

BUILDINGS OVERVIEW

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

WHAT DOES THIS SECTION INSURE?

You can insure Your house and all the items that are considered to form a part of the house such as the geyser, swimming pool, tennis court, driveway, boundary walls, outbuildings and the likes.

Retaining walls are excluded as a general rule unless You provide Us with an engineer's report.

HOW MUCH SHOULD I INSURE THE BUILDINGS FOR?

The sum insured must include the rebuilding costs of all buildings and improvements on Your property including the costs of the geysers, driveways, boundary walls, swimming pools and the likes. You also need to take into account the costs of demolition and rubbish removal, architect and engineer fees.

It is not the market value for which You bought or could sell the house for but rather all the costs and expenses that You will incur in rebuilding it.

HOW CAN I BETTER MANAGE MY RISK

Your biggest risk is that Your house burns down. This is dangerous and devastating. Ensure that if You have a fireplace that it is properly installed and that when it is in use, the fire guard is put in place to protect against jumping embers.

Put a smoke detector in the kitchen and any room in which You keep a heater – they save lives. If You have a thatch roof then You need to be extra careful and make sure that Your thatch is fireproofed and treated regularly.

However, it is not only fire but rain too that can cause substantial damage. You must check that Your gutters and drain pipes are not clogged from all the autumn leaves before the rainy season arrives. If the rain sits on Your roof, Your roof will leak.

Geysers do not last forever and when they "burst" the water causes lots of damage and often ends up destroying sentimental family heirlooms such as paintings, books and photographs. Ensure that You have a regulation drip tray installed underneath Your geyser so that the water can escape harmlessly.

WHAT MUST I DO IF I HAVE A HOME EMERGENCY?

If You have a home emergency such as Your geyser bursting then We will send out one of Our experts in this case a plumber to deal with the emergency. Their mandate is to deal with the emergency so that it is no longer life threatening or causing further damage to property.

You can either phone the ONE Assist Help Desk on 0861 000 286 or the more efficient way is to activate the Intelligent Panic (see below).

I HAVE JUST SUFFERED A VIOLENT CRIME, NOW WHAT?

This is a terrible reality that everyone faces. If You have just suffered a violent crime, please phone the ONE Assist Help Desk on 0861 000 286 or the more efficient way is to activate the Intelligent Panic (see below) and they will set their Emergency Team into action.

They can call the police and if You need medical treatment, they will send out an ambulance and arrange hospital admission.

If Your keys have been stolen, they will send out a locksmith to change Your keys and remotes.

They can arrange for a security guard to be stationed outside Your home.

It is very important to get professional help as soon as possible, so please get trauma counselling, We will pay for it. However, You must use our 24 hour Help Desk failing which Your cover is limited to trauma counselling only.

I WANT TO MAKE ALTERATIONS TO MY HOUSE AND STILL BE INSURED

The risk changes materially when You begin making alterations or additions to Your property and so You must advise Us immediately if You do decide to do this. Your policy does give You automatic limited cover for loss or damage to the Works undertaken but the Works must be undertaken by an independent contractor who is a member of a recognised builders association – it cannot be You or someone off the street. Also, the Works period cannot be longer than 12 months and the cost of the Works cannot be more than 5% of the sum insured under this section.

BUILDINGS (HOME OWNERS)

DEFINITIONS

For this section:

1. Dwelling means:
 - 1.1 the private residence and its domestic outbuildings, fixtures and fittings, water, sewerage, gas, electricity and telephone connections;
 - 1.2 paths and driveways constructed of brick, concrete, pavers, asphalt or stone (not gravel);
 - 1.3 walls (excluding retaining and dam walls), gates and fences (excluding hedges);
 - 1.4 swimming pools (excluding portable pools or pools built above ground) including fixed filtration plant, water-pumping machinery but excluding automatic pool cleaners;
 - 1.5 tennis courts, sauna and spa baths;
 - 1.6 intercom systems, CCTV and burglar alarm systems;
 - 1.7 solar heating systems and air conditioning units;
 - 1.8 aerials, antennae and satellite dishes, belonging to You and situated at the risk address shown in the Schedule.
2. Standard Construction means the buildings are built with walls of brick, stone or concrete and are roofed with slate, tiles, concrete, asbestos or metal.
3. Reinstatement means:
 - 3.1 if the Dwelling is destroyed, rebuilding it;
 - 3.2 if the Dwelling is damaged, repairing the damaged portion, as close as reasonably possible to the condition it was.

