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## HOUSEHOLDERS

### DEFINITIONS

For this section

1. You/your/yourself includes members of your family normally residing with you
2. For the purposes of this section the private residence means :
  - 2.1 a building situated at the risk address shown in the schedule and in which a person resides and excludes the grounds upon which the building is situated
  - 2.2 an outbuilding which means a separate building situated at the risk address shown in the schedule and which is not interleading to the building defines in 2.1, regardless of whether it is detached, attached to or forming part of the building defined in 2.1 and excludes the grounds upon which the outbuilding is situated
3. Property insured means
  - 3.1 household goods and personal effects (including money and negotiable instruments up to R2 500)
  - 3.2 business goods and equipment inside the private residence (for which we will indemnify you up to R30 000 in any 12 month period of insurance)

which belongs to you or are your responsibility.

### COVER PROVIDED

1. INDEMNITY TO YOU
  - 1.1 If the property insured is lost or damaged by an insured event we will pay or may choose to repair or replace it. The amount payable will be the replacement cost.
  - 1.2 If at the time of loss or damage the cost of replacing of the property as new is greater than the sum insured you will be your own insurer for the difference and will bear a rateable proportion of the loss or damage.
2. INSURED EVENTS

The insured events are

  - 2.1 Fire, lightning, explosion
  - 2.2 Deliberate or willful acts excluding loss or damage caused by or arising from theft or attempted theft
  - 2.3 Storm, flood, wind, rain, hail, snow excluding loss or damage to property in the open unless the property is designed to exist or operate In the open
  - 2.4 Earthquake



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- 2.5 Bursting, leaking or overflowing of water apparatus, pipes or fixed oil-fired heating apparatus, excluding damage caused to the apparatus or pipes
  - 2.6 Sudden damage caused by impact to the private residence
  - 2.7 Theft or attempted theft from
    - 2.7.1 the private residence referred to under Definition 2.1
    - 2.7.2 that part of the private residence referred to in definition 2 limited to R5 000 unless there is forcible and violent entry or exit.
    - 2.7.3 a building in which you are temporarily residing or occupying
    - 2.7.4 any building in which you are employed
    - 2.7.5 any furniture storage depot or a bank safe deposit
    - 2.7.6 any other building if there is forcible and violent entry or exit
  - 2.8 Theft
    - 2.8.1 of laundry, garden furniture and swimming pool furniture, implements and pool safety nets and covers from the grounds of the private residence up to R5 000 any one claim
    - 2.8.2 while being moved by professional removers during a permanent change in the risk address
    - 2.8.3 while in transit to or from a furniture storage depot or a bank safe deposit
    - 2.8.4 or attempted theft while in transit in your custody to or from any place of purchase, repair or renovation following an accident to the conveying motor vehicle or theft following forcible violent entry into the vehicle up to an amount of R5 000 any one event
    - 2.8.5 or attempted theft of household goods or personal effects from the grounds upon which the private residence described in the schedule is situated up to an amount of R5 000 any on event.

### 3. AUDIO VISUAL EQUIPMENT AND GLASS

If in or on the private residence

- 3.1 any television set, video recorder, decoder, sound reproduction equipment, satellite dish or aerial is accidentally damaged (other than mechanical or electrical breakdown)
- 3.2 mirror glass or sheet glass in or on furniture or on an appliance is accidentally damaged

we will indemnify you



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## 4. GUESTS

If household goods and personal effects excluding money and negotiable instruments not otherwise insured belonging to a guest temporarily residing with you are lost or damaged by an insured event specified in 2.1 to 2.6 or by theft from the private residence we will indemnify the guest up to R5 000 any one claim

## 5. DOMESTIC STAFF PROPERTY

If household goods and personal effects excluding money and negotiable instruments belonging to your domestic staff are lost or damaged in the private residence by an insured event we will indemnify the domestic staff up to a limit of R5 000 any one claim

## 6. REFRIGERATOR AND DEEP FREEZE CONTENTS

In the event of deterioration of food in any refrigerator/deep freeze unit in the private residence as a result of

- 6.1 breakdown of or accidental damage to the unit
- 6.2 failure of power supplied by public authorities

We will indemnify you for loss of food up to R5 000 any one claim

## 7. KEYS AND LOCKS

We will indemnify you for cost reasonably and necessarily incurred as a direct consequence of any keys and locks for the private residence owned by you being lost or damaged up to R5 000 any one claim

## 8. DOCUMENTS

We will indemnify you for loss or damage caused by an insured event to your personal documents up to R5 000 any one claim. We will only be liable for the value of the materials and the cost of labour in reinstating the documents or obtaining duplicates and not for the value to you of the content.

