



---

# Wealth Plan

# Welcome

**Thank you for choosing Ami – your Insurance Friend.**

We have tried to keep it brief. If there is anything you are unclear about, please contact us at [hello@ami.co.za](mailto:hello@ami.co.za).

This document is your policy.

Your application, this policy and your schedule form the basis of your insurance contract with us.

## THIS DOCUMENT COVERS:

- ✔ WHAT YOU NEED TO DO
- ✔ WHAT YOU NEED TO KNOW
- ✔ IMPORTANT TERMS
- ✔ WHEN YOU CLAIM
- ✔ BUILDINGS
- ✔ CONTENTS
- ✔ MOTOR VEHICLES
- ✔ PERSONAL LIABILITY
- ✔ GENERAL EXCLUSIONS
- ✔ DEFINITIONS AND CLARIFICATIONS
- ✔ SASRIA
- ✔ VALUE ADDED SERVICES

### We have two distinct features to our insurance which are a little different to other insurance policies:

- We prefer to request our service provider to perform an **onsite or digital risk valuation** where we agree on the insured amounts with you. With most other insurers this process happens at claims stage. We prefer to request this upfront so that you know you are fully insured before you suffer a loss. You can choose not to follow this approach but then you may be **under-insured**, and your claim may be reduced when you suffer a loss. You can access our frequently asked questions about this process.
- With Ami you are insured against **any sudden, fortuitous, accidental, and unforeseen event** as provided for in the policy and schedule **unless** it is excluded. Other insurers may have much longer policies giving the impression of more comprehensive cover. We, on the other hand, have tried to keep the policy as short as possible and easy to understand, while still providing comprehensive cover.

You will note that this policy contains terms and conditions. All of these must be satisfied before you can receive any compensation under the policy.

## What you need to do

At Ami we like to pay claims more than anything else we do, but in return we need something from you. You need to pay your premiums in return for cover. You pay for your cover in advance. You have a **grace period of 15 days to pay your premium**. If you do not make your monthly premium payment before the end of your grace period, you will not have cover.

You need to give us **correct and complete information** when you apply for cover and when your policy is renewed. We cannot pay your claims if the information you provide us is inaccurate or incomplete. Please make sure that you always provide us with the truth. We encourage you to read this policy carefully so that you understand what is covered and what is excluded in the exclusions. Always check your schedule to make sure the information is accurate, up to date and complete. You need to notify us **immediately** if there are any changes required. If you fail to notify us or have provided us with incorrect, incomplete, or fraudulent information, **we have the right to reject your claim, cancel or void this policy**. This cancellation will usually be from the time that the inaccuracy occurred.

If you fail to disclose facts material to the assessment of the risk insured against, we may choose to void the policy, which means that the policy is treated as if it had never existed and / or reject the claim. This also applies even if someone (like your broker or spouse) provided the information on your behalf.

You require our written authorisation before incurring any costs when you claim – please use our quick authorisation process for urgent authorisations. You must take all **reasonable precautions** to keep your insured property maintained and safe to avoid losses and to avoid incurring liability to a third party. This means that you must take reasonable steps to prevent or minimise loss, damage, death, injury, liability, and accidents. You may do emergency repairs to prevent further damage with our **prior consent**.

You need to have insurable interest in the property covered under this policy which means that you would have to suffer a financial loss if the property were damaged or lost.

# What you need to know

Your **premiums may change** at the anniversary of your policy, when you amend your cover or when you claim. We may also adjust some cover types to provide for inflation which may also change your premiums. You will only be covered during the **period of insurance** noted on your schedule and for which you have paid a premium.

You need to pay the **first amount payable** before we settle your claim. This payment you make is called an excess. We settle all reasonable claims, but will not improve your position. You will have to pay a contribution where the condition or value of the insured property is improved because of the repair or replacement. If your claim is covered by more than one insurance policy, we only cover the proportionate share of the loss.

You cannot claim if your actions were not legal and lawful (for example unlicensed driving, driving intoxicated, trespassing, committing a crime).

Your property insured must be registered and permanently located in South Africa (unless specifically noted on your schedule for that property or section). You must have evidence of ownership and insurable interest, if you do not, we will be unable to settle your claim.

We do not cover wear and tear, maintenance related damage or any type of inevitable loss, ever. The damage must be sudden, fortuitous, accidental, and unforeseen. We do not cover losses that result indirectly from the insured event. We do not pay interest on any amount that you claim.

We do everything in our power to ensure that your information shared with us will be protected. We conduct a credit check. We may check information about you against public information and legitimate sources for underwriting and claims purposes. We cover domestic use of insured vehicles or property. Business use is excluded unless you take the optional **Work at Home benefit** or select business use for an insured vehicle and paid the additional premium. If you take the Work at Home benefit, we cover limited business-related damage or loss.

We may amend this policy, your benefit limits, sums insured or premiums at any time, but we will give you **31 days' written notice**. We may **cancel** with 31 days' notice. You may cancel at any time. You also have a **14-day cooling-off period** to consider whether you would like to keep the policy which you applied for (and for changes made after the start of the policy). We will inform you at least 31 days before the anniversary date if we are unable to renew your policy for any reason or if different policy terms are required to provide you with enough time to find alternative cover. All terms, conditions and limitations of this policy also apply to any persons acting on behalf of and with the consent of the insured. Where the insured did not provide consent, the insured must lay criminal charges with the police.

## INFORMATION

### TIME BAR:

If we settle or reject your claim, void or cancel your policy and you are not in agreement with the decision, you must advise us in writing within **90 days** of receiving the letter of the reasons for disagreeing with the decision. You must also serve a summons on us within **six months** after receiving the letter. If you do not take these steps, you will no longer be able to claim, and we will be released from any liability under the policy as a consequence.

### JURISDICTION & GOVERNING LAW:

South African law applies to this policy. You agree that only the courts of the Republic of South Africa may deal with any dispute in respect of this policy.

### CREDIT PROVIDER RIGHTS:

If we have noted the interest of a credit provider, we pay the credit provider first in the event of a claim and that payment will release us from liability for that portion of your claim. Any remaining amount will be paid to you.

### CONTACT US:

Please share your feedback (*compliments or complaints*) with us – **we would love to hear from you**.  
23 High Street  
Durbanville, 7550  
Tel: 087 700 9695  
Email: hello@ami.co.za

### SECURITY REQUIREMENTS:

**Buildings and Contents:** The security gates must be locked whenever your building is left unattended. If the total combined sum insured of the insured building and its contents **exceeds R1.5 million**, a working alarm system is required, the alarm system must have backup batteries to ensure operation during power failures. This system must be connected/linked to a 24-hour armed response service and activated whenever the building is unattended. Failure to comply with these security measures will result in no cover provided in the event of theft, attempted theft or burglary (unless specifically noted otherwise on your schedule for that building and/or its contents).

**Vehicles:** An active, in-use and approved early warning satellite tracking system is required for vehicles with a sum insured **over R500 000**. There will be no theft or hi-jacking cover if this requirement is not met (unless specifically noted otherwise on your schedule for that vehicle).