COVER PROVIDED

1. OUR INDEMNITY TO YOU

If the Dwelling is damaged or destroyed arising from or caused by an Insured Event:

- 1.1 We will, at Our election, by payment or by reinstatement or repair indemnify You provided You are not underinsured;
- or
- 1.2 You may choose within six consecutive months of the date of destruction or damage to reinstate the Dwelling on the same site (or on another site and in the way You want subject to our liability not being increased) as nearly as possible to its condition when new provided that:
 - 1.2.1 the Reinstatement must be started and finished in a reasonable time otherwise We will settle in terms of 1.1;
 - 1.2.2 We will not be liable for the cost until the cost has been incurred by You;
 - 1.2.3 if at the time of Reinstatement the cost including the cost of demolition and professional fees which would have been incurred in Reinstating the Dwelling had it been totally destroyed exceeds the sum insured on the Dwelling at the time of destruction or damage You will be Your own insurer for the difference and will bear a proportion of reinstatement;
 - 1.2.4 if We agree to settle the claim by means of a cash settlement, such payment shall not exceed the amount for which We could have settled the claim by means of repair or replacement.
 - 1.3 We will pay costs that You necessarily incur with Our written consent:

- 1.3.1 in demolishing the Dwelling, removing debris from the site and erecting hoardings required for building operations;
 - 1.3.2 for architects, quantity surveyors and consulting engineers fees;
 - 1.3.3 for local authorities scrutiny fees,
- Provided that the sum insured stated in the Schedule for this section is adequate to include such additional costs.

2. INSURED EVENTS

The Insured Events are:

- 2.1 fire, lightning, explosion;
- 2.2 deliberate or wilful malicious acts;
- 2.3 storm, wind, water, hail, snow or flood **excluding destruction or damage:**
 - 2.3.1 **to retaining walls** unless such retaining wall was erected in compliance with architectural and or engineering specifications which specifications must be provided by You in the event of a claim;
 - 2.3.2 **caused by movement of the land supporting the Dwelling even if such movement is caused by storm or flood.** This exclusion will not apply to the removal of land supporting the Dwelling by flowing surface water.
- 2.4 earthquake but **excludes any loss or damage arising directly or indirectly from mining activities;**
- 2.5 bursting, leaking or overflowing of water apparatus or fixed oil-fired heating apparatus **excluding the repair or replacement of defective geyser elements, thermostat or valves;**
- 2.6 damage caused by theft or attempted theft;
- 2.7 theft or attempted theft provided that if the Dwelling is vacant there is forcible and violent entry or exit;
- 2.8 impact by animals, vehicles, falling trees or part of trees, aircraft or articles dropped therefrom;
- 2.9 breakage or collapse of radio or television aerials or masts including satellite dishes.

3. BREAKAGE OF GLASS AND SANITARYWARE

In the event of accidental breakage in the Dwelling (**except when the Dwelling is vacant**) of:

- 3.1 fixed glass;
 - 3.2 fixed sanitary ware but excluding chipping, scratching or disfiguration,
- We will pay for it or choose to repair or replace it subject to the limit as set out in the schedule.

4. RENT

If the private residence becomes uninhabitable as a result of an Insured Event, We will compensate You for:

- 4.1 loss of rent; or
- 4.2 rent for which You are liable; or
- 4.3 the cost of other similar accommodation, up to a limit of 25% of the sum insured of the Dwelling as reflected on the Schedule.

5. WATER-PUMPING MACHINERY, ELECTRONIC GATES, GARAGE DOOR MACHINERY, AUTOMATIC SPRINKLERS AND BURGLAR ALARM SYSTEMS

If fixed filtration plant or water-pumping machinery (not automatic pool cleaners), electronic gates, garage door machinery, automatic sprinkler systems or burglar alarm systems, surveillance cameras, intercom systems or any similar device in domestic use is lost, destroyed or damaged as a result of an Insured Event, (**excluding loss or damage caused by wear and tear**) We will, at Our election, pay for or choose to repair or replace them subject to the limit as set out in the Schedule any one claim.

6. PUBLIC SUPPLY OR MAINS CONNECTIONS

In the event of accidental destruction or damage to water, sewerage, gas, electricity or telephone connections belonging to You or for which You are responsible between Your dwelling and the public supply We will pay for or may choose, at Our election, to repair them subject to a limit as set out in the Schedule.