## 9. MEDICAL AND VETERINARY EXPENSES

If medical and veterinary expenses are incurred and paid for as a result of accidental bodily injury sustained by any

- 9.1 person other than yourself caused by a domestic animal owned by you
- 9.2 guest or visitor arising from any defect in the private residence
- 9.3 domestic staff in the course of their employment by you
- 9.4 domestic animal owned by you arising from a road accident

We will pay the expenses up to R5 000 per person and R1 000 per animal if not otherwise insured



## 10. ACCIDENTAL DEATH

If you sustain accidental bodily injury while in the private residence or its grounds and die as a direct result of the injury we will pay

10.1 R5 000 for a person 18 years of age and under

10.2 R10 000 for a person over 18 and under 75 years of age

provided death occurs within 3 months of the injury

## 11. RENT

If the private residence becomes temporarily uninhabitable because of loss or damage caused by an insured event we will for the period necessary for reinstatement indemnify you

11.1 rent for which you are liable

11.2 any reasonable additional costs incurred in providing alternative lodging for yourself, your family and domestic staff normally resident with you

up to 25% of the Household Goods sum insured

## 12. SECURITY GUARD

We will indemnify you for cost reasonably and necessarily incurred in employing a security guard following loss or damage caused by an insured event up to R5 000 any one claim,

## 13. DOMESTIC TELEPHONE INSTRUMENTS

If in the private residence any domestic telephone instrument (excluding cellular phones) is accidentally damaged we will indemnify you up to R 1 000 per instrument any one claim

## 14. TRAUMA

If you are a victim of a violent act of theft, attempted theft, hold-up or hi-jacking which necessitates professional counselling we will pay compensation up to R5 000 any one claim

## 15. LOSS OF WATER BY LEAKAGE

We will indemnify you for the cost of water lost through leakage from pipes in the private residence or on its grounds where you are responsible to pay the charge for such water subject to the following

15.1 only in the event of the quarterly reading of water consumption exceeding the average of the last previous four quarterly readings by 50% or more we will indemnify you for the cost of such additional water consumed up to a limit of R5 000. If less than 50% no indemnity will be provided.

15.2 up to R5 000 shall be payable for not more than two separate incidents in any 12 month period of insurance



- 15.3 it shall be a condition precedent to liability under this extension that you shall upon discovery of a leak (by physical evidence or on receipt of an abnormally high water account) take immediate steps to repair the pipe(s) affected
- 15.4 this extension does not cover the cost of remedial action including repairs to the pipe(s) affected
- 15.5 we shall not be liable for claims
- 15.5.1 as a result of leaking taps, geysers, toilet systems and swimming pools
- 15.5.2 whilst the private residence is unoccupied for a period in excess of 30 days
- 15.5.3 where the water level of a swimming pool has to be topped up as a result of a leaking inlet or outlet pipe

## 16. CLEARANCE COST

We will indemnify you up to R5 000 any one claim for costs necessarily incurred in respect of the removal of debris from the private residence or its grounds following loss or damage hereby insured

## 17. TRANSIT

We will indemnify you up to R5 000 for damage to Household Goods in your custody whilst in transit to or from any place of purchase, repair or renovation provided the damage is caused by fire, collision or overturning of the conveying motor vehicle

## 18. DAMAGE TO GARDEN

We will indemnify you for cost reasonably and necessarily incurred by you in your capacity as owner of the private residence for the replacement of trees, shrubs and plants situated on the grounds of the private residence following damage due to fire, fire fighting operations, explosion, impact by vehicles or aircraft, other aerial devices or articles dropped therefrom or deliberate or willful acts up to an amount of R5 000 excluding loss or damage caused by or arising from theft or attempted theft.