# Important Terms

<b>AGREED VALUE</b>	Agreed value is only used for vehicles and assets that do not have a retail or market value publicised in a recognised and current publication or database (for example imported sports cars, vintage cars or fine art). The agreed value will remain unchanged on the anniversary of this policy unless you instruct us to change the value. If the condition of the asset deteriorates after the agreed value valuation, but before a claim, we may pay you less if there is a claim. We do not apply the under-insured principle where an agreed value is noted on the schedule.
<b>CONSEQUENTIAL LOSS</b>	Means any indirect loss or damage that happens because of the insured loss or damage.
<b>EXCESS</b>	This is the first amount payable for any claim that you must pay before we can settle your claim. If we settle the claim in cash we deduct the excess. It is your contribution to the settling of claim. It applies to just about every claim. Excesses are there to encourage you to be a bit more careful with your belongings and to keep the cost of policies low for everyone. An excess refund will be prorated to the equivalent percentage of the claim that the insurer was able to recover.
<b>EXCLUSIONS</b>	Exclusions are provisions in the policy which eliminates cover for certain events or situations. They are included to outline the boundaries of your cover. There are general exclusions that apply to the whole policy and then there are specific exclusions that apply only to certain sections. You need to read the whole policy to understand all the exclusions.
<b>FORTUITOUS</b>	Means happening by chance.
<b>GUARANTEED VALUE</b>	Guaranteed value promises the retail value in the event of a total loss from the start date until the anniversary date of the policy. This means that the limit of compensation noted in the schedule will not be reduced to the retail value at the time of the total loss.
<b>HOUSEHOLD</b>	Household includes you, your spouse, partner, co-habitant, sibling, parent, grand-parent, cousin, uncle, aunt or fiancé who normally reside at the insured address. Spouse includes civil union, common law and traditional marriage partners.
<b>LIABILITY</b>	This means the legal responsibility a person or entity has for their actions or omissions.
<b>PREMIUMS</b>	This is the amount which you need to pay to be covered under the policy. We adjust the sums insured (on property and vehicles insured on the sum insured or retail value basis) annually but it remains your responsibility to ensure that you are not under-insured. This means your premiums could also increase.
<b>REPLACEMENT VALUE</b>	The replacement value is what it will cost you to replace the property with a similar new property at the time of the loss or damage. <ul style="list-style-type: none"> <li>• Replacement value for household contents is the new retail price. Household contents must include all the contents in your insured building, calculated at their replacement value.</li> <li>• Replacement value and conditions for vehicles are detailed in the Motor Vehicles section.</li> <li>• Replacement value for other property must be enough to replace or rebuild such property.</li> </ul>
<b>RETAIL VALUE</b>	Retail value is based on the value of the vehicle as publicised in a recognised and current motor trade publication or database. The vehicle's age, condition and odometer readings may affect the value. Vehicles that are registered with SAPVIN numbers or as a Code 3 (for example rebuilt vehicles) have a lower retail value than the published value for that vehicle type and will be settled at the lower value. We use an independent trade authority in the motor vehicle industry to determine the retail or market value of your vehicle and any extras you have specified. Where there is no retail or market value readily available, or where the retail or market value available is older than six months, we determine the value by taking the average retail value, or market value (whichever one you have chosen), including the specified extras, given by three independent motor industry sources of our choice. If the schedule shows that the vehicle value is retail value, we automatically adjust the vehicle sum insured and premium each anniversary date to align to the retail value on the anniversary date.
<b>SCHEDULE</b>	This is the document that shows your premium, benefits, limits, excesses, and the sections you are covered for. You are not insured under a particular section if the limit in the schedule is blank, has no amount next to it, or is shown as nil, not applicable or not insured or if there is no information under the heading. All amounts are in South African Rand, including premiums and the amounts we pay to you. All Rand amounts include VAT.
<b>TERRITORIAL LIMITS</b>	You will only have cover for an insurable event which occurs within these geographical areas (territorial limits). For claims related to vehicles, the territorial limits are: Republic of South Africa, Lesotho, Botswana, Eswatini, Namibia, Zimbabwe, Mozambique, Malawi, Tanzania, Zambia, Kenya, Angola and Uganda. For claims related to contents and buildings, the territory is limited to the Republic of South Africa.
<b>UNDER-INSURED</b>	You must be insured for the correct replacement value. You must ensure that this value is always up to date and noted on your schedule. If the amount which is required to replace your insured property is more than the amount for which it is insured, we only pay the insured portion of the claim and you will bear the loss for the under-insured portion of the property. If you opt for our Risk Valuation, this under-insurance provision will not apply to your policy provided you update us when changes take place. Your schedule will show whether under-insurance applies. Under-insurance will not apply where the damages exceed the sum insured or where there is a total loss.
<b>WE, US, OUR</b>	Ami Underwriting Managers Pty (Ltd) is an authorised financial service provider and underwriting manager with registration number 2021/756367/07. Products are underwritten by Lombard Insurance Company Limited, a licensed non-life insurer and an authorised FSP.
<b>YOU, YOUR</b>	The insured and members of the insured's household (does not include tenants or employees).

## When you claim

**You may** choose to repair, replace, or receive cash for lost or damaged property (where your choice will delay the claim resolution, we may decide to settle your claim differently). If you choose to arrange your own repairs, we limit your claim to the cost we would have incurred if we arranged the repairs. If you choose to take cash, we limit your claim to the cost we would have incurred if we had repaired the property. If you opted for cash settlement and do not make the repairs, future losses resulting from or aggravated by the initial claim event will not be covered. We pay for your reasonable costs for getting any documentation, proof, details which you need or professional fees which you incur to prepare for a building or vehicle claim, but only if your claim is covered.

**We may** cancel your policy. We could also increase your premiums or exclude certain covers or increase your excesses. If we cancel your policy other insurers may also refuse to offer you cover in future. We only pay claims if you have met the terms and conditions of your policy.

Your cover is always limited to the benefits and maximum limits noted in your schedule.

DO THIS	DO NOT DO THAT
<p>✔ Advise us of your claim as soon as possible (within 24 hours) but no later than <b>30 days</b> after the date of loss. You can submit your claim online.</p>	<p>✘ Do not instruct your own attorney, admit liability, make any admissions, statements, offers, promises or payment to or negotiate or settle any claim (including a claim against you), under any circumstances.</p>
<p>✔ Report any criminal activity and motor vehicle accidents to the police <b>immediately</b>.</p>	<p>✘ Do not repair, replace or dispose of any item that you have (or intend to) claim for without our written consent.</p>
<p>✔ <b>Provide</b> us with copies of affidavits, supporting information and any other proof that may be relevant for the assessment of your claim as and when we require this. Share any information related to the claim event with us immediately (even after we have settled your claim).</p>	<p>✘ Do not abandon any property, whether taken possession of by us or not. If we settle your claim the salvage and any proceeds from the sale of the items is ours.</p>
<p>✔ Advise us <b>immediately</b> if you become aware that you may be prosecuted, or if legal proceedings or any claims may be instituted against you.</p>	<p>✘ You cannot claim under more than one section for the same event or the same item.</p>
<p>✔ <b>Pay</b> the excess for each claim event (before we can settle your claim). Remember there may be more than one excess that applies. If we settle the claim in cash we will deduct the excess. The insured's excess refund will be prorated to the equivalent percentage of the claim that the insurer was able to recover.</p>	<p>✘ We strongly encourage you to get authorisation from us before your vehicle is towed. If you do not your cover will be limited to the amount noted in the schedule.</p>
<p>✔ Provide a <b>detailed list</b> of items, the details of any other insurance which you may have, the police report number and any other information relating to the event so that we can assess and finalise the claim without unnecessary delays.</p>	<p>✘ Repairs and replacements must be completed within two months of the date on which we approve your claim. If you delay the repairs or replacements after this period, we only pay the agreed amount at the date of our authorisation of the claim, and you will be responsible for the balance of the cost of repairs or replacement increase.</p>
<p>✔ If you are involved in an accident, please <b>obtain</b> (if it is safe to do so):</p> <ul style="list-style-type: none"> <li>• A copy or photo of the driver's licence of everyone involved in the accident.</li> <li>• Names, addresses and contact details of witnesses.</li> <li>• Licence plates and pictures of all vehicles involved.</li> <li>• Pictures of the road surface, weather conditions and road markings.</li> <li>• Details of injuries to any passengers or other persons.</li> </ul>	
<p>✔ If we have settled your claim, we may conduct legal proceedings in your name to recover any amount which we have paid. If a claim is made against you, we may defend the legal action on your behalf in your name. You must give us reasonable assistance to attempt any such recovery and defend any claim. We reimburse you for any reasonable expenses paid.</p>	

