



PERSONAL LIABILITY

DEFINITION

For this section

1. You/your/yourself includes members of your family normally residing with you

COVER PROVIDED

1. INDEMNITY TO YOU

If you become legally liable to pay compensation 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

2. CREDIT CARDS

We will indemnify you up to R5 000 in any 12 month period of insurance against liability or loss arising from fraudulent use of your credit, cash or SIM (Subscriber Identity Module) cards by any person who is not a member of your family or household. We will not indemnify you if you have not reported the loss of the card to the issuing organization as soon as is reasonably possible or complied with the conditions of issue of the card.

3. HOLE-IN-ONE

If you score a hole-in-one playing as an amateur in a game of golf in terms of the rules at any recognized golf club we will pay R1 000 on written confirmation by the secretary of the club.

4. SECURITY COMPANIES/GARDEN SERVICES

Special exclusion 4 of this section does not apply to any liability assumed in terms of a written contract entered into with any organization providing security, armed response or garden services, in respect of property insured by Section 1. Household Goods and Section 3. Building.

5. FULL HOUSE

If you are part of a team of two, three or four which, playing as amateurs, scores a full house (that is, all eight or nine bowls to count) in a game of bowls in any competition played in terms of the rules of the South African Bowling Association, at any recognized bowling club, we will pay R1 000 on written confirmation by the secretary of the club.

6. WRONGFUL ARREST

All sums which you are liable to pay for compensation or damages in respect of wrongful arrest or alleged wrongful arrest by you of any or any person other than

- 6.1. a person under a contract of service or apprenticeship with you or
- 6.2. a member of your family or household



which arise out of your activities as a member of the neighbourhood watch or a block watch group or of a similar voluntary non-profit organization

Provided that the amount payable for all compensation and damages and all costs and expenses of litigation and all other cost and expenses will not exceed R50 000 in respect of all death, injury, loss and damage sustained during any 12 month period of insurance.

SPECIAL EXCLUSIONS

We will not indemnify you for

1. compensation payable to
 - 1.1 you or any member of your family normally resident with you
 - 1.2 any person acting in the course of their employment with you at the time of the accident other than domestic staff
 - 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
2. compensation payable for loss or damage to property in the custody or control of
 - 2.1 you or any member of your family normally resident with you
 - 2.2 any person acting in the course of their employment with you at the time of the accident other than domestic staff
 - 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
3. compensation payable directly or indirectly due to
 - 3.1 your employment, business or profession
 - 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
 - 3.2 the occupation of land or buildings, other than your private residence
 - 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
4. liability accepted by agreement which would not have attached in the absence of the agreement