## 19. PERSONAL LIABILITY – OCCUPANTS RISK

### 19.1 INDEMNITY TO YOU

If you become legally liable to pay compensation as a householder occupying the private residence for accidental death, bodily injury or illness or accidental loss of or damage to property occurring during the period of insurance we will indemnify you up to the amount shown in the schedule for any one accident or series of accidents arising out of one event including costs and expenses recoverable by any claimant from you and incurred with our written consent.

### 19.2 TENANTS LIABILITY

If you become legally liable as tenant and not as owner for



- 19.2.1 damage to the private residence and outbuildings (including fixtures and fittings) caused by an insured event specified in this section
- 19.2.2 accidental damage to fixed sanitaryware or fixed glass
- 19.2.3 accidental damage to water, gas, sewerage, electricity or telephone connections to the private residence or outbuildings

We will indemnify you in terms of 19.1 above up to the amount shown in the schedule for any one accident or series of accidents arising out of one event.

## 19.3 EXCLUSIONS

We will not indemnify you for

- 19.3.1 compensation payable to
  - 19.3.1.1 you or any member of your family normally resident with you
  - 19.3.1.2 any person acting in the course of their employment with you at the time of the accident other than domestic staff
  - 19.3.1.3 your directors, members, trustees or beneficiaries or members of their families normally resident with them if you are a Company, Close Corporation or Trust
- 19.3.2 compensation payable for loss of or damage to property in the custody or control of
  - 19.3.2.1 you or any member of your family normally resident with you
  - 19.3.2.2 any person acting in the course of their employment with you at the time of the accident
  - 19.3.2.3 your directors, members, trustees or beneficiaries or members of their families normally resident with them if you are a Company, Close Corporation or Trust
- 19.3.3 compensation payable directly or indirectly due to
  - 19.3.3.1 your employment, business or profession
  - 19.3.3.2 the ownership of land or buildings (other than the private residence insured by Section 3. and land upon which they are situated provided the land is used for residential purposes
  - 19.3.3.3 the occupation of land or buildings, other than your private residence
  - 19.3.3.4 the use of any motor vehicle, caravan, trailer air or water craft (other than model aircraft, surfboard or paddle ski) owned by or in the custody and control of yourself or your domestic staff
- 19.3.4 liability accepted by agreement which would not have attached in the absence of the agreement



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## SPECIAL EXCLUSIONS

We will not be liable for

1. loss or damage caused, sustained or incurred outside the territorial limits of the Republic of South Africa, Namibia, Malawi and Zimbabwe
2. theft of money and negotiable instruments unless stolen from a building mentioned in 2.7.1 and 2.7.4 and there is forcible and violent entry or exit
3. theft from the private residence while lent, let or sub-let unless there is forcible and violent entry or exit
4. loss of or damage or injury to animals, more than one gold coin, stamp and coin collections, motor vehicles, caravans and trailers including their fitted accessories, air or water craft (not a surfboard or paddle ski) and their equipment
5. any amount in excess of one third of the household goods sum insured for the total value of precious metals and stones, jewellery, furs, rugs and carpets
6. loss of or damage to property more specifically insured

## SPECIAL CONDITIONS

1. FIRST AMOUNT PAYABLE

In respect of any occurrence giving rise to a claim in terms of the section other than Personal Liability you will be responsible for the first amounts payable shown in the schedule

## OPTIONAL COVER/ ONLY APPLIES WHEN INDICATED IN THE SCHEDULE

1. ACCIDENTAL DAMAGE

We will at our option by payment, repair or replacement indemnify you for accidental damage to household goods in the private residence

We will not be liable for

- 1.1 more than 20% of the sum insured indicated in the schedule for any single item
- 1.2 more than the sum insured indicated in the schedule for any one claim
- 1.3 loss or damage
  - 1.3.1 caused by or resulting from wear and tear, depreciation, electrical or mechanical breakdown, rust, mildew, moth, vermin, insects, your own domestic pets, any gradually operating cause, process of dyeing, cleaning or renovating, the action of light or atmospheric conditions, confiscation or detention by any process of law
  - 1.3.2 to furniture or domestic appliances by scratching, denting or chipping
  - 1.3.3 to firearms, videos of any nature
  - 1.3.4 consequential loss of any nature

2. FIRE AND PERILS COVER ONLY

Insured events 2.7 and 2.8 are excluded  
Cover provided 3 to 18 are deleted