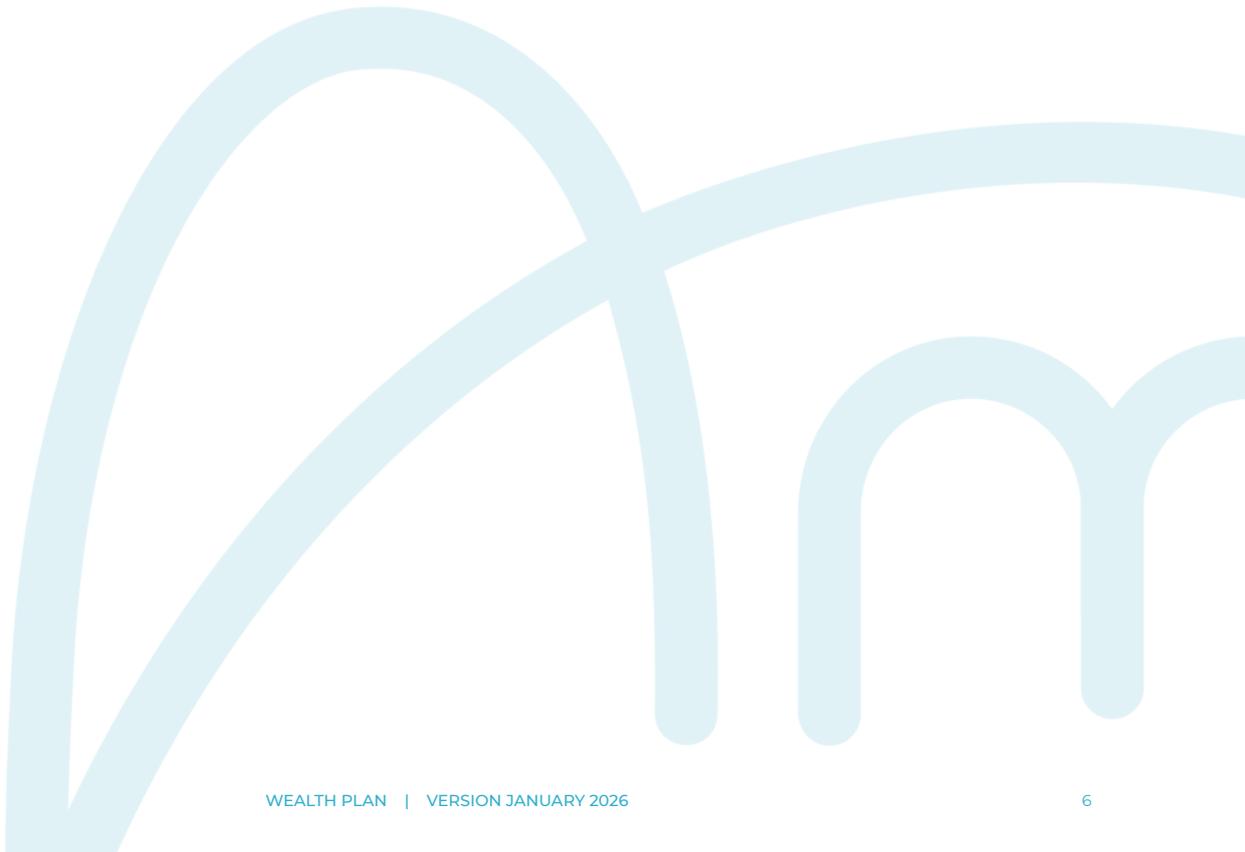
# Buildings

**Please tell us** before you extend, renovate, build, or demolish any part of the buildings. You must ensure that the contractor which you appoint has comprehensive insurance to cover any loss or damage or claim resulting from extending, renovating, building, or demolishing any part of the buildings as this is excluded from your cover.

If your building becomes **unoccupied or unfurnished** for more than 60 consecutive days, you must notify us immediately—regardless of the building’s value or the sum insured. During any period of unoccupancy or being unfurnished, the building must be protected by a fully functional alarm system that includes backup batteries to ensure continued operation during power outages. The alarm system must be connected to a 24-hour armed response service and must remain activated at all times while the building is unoccupied or unfurnished.

WHAT WE COVER	WHAT WE DO NOT COVER
<p><i>We only cover buildings that are correctly noted in your schedule. If your buildings are accidentally damaged due to an insured event, we cover the damage unless it is excluded.</i></p> <ul style="list-style-type: none"> <li>✔ If your building is unliveable due to an insured event, we cover:           <ul style="list-style-type: none"> <li>• Loss of rent (excludes guesthouse or holiday accommodation rental), or</li> <li>• Alternative accommodation.</li> </ul>           We only pay for the period reasonably needed to make your building suitable to live in again. We also cover emergency accommodation for your pets.         </li> <li>✔ We cover the reasonable costs that the fire brigade charges you for putting out or preventing a fire.</li> <li>✔ We cover repair or replacement of water, sewerage, gas, electricity and telephone connections between your building and the public supply or mains that are accidentally damaged or destroyed but only if you are liable.</li> <li>✔ We cover amounts that you owe the authorities for water lost due to sudden and unforeseen leaking pipes if the reading is at least 50% more than the average of the previous four readings and you took immediate steps to trace and repair the leak once you discovered the leak provided that the building has not been unoccupied for longer than 60 days. We also cover leak detection costs. We do not pay more than two claims in any 12-month period.</li> <li>✔ We cover damage to trees, plants, shrubs and irrigation systems on the grounds of the building if it arises from a fire or explosion or if it is caused by the impact of a vehicle or aircraft.</li> <li>✔ We cover the costs of removing trees that pose a risk to your building limited to two claims per year.</li> <li>✔ If your building is unoccupied or unfurnished for more than 60 consecutive days, you must tell us. We only cover theft, attempted theft or malicious damage if there are clear signs of forcible and violent entry or exit provided that the building has not been unoccupied for longer than 60 days. An additional excess will also apply. If you do not tell us, we may reduce your claim by the premiums you should have paid.</li> <li>✔ We cover the cost to remove fallen trees.</li> <li>✔ We cover sudden and unexpected damage to domestic-use fixed machinery installed at your building.</li> <li>✔ We cover loss of or damage to new fixed fittings, interior decorations or fixtures, but you must let us know within 30 days after installation and pay the additional premium.</li> <li>✔ We cover loss or damage to permanent fixtures that are temporarily removed from your building to be repaired or restored provided they have not been removed for longer than 60 days.</li> <li>✔ We cover loss of or damage to extensions or alterations you made to your building even if you did not inform us of the increase in the value of your buildings, but you must let us know within 60 days after completion date and pay the additional premium.</li> <li>✔ We cover the cost for emergency professional pest extermination if the pest situation is sudden, unexpected and presents a health risk, making it impossible to live in your permanently occupied building and can cause damage to your building or its contents.</li> </ul>	<p><i>We do not cover General Exclusions listed below, loss, damage or liability that is directly or indirectly caused by, or worsened by, or in any way connected to:</i></p> <ul style="list-style-type: none"> <li>✘ wear and tear, gradual deterioration or operating causes including rust, mildew, corrosion, rising damp or decay.</li> <li>✘ damage caused by insects, vermin or pests.</li> <li>✘ servicing, maintenance, cleaning, repairing, restoring, dyeing, bleaching or alteration.</li> <li>✘ settlement, shrinkage or expansion of any building or part of a building.</li> <li>✘ poor design or construction or failure to comply with South African building regulations.</li> <li>✘ poor or faulty materials or workmanship.</li> <li>✘ removal or weakening of support to any building.</li> <li>✘ poor compaction or infill.</li> <li>✘ excavations above (surface) or below (subterranean) ground, except those performed during mining operations.</li> <li>✘ contraction, shrinkage, or expansion of soil caused by the moistness or dampness or moisture content of clay and other similar soils.</li> <li>✘ any process of heating or drying of the building.</li> <li>✘ movement of solid floor slabs or any other part of the building, unless the foundations supporting the outside walls of the building are damaged at the same time.</li> <li>✘ demolition, alteration, construction, renovating.</li> <li>✘ subsidence, landslip or ground heave related damage to any drains, water courses, boundary walls, garden walls, screen walls, retaining walls, gates, posts or fences, driveways, paving, paths, patios, terraces, swimming pool surrounds and tennis courts unless the damage occurs to the building at the same time.</li> <li>✘ cost of any work needed to prevent more destruction or damage due to subsidence, landslip or ground heave, including of underpinning of foundations.</li> <li>✘ the building being abandoned or illegally occupied.</li> <li>✘ consequential loss because of subsidence, landslip or ground heave, except loss of rent.</li> <li>✘ theft, attempted theft or malicious damage by the tenant (other than fire damage) while your building is let, let or sub-let.</li> <li>✘ matching building materials. We match as closely as possible but only for the part of the building where the damage occurred.</li> </ul>

WHAT WE COVER	WHAT WE DO NOT COVER
<ul style="list-style-type: none"> <li>✔ We cover you for loss or damage from bursting, leaking or overflowing geysers or pipes. We also cover loss or damage due to wear and tear, rusts, decay or faulty workmanship. We also cover sudden, unforeseen consequential losses from concealed water pipes.</li> <li>✔ We cover damage to a building before the property is transferred to you if: <ul style="list-style-type: none"> <li>• you have signed a deed of sale, and</li> <li>• you have insured the property you buy on this policy, and</li> <li>• the building is not insured by the seller or on the seller's behalf.</li> </ul> </li> <li>✔ We cover your choice to rebuild on the same site or on another site and in the way you prefer but we are not responsible for any additional amounts required because of your choice.</li> <li>✔ If we decide that security guards are needed to protect your buildings, we arrange and pay for security guards.</li> <li>✔ We cover you for reasonable alterations made to your building if you become permanently disabled due to an accident and are wheelchair bound.</li> <li>✔ We cover reasonable costs of repairing or rebuilding to meet the requirements of public authorities after an insured event.</li> <li>✔ We cover you for subsidence, landslip or ground heave in limited circumstances up to a maximum of the building sum insured.</li> </ul>	<ul style="list-style-type: none"> <li>✘ storm, wind, hail or snow during renovations, additions, or extensions.</li> <li>✘ weeds or roots.</li> <li>✘ chipping, scratching, disfiguration or discolouration.</li> <li>✘ loss of water from swimming pools.</li> <li>✘ falling trees cut by non-professional tree fellers.</li> </ul>



# Contents

We cover you for the replacement cost of your household contents noted in your schedule. This includes fixtures and fittings that belong to you as a tenant. You need to take care of your contents and the level of care must be appropriate for the value thereof.

