

ALL RISKS OVERVIEW

Remember that this Overview does not form part of the legal agreement.

WHAT DOES THIS SECTION INSURE?

This section has two parts referred to as Unspecified All Risks and Specified All Risks.

Unspecified All Risks covers those items that are too many and too everyday to justify itemising, such as Your clothes.

The cover provided is on a blanket cover basis for these unnamed items.

Specified All Risks covers items that are expensive such as cellphones, golf clubs, sunglasses, jewellery, and watches. Accordingly, these items must be identified and specified on the Schedule.

The benefit of All Risks cover is that Your items are covered wherever they are in the world. So if You are romancing someone in Paris or on a business trip in China when Your specified watch is stolen, You will still be covered.

JEWELLERY AND WATCHES

If You are not wearing Your jewellery and watches then they must be kept in a locked safe that is bolted down. If they are not then We will only pay an amount of R2,500 for any item stolen or lost.

Remember that You will need to prove the value of any item which must be provided by a registered jeweller or else we will only pay an amount of R2,500 per item.

HOW DO I CALCULATE THE SUM INSURED?

We will replace Your lost or damaged items with new items and so You need to insure Your items for the new replacement costs.

If You do underinsure the total value of the items insured then average will apply.

MOTORBIKES, QUAD BIKES AND SIMILAR TOYS

If Your motorbike or quad bike is not registered or licensed for road usage then You must insure it under this section.

Please note that there is no third party liability cover and no passenger liability cover.

ALL RISKS

DEFINITIONS

For this section:

1. You/Your/Yours includes members of Your family normally resident with You;
2. Property Insured means:
 - 1.1 Unspecified:
 - 1.1.1 clothing;
 - 1.1.2 personal effects normally worn or designed to be carried on or by the person **excluding any electrical item**;
 - 1.1.3 personal equipment normally worn by the person participating in sport but **excluding damage to sporting equipment occurring during use**;
 - 1.2 Property specified in the Schedule.

COVER PROVIDED

1. INDEMNITY TO YOU

We will indemnify You for any loss or damage to the Property Insured by any cause not excluded occurring any where in the World.

SPECIAL CONDITIONS

1. Safe clause

Any items, pairs or sets of jewellery, including watches, that have a value greater than R10,000 must be kept in a securely locked wall mounted or floor mounted safe whilst not in use, failing which loss to such items any loss or damage to such items will be limited to a value of R2,500 per item.

2. Pairs and Sets

Where the Insured Property consists of a pair or set, We will not compensate You for more than the value of any particular portion which may be lost or damaged.

3. Proof of ownership and value

- 3.1 You must provide Us with the reasonable proof that We may require to establish both Your ownership and the value of any item claimed for.
- 3.2 If a valuation certificate from a registered jeweller in which the item is specifically described detailing the grade, colour, style and carat for its valuation purposes cannot be produced for any precious metal and stone, jewellery, watches, furs, rugs and carpets then the item value will be limited to R2,500.

4. Cash settlement

Should We agree to settle Your claim by means of a cash settlement then such cash settlement shall not exceed the amount for which We could have settled the claim if We had elected to repair or replace the item.

SPECIAL EXCLUSIONS

1. Unspecified Property:

We will not be liable for:

- 1.1 more than 25% of the sum insured stated in the Schedule for any one article, pair or set;
- 1.2 pedal cycles, contents of caravan, camping equipment, golf clubs, tools, binoculars;

- 1.3 any electrical device except a hearing aid;
- 1.4 contact lenses, stamp and coin collections.

2. Unspecified Property and Specified Property:

We will not be liable for:

- 2.1 Property Insured (other than fitted car radios if specified in the Schedule or a child's car seat) **stolen or damaged from an unattended motor vehicle unless:**
 - 2.1.1 the Property Insured was concealed in a locked boot or compartment forming part of a locked vehicle and there is evidence of violent and forcible entry into the vehicle;
 - or
 - 2.1.2 the vehicle is garaged at the time of the loss and there is evidence of violent and forcible entry into the building where the vehicle is garaged, subject to a limit of R10,000 any one claim.
 - 2.1.3 You suffer a loss of a Specified Item as a result of the "jamming" of Your Vehicle's locking system so that it is unable to engage the locking mechanism despite Your attempted activation thereof then We shall provide You with limited cover of R5,000 any one claim subject to You reporting the theft to the police and providing Us with a Police reference.
- 2.2 wear, tear or depreciation;
- 2.3 electrical or mechanical breakdown that is not accompanied by insured damage;
- 2.4 the cost of reproducing sounds, data and images on tapes, records, film or magnetic media;
- 2.5 loss or damage caused:
 - 2.5.1 by vermin, moths or gradually operating causes;
 - 2.5.2 during any process of cleaning, dyeing or renovating;
 - 2.5.3 by confiscation or detention by any process of law;
 - 2.5.4 by or attributable to defective design, specification, construction or material;
 - 2.5.5 by latent defect or lack of maintenance;
- 2.6 consequential loss of any kind;
- 2.7 licensed or registered motor cycles including scooters, three wheeled cycles, quad bikes nor their fitted accessories;
- 2.8 motor vehicles, trailers, caravans, hang-gliiders, aircraft and watercraft (excluding surfboards and paddle skis) nor their fitted accessories;
- 2.9 money, credit cards, debit cards, phone cards, deeds, negotiable instruments, securities for money, manuscripts, documents of any kind;
- 2.10 theft or attempted theft of any pedal cycle, or any accessory or part of the pedal cycle, unless the entire pedal cycle is stolen and such pedal cycle was in secured premises or securely locked to an immoveable object;
- 2.11 in respect of caravans and camping equipment:
 - 2.11.1 more than 25% of the globular sum insured amount stated in the Schedule for any one article, pair or set;
 - 2.11.2 theft of the Property Insured while the caravan or attached side tent, or camping tent is unoccupied unless there is forcible and violent entry or exit.
 - 2.11.3 if the Insured Property is used for business purposes.
- 2.12 the first amount payable shown in the Schedule.

