



DOMESTIC ALL RISKS

DEFINITIONS

For this section

1. You/your/yourself includes members of your family normally residing with you.
2. Property insured means
 - 2.1 General
 - 2.1.1 clothing
 - 2.1.2 personal effects normally worn or designed to be carried on or by the person
 - 2.1.3 personal equipment normally worn or used by the person participating in sportBelonging to you
 - 2.1 Specified
 - 2.1.1 property described in the specified article schedule
 - 2.1.2 money and/or negotiable instruments up to an amount of R1 000 (if stated in the schedule to be included)

COVER PROVIDED

1. INDEMNITY TO YOU
 - 1.1 General

If general property insured is accidentally lost or damaged we will pay for or may choose to repair or replace it. The amount payable will be the current replacement cost
 - 1.2 Specified

If specified property is accidentally lost or damaged we will pay for or my choose to repair or replace it.
2. COLECTIONS
 - 2.1 Stamp

If a stamp collection is specified in the schedule

 - 2.1.1 we will only be liable if one or more complete pages of the collection are lost or damaged
 - 2.1.2 our liability for any one stamp will not exceed two thirds of the value stated in any recognized catalogue up to R5 000 any one stamp.



2.2 Coins

If a coin collection is specified in the schedule we will not be liable for

2.2.1 current coins

2.2.2 more than R5 000 for any one coin.

3. CONTENTS OF CARAVAN

If the contents of a caravan are specified in the schedule the following apply to that item.

3.1 Definition

Property insured means household goods, which belong to you or are your responsibility while in the caravan or attached side tent.

3.2 Indemnity to you

If the property insured is accidentally lost or damaged we will pay for or may choose to repair or replace it. The amount payable will be the current replacement cost. If at the time of the loss or damage the cost of replacing the property insured 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.

3.3 Special exclusions

We will not be liable for

3.3.1 theft of property insured while the caravan or attached side tent is unoccupied unless there is forcible and violent entry

3.3.2 More than R1 000 or 25% of the sum insured, whichever is greater, for any one article

3.3.3 the permanent fittings of the caravan

3.3.4 stamp and coin collections, money, documents, jewellery, furs or any article more specifically insured

3.3.5 loss or damage caused by fraud or dishonesty by any person to whom the caravan is on loan or hire

4. CAR RADIOS

If sound reproduction equipment (including one tape or compact disc) fitted in a motor vehicle is specified in the schedule special exclusion 2. below does not apply to that item.

5. SAFE DEPOSIT

In respect of any item indicated on the schedule is being kept in a bank safety deposit box, insurance in terms of this section only applies while the item(s) is contained in such safety deposit in the bank



6. HOUSEHOLD GOODS IN TRANSIT

2.1 General (see Definitions) is extended to include theft of household goods including groceries belonging to you and in your custody while in transit to or from any place of purchase, repair or renovation.

SPECIAL EXCLUSIONS

We will not be liable for

1. in respect of 2.1 General
 - 1.1 more than 25% of the sum insured for any one article
 - 1.2 pedal cycles, cellular telephones, tools, stamp and coin collections, money and documents.
 - 1.3 motor vehicles (including the accessories), trailers, caravans, hang gliders, air and water craft other than surfboards and paddle skis
 - 1.4 property more specifically insured
 - 1.5 more than 1 compact disc or tape
2. property insured lost from an unattended motor vehicle unless there is forcible and violent entry into the vehicle
3. wear, tear or depreciation
4. electrical or mechanical breakdown not accompanied by other damage
5. the special value which an article may have as part of a set
6. the cost or reproducing sounds, data and images on tapes, records, film or magnetic media or any other electronic media
7. loss or damage caused
 - 7.1 by vermin, moths or gradually operation causes
 - 7.2 during any process of cleaning, dyeing or renovating
 - 7.3 by confiscation or detention by any process of law.

SPECIAL CONDITIONS

1. **FIRST AMOUNT PAYABLE**
In respect of any claim for property insured under GENERAL, you will be responsible for the First Amount Payable shown in the schedule