If your building becomes **unoccupied or unfurnished** for more than 60 consecutive days, you must notify us immediately—regardless of the building's value or the sum insured. During any period of unoccupancy or being unfurnished, the building must be protected by a fully functional alarm system that includes backup batteries to ensure continued operation during power outages. The alarm system must be connected to a 24-hour armed response service and must remain activated at all times while the building is unoccupied or unfurnished.

**Proof of ownership and proof of value** is always required when you claim. Please make sure that you have an independent valuation certificate for all jewellery and watches insured that are over the value of R25 000. If you do not have an independent valuation your claim will be limited to R25 000 per item (up to a maximum of R200 000 for all items claimed per single event).

Jewellery and watches that you are not wearing must be locked in a securely locked safe mounted to the wall or the floor. The keys (or codes) to your safe must also be kept away, secured and hidden from sight. In the event of a claim for theft, attempted theft, or burglary, there must be signs of forced entry into the safe or threat of force against you. Your claim will be limited to R50 000 per item (up to a maximum of R250 000 for all items claimed per single event) if these requirements are not met, unless you have insured them under the specified section.

## WHAT WE COVER AT YOUR BUILDING

- ✔ We cover sudden and unforeseen loss or accidental damage to your contents at your insured building, unless it is excluded.
- ✔ We cover theft of money or coins below R5 000 if there are signs of forced entry into the building or threat of force against you. Cover for theft of money or coins over the value of R5 000 must be locked in a securely locked safe mounted to either the wall or the floor. In addition to forcible and violent entry into the building or threat of force, there must also be visible signs of forcible entry into the safe. The keys (or codes) to your safe must also be kept away, secured, and hidden from sight.
- ✔ We cover new contents you buy but you must pay any additional premium due.
- ✔ We cover your guests' (non-paying) or full-time domestic employees' household goods and personal items for losses occurring at your building provided that the items are not insured elsewhere.
- ✔ If the contents in refrigerators or freezers inside your building is accidentally spoiled by a change in temperature. We do not pay for more than two claims in any 12-month period. Losses due to loadshedding or national grid failure are not covered.
- ✔ We cover the loss of or damage to keys, locks, and remote-control units for the insured building.
- ✔ We cover amounts that you owe the authorities for water lost due to sudden and unforeseen leaking pipes if the reading is at least 50% more than the average of the previous four readings and you took immediate steps to trace and repair the leak once you discovered the leak provided that the building has not been unoccupied for longer than 60 days. We do not pay more than two claims in any 12-month period.
- ✔ Replacement of your identity document, driving licence and passport.
- ✔ If we decide that security guards are needed to protect your household contents after an insured event, we arrange and pay for security guards.
- ✔ We cover loss of or damage to gifts and new contents at your building that occurs between one month before and one month after a wedding, anniversary, religious or other celebration.
- ✔ We cover you for your household contents while on the grounds of your building provided that the item is suitable for outside use (this includes clothes hung out to dry).
- ✔ If you are renting the building and it is unsuitable to be lived in because of an insured event, we cover you for either of the following:
  - Rent you pay as the occupier, or
  - Alternate accommodation of similar value and location if you occupy the building.We only pay for the period reasonably needed to make the building suitable to live in again.
- ✔ We cover the reasonable costs that the fire brigade charges you for putting out or preventing a fire.
- ✔ If your building is unoccupied or unfurnished for more than 60 consecutive days, you must tell us. We only cover theft, attempted theft or malicious damage if there are clear signs of forcible and violent entry or exit. An additional excess will also apply. If you do not tell us, we may reduce your claim by the premiums you should have paid.
- ✔ We cover you for reasonable alterations made to enable you to access your home if you become permanently disabled due to an accident and bound to a wheelchair.
- ✔ We cover you for limited subsidence, landslip or ground heave up to a maximum of the contents sum insured.
- ✔ We cover you for the cost of using a veterinary surgeon (animal doctor) if your domesticated pet is accidentally injured due to a motor vehicle accident, burn or electrocution, or swallowing a foreign object that requires surgical/endoscopic surgery.

## WHAT WE COVER

### We cover loss or damage to your contents and personal items that are not at your insured building address while they are:

- ✓ moved by professional movers when you permanently move to a new building. The contents must be packed by the professional movers with care that is in accordance with the value and fragility of the various items. We do not pay for loss or damage caused by defective packing.
- ✓ kept safely in the close personal custody and control of the insured while in transit. Laptops, precious stones, metals, coins, watches, and jewellery will only be covered if the loss occurred due to a threat of force against you.
- ✓ packed or being removed, by a professional removal company. Articles such as glass, crockery, and china are covered but limited to the contents sum insured.
- ✓ inside a building where you temporarily live or in a building or office where you are employed.
- ✓ temporarily inside another occupied private residence.
- ✓ deposited for safe keeping at any hotel, guesthouse, club, bank or safe deposit.
- ✓ at any registered furniture storage depot if you have told us of this change.
- ✓ inside the building of a business for the purpose of being made-up, altered, renovated, repaired, cleaned or dyed, excluding cover for theft or attempted theft.
- ✓ being transported to or from a bank or safe deposit facility when a hijack or armed robbery occurs.
- ✓ being transported in a vehicle that is damaged due to fire, explosion, collision, overturning, hijacking, or the theft of the entire vehicle. (Contents such as groceries and other household goods).
- ✓ in the possession of your children who are under the age of 25 and are full-time students living away from your private home, provided there are visible signs of forcible entry in the event of theft.
- ✓ in your possession while participating in a round of golf at any recognised golf club in South Africa. In addition, we cover a hole-in-one achievement, subject to written confirmation from the club secretary.
- ✓ in your possession while participating in a game at any recognised bowling club in South Africa, as part of a competition held under the rules of the South African Bowling Association. In addition, we cover a full house achievement, subject to written confirmation from the club secretary.

## WHAT WE DO NOT COVER

### We do not cover General Exclusions listed below, loss, damage or liability that is directly or indirectly caused by, or worsened by, or in any way connected to:

- ✗ theft or attempted theft from the building while lent, let, sublet or being renovated, unless there is forcible and violent entry or exit.
- ✗ the wrongful or unlawful use of the building by a tenant.
- ✗ the building being abandoned or illegally occupied.
- ✗ accidental damage while lent, let or sublet.
- ✗ motor vehicles, motorcycles, golf carts, caravans and trailers including their fitted accessories (this must be covered under the vehicle section).
- ✗ death or injury to animals.
- ✗ chipping, scratching, disfiguration or discolouration.
- ✗ insects, vermin or pests.
- ✗ theft of laundry from communal washing lines.
- ✗ your tenants' domestic pets.
- ✗ demolition, alteration, construction, cleaning, renovating, repairing, restoring, dyeing, maintenance or any process needing the use of water unless by public authorities in putting out a fire.
- ✗ an intentional cut by the power or gas provider due to non-payment.
- ✗ deterioration of business-related stock.
- ✗ any additional, special value that an item has because it forms part of a pair or set. We only cover the proportionate value of the part of the set that is lost or damaged unless that item cannot be replaced.
- ✗ contents taken from the vehicle unless the vehicle was locked, the windows were closed, and the items were concealed and out of sight, with visible signs of forcible or violent entry. If you can provide proof of non-forcible entry into the locked vehicle or that remote jamming occurred, the requirement for forcible or violent entry may not apply, and cover will be limited.
- ✗ stock-in-trade that you own or are responsible for.
- ✗ cameras and other photographic equipment and / or musical instruments and sound or audio-visual devices, used for professional purposes or for reward. We cover these items if you use them only for a hobby or part-time income.
- ✗ sporting equipment whilst in use, other than golf clubs or pedal cycles whilst taking part in social events. We do not cover if you are a professional golf player or cyclist.

*We do not cover subsidence, landslip or ground heave damage related to:*

- ❌ drains, water courses, boundary walls, garden walls, screen walls, retaining walls, gates, posts or fences, driveways, paving, paths, patios, terraces, swimming pool surrounds and tennis courts unless the damage occurs to the building at the same time.
- ❌ the cost of underpinning the foundations.
- ❌ surface or subterranean excavations except those performed during mining operations.
- ❌ consequential loss because of subsidence and landslip except loss of rent.

## WHAT WE COVER OUTSIDE OF YOUR BUILDING ANYWHERE IN THE WORLD

**These are optional benefits and must reflect on your schedule and you must pay the additional premium for it.**

### ASSETS OUTSIDE YOUR INSURED BUILDING - GLOBAL ALL RISKS

- ✔ We cover loss or damage to contents items that are normally worn or carried on or by the person (while you are away from your building). The maximum amount you can claim is noted in your schedule.
- ✔ We cover theft of contents from vehicles provided that the vehicle is locked, windows are closed, items are hidden out of sight and there are signs of forcible or violent entry.

Cover is limited for theft of contents from vehicles where there are no signs of forcible or violent entry into the vehicle, provided the vehicle was locked, the windows were closed, the items were out of sight, and you can prove that remote jamming or non-forcible entry occurred.

