a result of drone regulations and legal requirements of aviation authorities not being met.

PERSONAL DOCUMENTS

- 6.12. 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 fine you may face for driving without having your licence with you.

STAMP COLLECTIONS

- 6.13. We compensate for a stamp collection if:
- a) it is listed as a Specified Item in the Policy Schedule; and if
 - b) one or more complete pages of the collection are lost or damaged.
- 6.14. For any one stamp we will compensate for the lesser of the limit shown in the 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 the Policy Schedule.

COIN COLLECTIONS

- 6.15. We compensate for a coin collection if it is listed as a Specified Item in the Policy Schedule.

6.16. We do not compensate for:

- a) current valid coins;
- b) more than the Compensation Limit shown in the Policy Schedule for any one coin; or
- c) more than the Compensation Limit shown in the Policy Schedule for the whole collection.

CONTENTS OF CARAVANS AND CAMPER TRAILERS

6.17. We compensate for the following:

- a) 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
- b) the Specified Items while inside the caravan, camper trailer or in an attached tent.

6.18. The items and conditions we list under “General & Specified Items Cover Excludes” clause, also apply to the contents of caravans, camper trailers and attached tents.

6.19. We do not compensate for:

- a) theft of items while the caravan/camper trailer and attached tent is unoccupied;
- b) permanent fittings of the caravan or camper trailer (items that were fitted by the manufacturer of the caravan or camper trailer); and
- c) loss or damage caused when the caravan or camper trailer is borrowed, hired or used by anyone other than the Policyholder.

ITEMS STOLEN FROM VEHICLES

6.20. 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.

6.21. 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 and locked 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.

CELLPHONE CLAIMS

6.22. We compensate for the lost of a cellphone only if the cellphone is blacklisted with the Equipment Identity Register (EIR) and International Mobile Equipment Identity (IMEI).