

Important Aspects – Infiniti

Use of your residence:

If your private home, holiday house and/or additional residence is let, lent or sub-let as a short-term holiday accommodation such as via Airbnb, please let us know beforehand. Failure to make such disclosures will compromise your cover.

Unoccupancy of your residence:

If this is to exceed 60 consecutive days, please let us know beforehand. Standard cover without action leaves you having a 10% co-insurance under both buildings and contents sections.

Theft and malicious damage cover under Building Sections – property rented/lent/let or sub-let:

If your premises are let out to tenants, there will not be cover for damage to your building if someone that you allow to stay in your building or that you let the building to, steals from you.

Theft and malicious damage cover under Contents Sections – property rented/lent/let or sub-let:

If your premises is let out on a short-term lease such as an Airbnb, theft and malicious damage cover is excluded. Please let us know beforehand so that cover can be arranged. If your premises is let out to tenants, there will not be cover for theft of your contents if your building is lent, let or sub-let, being occupied by a house-sitter or if you share your building with a person who is not a member of your family unless there are visible signs of the use of force or violence in the entry of the building by the thief, or if the thief threatens to use or uses violence on any person who, with your permission, is occupying your building.

Contents and 'All Risks' sections – theft risk:

Check your policy schedule and see which warranties apply to this risk, if included. The schedule will also state if you have excluded theft risk.

Jewellery, watches, precious stones exceeding R25,000 any one/pair/set:

Whether insured by Contents or 'All Risks' sections, an up to date professional valuation pre-dating a claim is required or settlement of claim can be limited to at best, R25,000 for such item. Please check the dates of your valuations and ensure not older than 5 years by next policy review date. Any such article exceeding R50,000 needs storing in locked safe bolted to the building when not being worn.

Krugerrands:

It is recommended you store these in a bank or security company deposit box. Advise us if you do need to insure them.

Building alterations:

Let us know before starting these. We'll need the duration, what you are to do, and how your property will be secured while they are to take place.

Motor insurance underwriting features:

It is very important that you let us know as and when changes occur to details specified in the schedule regarding vehicles insured – such as main drivers, where parked overnight, vehicle usage, any accessories on the vehicles. Please make sure we have the correct information at all times.

Excesses (uninsured first portion of any claim):

These are stated in your schedule. They alter from time to time so please refer to the schedule. Call us if you have a query.

Insurable Risks:

You may have the following. If not and you want details or costs, let us know.

Buildings:

Bricks and mortar, 'improvements' such as paved driveway, paths, perimeter or screen walls, pools, landlord's fixtures and fittings, built-in cupboards, built-in appliances such as hobs and ovens, fitted carpeting or fitted wooden or laminate flooring all form the subject of building insurance. Perils include fire, lightning, explosion, earthquake, storm, flood, water, burst pipes or geysers and resultant damage, impact, malicious damage, SASRIA riot and

strike, theft, limited form of subsidence and landslip. Bank interests can be noted. Cover is generally wider and sometimes at lower cost than bank insurers and banks cannot insist you insure with their insurer. Indemnity is replacement cost which includes demolition and debris removal of damaged parts, professional and municipal plans scrutiny fees, rebuilding cost. Your sum insured must not be less than the value needed to include all of these.

Power surge is included but limited to R30,000. A higher limit is possible for additional premium.

Machinery breakdown is available up to R10,000 at additional premium.

Accidental damage is included but limited to R10,000. A higher limit up to R250,000 is possible for additional premium.

Wider wording subsidence and landslip cover is available at extra cost and following survey.

Contents:

All your moveable contents (items you would take with you if you were to move residence)(don't forget the garage contents!) while at your home form the subject of contents insurance. Away from home cover is very limited. Perils include fire, lightning, explosion, earthquake, storm, flood, water, impact, malicious damage, SASRIA riot and strike, theft. Indemnity is replacement cost as brand new of all your contents. Your sum insured must not be less than the value needed to include all of these.

Power surge is included but limited to R10,000. A higher limit is possible for additional premium.

Accidental damage is included but limited to R10,000. A higher limit up to R250,000 is possible for additional premium.

'All Risks':

Personal effects, clothing, jewellery, watches, cameras, sports equipment, electronic gadgetry and cash can be insured not only when in your home but when anywhere in the world. Perils are stated as accidental loss or damage which is not specifically excluded. Notable exclusions: customs confiscation; theft from unattended vehicle which not accompanied by forcible entry into the vehicle and when not in the boot.

Liability:

Indemnifies for legal liability to others for injuries caused or damage to their property (but not property in your custody). Liability is essentially from private citizenship including owning your home or occupying your own residence, but business liability to a small degree is included – refer to the policy wording for details. There is a limit per event giving rise to a claim or claims.

Identity theft is available as an extension for additional premium.

Motor Vehicles:

Your vehicles can be insured against accidental loss or damage to them together with legal liability arising from owning or using them under Comprehensive cover. Alternatively you might choose to only cover your vehicles for when the loss or damage is from fire, lightning, or their own self-ignition together with legal liability from ownership or use under Third Party Fire and Theft. There again you might decide to insure only your legal liability risk and retain the risk of damage or loss of your own vehicle under Third Party Only cover. Whichever cover you decide on, you need also to choose what usage you need – private and commuting ONLY; private plus business. Usage will always exclude use for anything to do with the motor trade (except you leaving your vehicle there for service or repair), and also for driving school use or as a taxi or private hire. For these excluded uses, a Business policy is needed. Accessories and options chosen should be advised to us.

Car hire following an insured claim is a possible extension at extra cost with Comprehensive cover.

If bought on credit and if your finance exceeds about 70% of value, finance top-up (also known as credit shortfall) should be considered. It is an extension for extra cost. It helps bridge the gap between the policy's normal total loss settlement and the bank's contract settlement price.

Personal accident:

Injuries occur. A personal accident policy is available to provide your chosen 'benefits' in the event the injury fits into the policy description of stated injuries. Basic benefits include death, permanent disability, being unable to attend normal work duties. More details can be provided on enquiry to us.

Watercraft:

Your boat can be insured against accidental loss or damage to it whether on the water, being launched or in transit, together with legal liability arising from owning or using it. Boat can include rowing boat and it is better to insure under this Section than the 'all risks' in order to have the correct liability cover.