- ✔ You must ensure that your items are safe or secured when you are not using them. Do not leave these items unsecured even if you can see the item from where you are.

### SPECIFIED ITEMS COVERED ANYWHERE IN THE WORLD

- ✔ We cover loss or damage to your specified items noted on the schedule that are normally worn or carried on or by the person, while you are away from your building, subject to the limits noted in your schedule.
- ✔ We cover licensed firearms only if they are specified on the schedule. All firearms and ammunition must be locked in an approved gun safe while not being used or carried by a licensed owner. Failure to do so will result in the rejection of a claim in respect of any loss to such firearms.
- ✔ We cover loss of or damage to specified items that are locked in a safety deposit box at a registered bank vault, or similar registered institution but you must tell us immediately if you take these items out of the safety deposit box, so that the items can be appropriately covered. If items are removed from the safety deposit box without informing us, the cover will be limited to 20% of its sum insured.

### WHAT WE DO NOT COVER

- ❌ All General Exclusions listed below and all the exclusions under the contents section (*unless specified on your schedule under the Global All Risk section*).

## WORK AT HOME

*Cover while working at home is restricted to insured events that arise at the building only if you have selected the cover.*

- ✔ We cover you for loss or damage when you work at home for reward provided that the building is used mainly for residential purposes. The cover is limited to the maximum benefits and cover amounts noted in your schedule.
- ✔ We cover loss or damage to personal items of business guests and paying guests at your building provided that the items are not insured elsewhere.
- ✔ We cover business related contents.
- ✔ We cover limited liability when you work at home.

- ✔ We cover your business-related liability, legal costs and fees if you accidentally damage property of others or cause accidental death or injury to others (up to the maximum limit noted in your schedule):
  - while you are at your insured building or in your motor vehicle, or
  - because of your ownership of your insured building or motor vehicle.This limit applies to any single event or series of events that are the result of a single incident.

### WORK AT HOME – WHAT WE DO NOT COVER

*We do not cover loss, damage or liability that is directly or indirectly caused by, or worsened by, or in any way connected to:*

- ✘ more than five employees (including you) working from your home.
- ✘ the use of hazardous, flammable or toxic materials and chemicals (including candle-making).
- ✘ any bodily injuries to you or your employees arising out of the provision of the services while working from home.
- ✘
  - motor trade and service industry
  - welding, soldering, heating, the use of furnaces or any heat related work
  - any activity that may result in the spread of fire
  - wood-work related industries
  - doctors surgeries
  - any other hazardous industries or activities
  - products you manufacture or sell.
- ✘ any defect in any property on which you are or have been working on if the damage results from that work.
- ✘ any advice or treatment (including professional services) given or administered by you or under your direction.
- ✘ goods or products you produce, sell or supply, including containers, labels and instructions.
- ✘ any contract for the performance of work.
- ✘ any activities directly related to any educational activity for an educational concern.
- ✘ any activities directly related to the care of children (such as childcare, nursery school, after school care).
- ✘ third party items in your custody for the purposes of repair or refurbishment.



# Motor Vehicles

- ✔ We cover you for the accidental damage or loss to your motor vehicle. If your vehicle is repairable, we cover the cost of the repairs to your vehicle. If your new vehicle is less than 24-months old from first registration and has less than 60 000km's and is uneconomical to repair or stolen but unrecovered we will replace your vehicle with a vehicle of similar make and model at the date of loss. If not, we cover the insured value at the date of loss, depending on the cover option that you have chosen.
- ✔ It is very important that the correct regular driver is noted in the schedule for vehicles under the value of R1 million. Where the driver is not a regular driver of the vehicle the insured must verify the validity of the driver's licence against a reliable third party source. The excess for vehicle claims is calculated using the driver information (and not the insured).
- ✔ Vehicles valued over R2 million, and Classic vehicles may only be driven by named drivers. If the vehicle is driven by anyone other than a named driver noted on the schedule, we will reject your full claim. This does not apply if your vehicle is driven while it is being serviced, repaired or collected by registered motor trade provider or when you use registered valet or chauffeur services.
- ✔ You must ensure that the values and details of all non-factory accessories that you add to your vehicle value are noted on your schedule. They are not covered if you do not.
- ✔ A driver must hold a valid driver's licence for the vehicle type that is driven. If the licence is a foreign licence, it must be validly issued by the country of origin, be in English (or accompanied by a certified English translation), and have a photograph and signature of the driver. If the foreign licence is not in English or lacks these features, a valid International Driving Permit (IDP) is required. Any person who becomes a permanent resident of South Africa must lawfully obtain a South African driver's licence within five years of acquiring permanent residency.
- ✔ We do not cover any driver where the driver's licence has been cancelled, suspended, or endorsed for driving under the influence of an intoxicating substance or reckless or negligent driving or any driver is charged with or convicted of negligent, reckless or improper driving. We do not cover any claim for loss or damage where we have reasonable grounds to believe that you or any driver drove the vehicle while under the influence of alcohol, intoxicating substances, illegal drugs or medication that might impair a person's judgement, irrespective of whether that person was tested or convicted.
- ✔ We do not cover any driver where the driver's licence requires them to wear glasses or contact lenses, but the driver is not wearing them.
- ✔ Where the driver is a learner driver there must be a licensed driver next to the learner driver. The learner driver and the driver next to the learner driver must meet all the legal requirements as if they were driving the vehicle at the time of the insured loss.
- ✔ If an incident occurs whilst the vehicle was driven by someone other than the insured, the driver will be bound to the terms and conditions of this policy including, but not limited to, their conduct at the time of the incident and during the validation of the claim. Any breach of this policy shall entitle us to reject any claims made.
- ✔ You have a duty to abide by the rules of the road taking reasonable precaution to avoid or minimise accident damage to or loss of the vehicle.
- ✔ You have a duty of care to always provide us with honest, accurate and complete information regarding any claim.
- ✔ All terms, conditions and limitations of this policy also apply to any persons acting on behalf of and with the consent of the insured. Where the insured did not provide consent, the insured must lay criminal charges with the police.

COVER TYPE	COMPREHENSIVE	THIRD PARTY, FIRE & THEFT	THIRD PARTY
Car hire	✔ <i>(Limited to car type noted on schedule)</i>	Not covered	Not covered
Extra equipment fitted to the standard model of your vehicle	<i>If noted on schedule</i>	Not covered	Not covered
Windscreen, glass sunroof, and window glass damage	✔	Not covered	Not covered
Theft of sound equipment (only if forcible and violent entry into the vehicle)	✔	Not covered	Not covered
Fire, lightning or explosion	✔	✔	Not covered
Theft or attempted theft	✔	✔	Not covered
Hijacking or attempted hijacking	✔	✔	Not covered
Third party liability	✔	✔	✔

## WHAT WE COVER

- ✔ We only cover vehicles for the purpose and cover type indicated on your schedule if the vehicle is correctly described and specified on your schedule.
- ✔ We cover your vehicle for Domestic or Business use (depending on which are noted on your schedule). You must inform us immediately if the use of your vehicle changes. If you use the vehicle for trade, transport or any other commercial purpose, it cannot be covered under this policy, and you must take out commercial cover for the vehicle.
- ✔ You may choose to insure your vehicle for one of the following:
  - Retail value
  - Agreed value
  - Guaranteed valueYou may change this at any time before a claim.
- ✔ If your vehicle is insured on the agreed value basis it is your responsibility to give us the current retail value of your vehicle at each anniversary or when the condition of the vehicle changes. If you do not do so you will be under-insured.
- ✔ If the vehicle is damaged outside the Republic of South Africa (but within the territorial limits) we cover the costs to repatriate the vehicle back to South Africa.
- ✔ We may, in our sole discretion, declare your vehicle uneconomical to repair when the cost of repairs, cost of parts, the availability of parts, the repair duration or any other associated costs result in it not being economical to repair the vehicle. Your vehicle is considered uneconomical to repair when it is damaged, and it cannot be repaired for an amount less than 80% of its trade value at that time. We reserve the right to consider a vehicle a write-off if we deem it not financially viable/ uneconomical to repair.
- ✔ Repairs other than emergency repairs can only be done in the Republic of South Africa.
- ✔ Car hire – If you have a valid claim, we hire a car if your vehicle:
  - cannot be driven,
  - is being repaired, or
  - is stolen and not recovered.

The type of car we arrange is noted in the schedule. We arrange the car hire for you from an approved car hire company of our choice. You must pay the fees and deposits required by the car hire company on collection of the vehicle and accept the Car Hire Company terms, exclusions and conditions. If the hired car is lost or damaged while you are using it, you must pay the excess and the claim fee. We cover the difference of the excess of hired car up to the limit noted in the schedule.

The period of car hire is limited to a maximum of 30 days (unless noted otherwise on your schedule) and will start from any of the following dates:

- the date the vehicle cannot be driven,
- the date the vehicle is handed to the motor trade for repair, or
- the date the theft of the vehicle was reported to us.

The period of hire ends at the earliest of the following dates:

- The day your vehicle has been completely repaired,
- The day we pay you for the total loss of your vehicle, or
- The last day of the number of days noted in the schedule.

You must pay any fines and relative costs.

You must pay the cost of delivery or collection of the vehicle should this exceed 25km from the nearest Car Hire branch. The hired vehicle may not be utilised outside of the Republic of South Africa.

- ✔ If you replace a vehicle insured on this policy with a new vehicle, we cover the vehicle for the first 72 hours after you take possession of the vehicle, but you will need to pay the additional premium.
- ✔ We cover limited damage from rats and pests.
- ✔ We cover loss of or damage to insured vehicle locks, keys and remote-control units.
- ✔ We cover the repair or replacement of your vehicle's windscreen, window glass, and glass sunroof if it is accidentally broken or damaged, without the need to claim under the main accident damage section. This includes the front windscreen, side and rear windows, and factory-fitted glass sunroofs.
- ✔ We cover accidental damage to head, tail and fitted spotlights.
- ✔ We cover the reasonable costs to protect your vehicle after an insured event subject to the limits noted in your schedule.
- ✔ We cover replacement of tracking device if your vehicle was written off or replaced due to an insured event.
- ✔ We cover limited emergency repairs without our consent, but you must give us a detailed invoice from the repairer immediately.
- ✔ We cover limited emergency accommodation.
- ✔ We cover recovery costs (towing, release fees, storage costs, wreckage removal, extinguishing) that result from an insured event.
- ✔ If you die from an accident in which your insured vehicle was involved we cover the costs to return your body to the town where your private home, as noted in the schedule, is situated. If your death occurs outside the borders of the Republic of South Africa, we cover the reasonable costs to return your body to the Republic of South Africa provided it is within the territorial limits.
- ✔ We cover the manufacturer's list price and the reasonable cost to transport the part to South Africa if a part needed to repair your vehicle is unavailable in South Africa.
- ✔ We cover the cost of delivery of your vehicle to your insured address after it has been repaired due to an insured event.

## OPTIONAL BENEFITS

*Optional benefits must be paid for in addition to comprehensive cover premium and must be noted on your schedule.*

- ✔ **Credit shortfall** – If we declare your vehicle a total loss after an insured event and there is a gap between the value of the vehicle and the amount that you owe the finance company, we settle the difference.
- ✔ **Extended vehicle hire** – You may elect to upgrade the vehicle type and you may increase the number of days for an additional premium. These must be noted on your schedule.
- ✔ **Vintage vehicles** – This cover is specifically for vintage vehicles on an agreed value basis only and only if specially authorised by us and noted on your schedule. This cover includes sound equipment fitted in the vehicle. If you are not going to use or drive your vintage vehicle for a period of 60 or more consecutive days, we can suspend comprehensive cover and reduce your premium for the period that your vintage vehicle is laid-up on condition that:
  - The vehicle is laid up in a locked garage or other secure place,
  - The vehicle must not be out of use due to loss or damage covered under this section of your policy, and
  - You must send us a photograph of the odometer on the start date of the laid-up cover.If your vintage vehicle is insured on a Laid-up basis, we only cover the vehicle against loss or damage for fire, theft and attempted theft caused at the insured building address noted in the schedule.

## WHAT WE DO NOT COVER

We do not cover General Exclusions listed below, any event, loss or damage to, or liability incurred while your vehicle is used for any of the following or in connection to, or resulting from:

- ✘ vehicle keys being left in or on the vehicle.
  - ✘ claims exceeding R2 million if a named driver was not driving the vehicle.
  - ✘ non-factory fitted accessories (unless these are noted on the schedule).
  - ✘ tyres caused by application of brakes, distortion of the tyre or road hazards unless there is also damage to the rims. We do however cover damage to your tyres caused by potholes.
  - ✘ electrical, electronic, or mechanical breakdown.
  - ✘ driving your vehicle after an accident before repairs have been done, you will be responsible for the cost of repairs for any further damage to the vehicle related to the accident.
  - ✘ pre-existing damages (damages that happen before the start of cover).
  - ✘ any unauthorised changes to the software of the on-board computer systems or your failure to update these systems.
  - ✘ the use of your vehicle outside the territorial limits, except while your vehicle is in transit by water between ports in these countries.
  - ✘ towing your vehicle without our authorisation. If you do arrange your own towing service, we do not cover any damage if the vehicle is being towed by any vehicle other than a flatbed tow truck. You will be liable for the additional tow costs above the limit noted in the schedule and any damage resulting from the tow operator you appointed.
  - ✘ road traffic violations of your reckless disregard of the possible consequence of your acts or omissions (including speeding or being under the influence of intoxicating liquor or drugs).
  - ✘ commercial travelling, such as couriers, plumbers, electricians and garden services.
  - ✘ an armed response, armed reaction, paramedic or reservist vehicle or for any other law enforcement activities.
  - ✘ any income generating purposes.
  - ✘ 4X4 trails or courses with a 4 or 5 difficulty grade.
  - ✘ racing or rallies.
  - ✘ contesting in speed or trials involving driving of any kind on a track, including use on test circuits.
  - ✘ gymkhanas, fun-day events or any events held on a racetrack sanctioned by or under the auspices of a motoring club.
  - ✘ any purpose relating to the motor trade, except when your vehicle is in the care of a member of the motor trade for maintenance, repairs or on the floor of dealership for consignment purposes. When your vehicle is on the floor of dealership for consignment purposes you will only be covered for a maximum period of 30 days whilst the vehicle is displayed for the purposes of sale at a registered and reputable motor dealership provided that:
    1. you have notified us beforehand of the name, address and security arrangements of the reputable dealership;
    2. loss, damage or liability sustained whilst such insured vehicle is being driven by or is in the charge of for the purpose of being driven by any person other than a registered employee of the named motor trader is excluded, unless such person is accompanied by such registered employee at all times;
    3. loss or damage to sound equipment is excluded;
    4. loss or damage to windscreen or window glass is excluded;
    5. any loss that is covered by any other policy of insurance is excluded;
    6. the keys to your vehicle must be kept in a locked wall mounted safe.
  - ✘ travel in neighbouring country for more than 3 days per week on a regular basis (this must be taken as an optional benefit, specifically noted on your schedule and the additional premium must be paid).
  - ✘ vehicles on rails.
  - ✘ vehicles that do not travel on a firm surface.
  - ✘ motor third party liability for airport vehicles and vehicles used airside.
  - ✘ vehicles that are not registered for road use.
  - ✘ one insured to another insured on the same policy.
  - ✘ where the driver leaves the scene of an accident unlawfully.
- Credit shortfall – We do not cover:**
- ✘ payments or interest that are in arrears before the date of loss or damage.
  - ✘ early settlement penalties.
  - ✘ any other amounts that can be refunded to you (for example, extra payments you have made to reduce your credit).
  - ✘ any legal costs you owe the finance company.

# Personal Liability

WHAT WE COVER	WHAT WE DO NOT COVER
<p>✔ We cover your liability, legal costs and fees if you accidentally damage property of others or cause accidental death or injury to others (up to the maximum limit noted in your schedule):</p> <ul style="list-style-type: none"> <li>• while you are at your insured building or in your insured vehicle, or</li> <li>• because of your ownership of your insured building or motor vehicle.</li> </ul> <p>This limit applies to any single event or series of events that are the result of a single incident. You need our consent before you incur legal costs and fees.</p> <p>✔ We cover your liability which occurs during the period of insurance for:</p> <ul style="list-style-type: none"> <li>• accidental death of another person,</li> <li>• accidental bodily injury of another person, or</li> <li>• accidental loss of or damage to property belonging to another person.</li> </ul>	<p><i>We do not cover General Exclusions listed below, loss or damage to, or liability incurred by, or caused by:</i></p> <ul style="list-style-type: none"> <li>✘ business related activities.</li> <li>✘ you or any member of your family who normally lives with you.</li> <li>✘ your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, close corporation or trust).</li> <li>✘ your employees acting in the course of their employment with you at the time of the event. This exclusion does not apply to your domestic employees.</li> <li>✘ business related guests.</li> <li>✘ one Insured to another Insured on the same policy.</li> </ul>
<p>✔ Our policy covers your liability for losses incurred due to the fraudulent use of your credit/debit cards, SIM cards, digital bank access, or phishing scams during the insurance period, up to the limit noted in the schedule. Conditions for this coverage include prompt reporting of the loss to the bank or relevant company and adherence to their terms, conditions, and exclusions.</p>	
<p>✔ Liability (as a member of neighbourhood watch or block watch group or a similar non-profit organisation) to any person resulting from wrongful arrest or frisking of a person, including assault, relating to the wrongful arrest or frisking.</p>	

## General Exclusions

These exclusions apply to all sections of this policy: **We do not cover:**

- ✘ Loss or damage caused by chewing, tearing, denting, scratching or fouling by your pets.
- ✘ Any indirect or consequential loss or damage that happens because of the insured loss or damage, except where specified.
- ✘ Any claim for 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.
- ✘ Any claim for loss or damage which is the result of you, members of your household, any person with authorised access to your property, anybody who acts on your behalf or anyone covered under this policy, deliberately causing the loss, damage or injury.
- ✘ Loss or damage arising that are subject to the protection of a manufacturers' or dealers' guarantee or warranty.
- ✘ Any loss or damage related to business use, except for limited optional benefits if you selected these such as:
  - Business use for an insured vehicle, or
  - Work at Home benefit.
- ✘ Any loss or damage where compliance, local authority or legal requirements were not met.
- ✘ Any event where compensation is provided for by Legislation (*like the Road Accident Fund*).
- ✘ Any loss or damage based on, or in any way connected to, fraud, dishonesty or misrepresentation (giving misleading or incorrect facts). This includes exaggerated claims or misrepresenting the facts relating to the circumstances of a claim.

- ⊗ Any punitive damages, fines or penalties or any other loss or damage uninsurable by law, that you are held liable for.
- ⊗ Any liability from an agreement or contract unless you would have been liable if the agreement did not exist.
- ⊗ Anything covered by any guarantee, service contract, purchase contract or similar type of agreement.
- ⊗ Loss or damage arising from, or in any way connected to, exchange, cash, or credit agreements.
- ⊗ Loss or damage arising from, or in any way connected to, scams, fraud or theft by false pretences or trickery.
- ⊗ Any loss, damage or liability caused by, during or arising from:
  - wear and tear, gradual deterioration or operating causes such as rust, mildew, corrosion, rising damp, decay, insects, mould, fungi, or spores.
  - faulty design, construction, materials used or defective workmanship.
  - depreciation.
  - any illegal activities.
  - your deliberate actions or actions with your knowledge or consent.
  - reproduction, recovery or repair of sound, data, image on tape, records, films or magnetic media.
  - not following the manufacturer's instructions or not using the item for its real purpose.
  - pollution and contamination including impairment with dust.
- ⊗ We do not insure any loss or damage directly or indirectly caused by or related to (actual or perceived) communicable disease regardless of any different cause or event contributing jointly to the loss or damage. This includes any cost to clean-up, detoxify, remove, monitor or test. Where the Insurer rejects any claim based on this exclusion the responsibility of proving the opposite rests on the insured.
- ⊗ Any loss, damage or claims where you were aware of the circumstances giving rise to such loss, damage or liability before inception or anniversary of the policy and failed to inform us thereof.
- ⊗ We do not insure any loss or damage directly or indirectly related or caused by any Malicious Code, virus, Trojan Horse, worm, spyware or other disabling, invasive or destructive computer code.
- ⊗ We do not insure any loss or damage directly or indirectly related or caused by cyber or impersonation regardless of any different cause or event contributing jointly to the loss or damage. This includes any action taken in controlling, preventing, suppressing, or remediating any cyber act or cyber incident.
- ⊗ We do not insure any loss or damage directly or indirectly related or caused by data regardless of any different cause or event contributing jointly to the loss or damage. This includes loss of use, reduction in functionality, alteration, corruption, repair, replacement, restoration, or reproduction of any data, including any amount pertaining to the value of such data. This exclusion also includes programmes, software and code instructions for processing of data.
- ⊗ We do not insure any loss or damage directly or indirectly related or caused by an interruption or suspension of the electricity supply resulting from Electricity Grid Failure for any reason.  
This exclusion also applies to consequential losses arising in respect of:
  1. any public utilities (including utility companies under sole or partial private ownership) including, but not limited to, gas, water, communications, data, steam, fuel, oil, refrigerant, sewerage, waste disposal, or other similar service that are affected by Electricity Grid failure, and/or
  2. the deterioration of stock, food or other items as a result of Electricity Grid failure.
- ⊗ We do not insure any loss of or damage to aircraft, hang gliders or small leisure craft and their fitted accessories and equipment.
- ⊗ We do not insure any condition directly or indirectly caused or associated with Human Immune Virus (HIV) or the mutants, derivatives or variations or in any way related to Acquired Immune Deficiency Syndrome or any Syndrome or condition of a similar kind.

#### **ADDITIONAL EXCLUSIONS APPLICABLE TO ALL SECTIONS:**

*Any loss, damage or claims that is caused by, results from or is in any way connected to:*

- ⊗ Civil commotion, labour disturbances, plundering, looting, riots, strikes, lockouts, public disorder, or any act or activity intended to cause, or calculated to bring about, any of the above.
- ⊗ War and war-like activities, including invasion, acts of foreign enemies, hostilities (whether war is declared or not), and civil war.
- ⊗ Mutiny, military uprising, martial law, state of siege, insurrection, rebellion, revolution, or any event intended to bring about or that may lead to any of the above.
- ⊗ Any act of terrorism, including the use or threat of violence by any person or group, whether acting alone or on behalf of any organisation or government, and whether or not the act is harmful to human life. Terrorism includes acts committed for political, religious, personal, ethnic, ideological, social, or economic reasons, or in protest against any state, government, or provincial, local, or tribal authority. It also includes any attempt or threat to carry out such acts, regardless of any other cause or event contributing to the loss or damage.
- ⊗ Any act committed with the intention to influence any government, incite fear in the public, or inspire civil unrest, including protests, rebellion, civil disobedience, or revolution.
- ⊗ Any act or attempted act calculated to overthrow or influence any state, government, or any provincial, local, or tribal authority by force, or by means of fear, terrorism, or violence.

- ⊗ Any act calculated or directed to bring about loss or damage to further any political aim, objective or cause, or to bring about any social or economic change.
- ⊗ Any event for which a fund has been established under the War Damage Insurance and Compensation Act 85 of 1976 (as changed or substituted) or any similar Act in place in any of the territorial limits to which this plan applies.
- ⊗ Nationalisation, confiscation, commandeering, requisition, willful destruction, forfeiture, attachment, impounding seizure or preservation or any similar actions or processes by any court order, customs officials, police, crime prevention units, or lawfully constituted authority of officials.
- ⊗ Any attempt to perform any of the above acts or events is also excluded.
- ⊗ The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any event referred to above.
- ⊗ Any loss, damage or liability that is caused by or results from or relates to nuclear weapons, nuclear explosion, nuclear material, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, or from the combustion of nuclear fuel which includes any self-sustaining process of nuclear fission or fusion.
- ⊗ We do not cover liability, loss, damage, cost or expense caused by or relating to the hazardous nature of asbestos in any way, form or quantity. This includes any exclusions, exceptions, extensions or other provisions which would otherwise override this exclusion.
- ⊗ We do not cover any loss, damage or event which would expose us to any sanction, prohibition or restriction under United Nations regulations or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America if applicable (and are not in contradiction to European or German legislative provisions).
- ⊗ Any damage relating to derangement of firearms (derangement means using something in a way it was not designed for, that leads to breakdown or incorrect alignment of parts).

# Definitions and Clarifications

Definitions provide clarity on what exactly is INCLUDED in your cover.

<b>BUILDINGS</b>	Buildings mean permanent structures (including fixtures and fittings) which belong to you or for which you are liable. This includes outbuildings, fixed fuel tanks, underground service pipes, cables, drain, sewers, walls (including retaining walls), fences and driveways. It does not include gravel driveways, or any structures or driveways made of earth.
<b>BUSINESS USE</b>	Business use relating to vehicles mean you may use it for social and private travel, travel to and from work, as well as travel for administrative professional or occupational purposes. If you use the vehicle for trade, transport, or any other commercial purpose, it cannot be covered under this policy, and you must take out commercial cover for the vehicle. Business use relating to all other sections means intended for trade, transport, or any other commercial purpose. It cannot be covered under this policy, and you must take out commercial cover.
<b>COMMUNICABLE DISEASES</b>	Communicable Disease means any disease which can be transmitted by means of any substance or cause from any organism to another organism including (but is not limited to) a virus, germ, parasite, or other organism (living or not). Transmission includes (but is not limited to) airborne release, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms where the disease can cause or risk damage to human health, welfare or damage (including threat of damage), deterioration, loss of value, marketability or loss of use of property insured.
<b>COMPUTER SYSTEMS</b>	Computer system means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the insured or any other party.
<b>CYBER</b>	Cyber act means an unauthorised, malicious, or criminal act or threat or hoax involving access, processing or use of any computer system. Cyber incident means any error or omissions involving access, processing, or use of any computer system or partial or total unavailability or failure to access, process, use or operate any computer system.
<b>DATA</b>	Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system.
<b>DOMESTIC USE</b>	Domestic use relating to vehicles mean you may use it for social and private travel, travel to and from work, as well as travel for business or occupation purposes once a week (if more than once a week, it cannot be covered under domestic use).
<b>ELECTRICITY GRID FAILURE</b>	Electricity Grid Failure means a total or partial interruption to or suspension of any source of electricity supply, in any manner and for any reason (whether fortuitous, deliberate or malicious) which affects an entire municipality (including local, district, regional or any other level that is created by law) or province or the country as a whole, at substantially the same time, including any interruption, power surge or suspension at the reconnection or reinstatement of electricity supply.
<b>OUTBUILDINGS</b>	Outbuildings mean structures made of brick, stone or concrete with a slate, tile, metal, concrete or asbestos roof which are not connected to the main building or not of the same construction standard or construction material (e.g. thatch) of the main building. Outbuildings must be constructed as a permanent structure and be approved by the municipality.
<b>UNDERLYING POLICY</b>	Underlying policy means an active insurance policy you have with an insurer within the Republic of South Africa that insures you for: <ul style="list-style-type: none"> <li>• Personal liability.</li> <li>• Motor liability.</li> <li>• Tenant's liability.</li> <li>• Property owner's liability.</li> <li>• Watercraft liability.</li> </ul>
<b>VEHICLES</b>	Vehicles mean self-propelled road vehicles (including electric vehicles).

## SASRIA

Sasria SOC Ltd covers you for any accidental or intentional damage to your insured property caused by any person or group of people taking part in a riot, strike, lock-out, public disorder, civil commotion or committing any act which has a political, social or economic aim, objective or cause, or in protest against any state or government. This cover is limited to events in the Republic of South Africa – *Access your SASRIA master policy.*

# Value Added Services

Ami Value Added Services and Benefits are provided by Global Choices Lifestyle Pty Ltd (an authorised FSP). These services are not insurance and are not underwritten by a non-life insurer.

These benefits follow all the exclusions of your Ami policy unless the benefit specifically states otherwise. Some benefits may be excluded under this section but included under your buildings or contents cover.

These services are optional and have a separate cost.

## HOME ASSIST

Home Assistance refers to emergency assistance at your home covered in the policy and not home maintenance services.

- ✔ **Fixtures, Fittings and Services** – A qualified repairer (electrician, plumber, locksmith and glazier) will be called out to assist with the problem at home. Your cover includes the call-out fee and the first hour of labour. If the repair takes longer, the costs will be for the insured. Parts and materials used during the repair are not covered and will be for the insured's account.
- ✔ **Emergency Services Notification** – At the insured's request, the relevant emergency services (police, traffic authorities, fire department, ambulance, security company, or any other emergency provider) will be notified.

## PRODUCT SUMMARY

EMERGENCY	COVERED	NOT COVERED
<b>Electrical</b>	<ul style="list-style-type: none"> <li>✔ Distribution boards, circuits, main cables causing power failure.</li> <li>✔ Earth-leakage relays causing power failure.</li> <li>✔ Geyser connections, thermostats and elements.</li> <li>✔ Multiple plug points causing power failures.</li> <li>✔ Lightning strikes on wiring causing power failures.</li> <li>✔ Multiple burnt connections on wiring or plug points causing power failure.</li> <li>✔ General house wiring.</li> <li>✔ Connections to all electrical motors causing power failure.</li> <li>✔ Municipal connections inside the property causing power failure.</li> </ul>	<ul style="list-style-type: none"> <li>✘ Electrical gates and doors.</li> <li>✘ Jacuzzi, swimming pool and borehole pumps.</li> <li>✘ Air conditioners and commercial refrigeration.</li> <li>✘ Repairs not complying with regulated specifications such as SABS and others.</li> <li>✘ All electrical motors (electric gate motors etc).</li> <li>✘ Appliances (stove, refrigerator, dishwasher etc)</li> </ul>
<b>Plumbing</b>	<ul style="list-style-type: none"> <li>✔ Burst water connections and pipes that are concealed and are causing structural damage.</li> <li>✔ Overflowing blocked drains (internal and external) that can cause structural damage.</li> <li>✔ Geyser problems (no hot water – dependent on case circumstances, water pressure, overflowing geyser).</li> </ul>	<ul style="list-style-type: none"> <li>✘ Concealed pipes.</li> <li>✘ Specialists e.g. Leak Detectors, Roto-Rooter and Drain Surgeon.</li> <li>✘ Repairs not complying with regulated specifications such as SABS and others.</li> <li>✘ Replacement of a burst geyser, jacuzzis, swimming pools and boreholes.</li> <li>✘ Leaking tap that runs into a basin/sink or shower.</li> </ul>

<b>Locksmith</b>	<ul style="list-style-type: none"> <li>✓ If a child is locked inside the house or any room within the house.</li> <li>✓ If keys are broken off or lost for a main entrance or exit of the house.</li> </ul>	<ul style="list-style-type: none"> <li>✗ Outbuildings, bedrooms, and garages.</li> <li>✗ Padlocks.</li> </ul>
<b>Glaziers</b>	<ul style="list-style-type: none"> <li>✓ Any glass that has been damaged or broken and poses a security risk.</li> </ul>	<ul style="list-style-type: none"> <li>✗ Mirrors or any specialised glass.</li> </ul>

**Annual limit:** Up to three emergency call-outs. Each call-out includes the call-out fee and the first hour of labour. For any services not listed, we can refer the insured to providers but the insured will be responsible for all costs.

## WHAT WE COVER

### ROADSIDE AND ACCIDENT ASSIST

This benefit is limited to two incidents per assistance category.

- ✓ **Patrol Assistance** (Annual Limit: Up to R750.00 per incident or R1500.00 annually).
  - Flat battery - jump start only (replacement of battery will be for the insured's account).
  - Flat tyre - assistance with changing a tyre (insured needs to have a spare tyre available).
  - Fuel assistance - five litres per incident.
  - Transmission of urgent messages.
  - Locksmiths - a locksmith will be dispatched in the event where keys (vehicle and home) are locked in a vehicle. (Annual Limit: Up to R900 per incident or R1800.00 annually).
- ✓ **Tow-in service** to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:
  - **Mechanical breakdown** – up to R1500.
  - **Electrical breakdown** – up to R1500.
  - **Accident damage** – up to R3,750. If the cost exceeds this limit, prior authorisation must be obtained.
- ✓ **Courtesy Transport** – Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons) will be transported to a nominated destination. Destination needs to be within a 100km radius of your normal place of residence or work.
- ✓ **Hotel Accommodation** – Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, hotel accommodation for the occupants of the vehicle will be arranged (up to a maximum of four persons). Accommodation contribution is limited up to R 500 per group per incident or R 1 000 per annum.
- ✓ **Car Rental** – Where the breakdown has occurred outside a radius of 100 km from the place of residence, and you qualify for the Hotel Accommodation but you prefer to continue your journey, a rental car will be arranged, subject to an occupant qualifying for a rental car in terms of the car rental company's general terms and conditions. The costs incurred will be confined to rental charges, delivery and collection of the rental car, and the rental car must be surrendered on arrival at the occupant's destination. The rental car contribution is limited to up to R 500 per incident or R 1 000 per annum and subject to availability.
- ✓ **Vehicle Repatriation** – In the event of a vehicle being left for repairs, we pay up to R500 for 24-hour, standard car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the occupant's place of residence, the additional tow costs will be supplemented with the costs of car rental or flight.

### CONCIERGE CHAUFFEUR SERVICES

- ✓ This benefit provides access to Home Safe Chauffeur, Airport Drive, and Trauma Treatment Chauffeur services. It is limited to 12 Concierge Services annually across all Concierge products, and trips are interchangeable between these services. Each incident for Home Safe and Trauma Treatment Chauffeur is capped at R535, with any additional costs for your account. Services are available within a 50km radius of major city centres, and pre-booking is required for public holidays.

## WHAT WE DO NOT COVER

- ✗ All the General Exclusions listed above.
- ✗ Vehicles over 3 500kg. You will not be entitled to any services where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the insured without prior authorisation shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.



Ami Underwriting Managers (Pty) Ltd is an authorised financial services provider (FSP 52315).  
Underwritten by Lombard Insurance Company Limited, an authorised financial services provider  
(FSP 1596) and insurer conducting non-life insurance business.



**CHRISTELLE COLMAN**

Chief Executive Officer  
christelle@ami.co.za



**ZAIDA MIA**

Chief Operating Officer  
zaida@ami.co.za



**RAASHIED JONES**

Executive: Operations  
Raashied@ami.co.za

 [www.ami.co.za](http://www.ami.co.za)

 087 997 4140

 [hello@ami.co.za](mailto:hello@ami.co.za)

 083 461 1868

 086 026 4264