7. PUBLIC AUTHORITIES REQUIREMENTS

We will pay the public authority costs necessarily incurred in repairing or rebuilding the Dwelling in accordance with the requirements of public authorities following destruction or damage to the Dwelling by an Insured Event.

Subject to the limit set out in the Schedule.

8. FIRE EXTINGUISHING CHARGES

We will indemnify You for the reasonable cost of fire extinguishing following fire damage to the Dwelling or for the prevention of fire damage to the Dwelling.

9. POWER SURGE

We shall indemnify You for damage to the insured property caused directly by a power surge on the power line of a public supply authority subject to the limits as set out in the Schedule.

10. SECURITY GUARDS

We will indemnify You for costs reasonably incurred in employing a security guard following a loss or damage caused by an Insured Event that leaves You exposed to a criminal risk subject to the limit as set out in the Schedule.

11. LIABILITY TO THE PUBLIC AS PROPERTY OWNER

If Your Dwelling is insured by this section then You are indemnified under the Personal Liability Section of this Policy in so far as it applies to the liability of property owners.

12. DAMAGE TO GARDENS

We will indemnify You for costs not exceeding the limit as set out in the Schedule reasonably and necessarily incurred by You in Your capacity as owner of the Dwelling for the replacement of trees, shrubs, lawns, plants and fixed sprinkler installations situated in the grounds of the Dwelling following damage caused by fire, fire-fighting or other emergency services operations, explosion, impact by vehicles or aircraft or other aerial devices, deliberate or malicious acts, **excluding theft or attempted theft.**

13. REMOVAL OF FALLEN TREES

We will pay the cost for removal of fallen trees following an Insured Event. Our liability will not exceed the limits as set out in the Schedule.

14. SUBSIDENCE AND LANDSLIP - LIMITED COVER (UNLESS SPECIFICALLY EXCLUDED IN YOUR POLICY)

14.1 This section includes destruction of or damage to the Dwelling caused by subsidence of the land supporting the Dwelling or landslip **provided such destruction or damage is not caused by or does not arise from:**

14.1.1 excavations other than mining excavations;

14.1.2 alterations, additions or repairs to the Dwelling;

14.1.3 the compaction of infill;

14.1.4 defective design, materials or workmanship;

- 14.1.5 normal settlement, shrinkage or expansion of the Dwelling;
- 14.1.6 removal or weakening of support to the Dwelling;
- 14.1.7 contraction and or expansion of soil, clay or similar types of soil or moist or damp.
- 14.2 We will not be liable for destruction or damage to:
 - 14.2.1 solid floor slabs or any other part of the Dwelling resulting from the movement of such slabs, unless the foundations supporting the external walls of the private residence or its domestic outbuildings are damaged by the same cause at the same time;
 - 14.2.2 swimming pools, tennis courts, patios, terraces, driveways, paths, septic or conservancy tanks, drains, water courses, walls, gates, posts and fences unless the private residence or its domestic outbuildings are damaged by the same cause at the same time.
- 14.3 We will not be liable for work necessary to prevent further destruction or damage due to subsidence or landslip unless agreed thereto by Us in writing

15. LOSS OF WATER BY LEAKAGE

- 15.1 We will indemnify You for the costs of water lost through leakage from any underground pipes at the risk address where You are responsible to pay the charge for such water only in the event that the quarterly reading of water consumption exceeds the average of the previous four normal quarterly readings by more than 50% up to the limit as set out in the Schedule.
- 15.2 We will not pay for more than one incident in any period of 12 consecutive months and We will not be liable if on the discovery of a leak by physical evidence or on receipt of an abnormally high water account, You do not take immediate steps to repair the pipes so affected.
- 15.3 We will not pay for:
 - 15.3.1 the cost of rectifying leaks or repairing the pipes;
 - 15.3.2 water loss as a result of leaking taps, geysers, toilet systems or swimming pools;
 - 15.3.3 water loss when the Dwelling is unoccupied for more than 30 consecutive days;
 - 15.3.4 water loss as a result of a leaking inlet or outlet pipe of a swimming pool.

16. BUILDING OPERATIONS

- 16.1 While an independent contractor undertakes any alterations, renovations or installations on Your Dwelling, We shall indemnify You for the loss or damage to the work undertaken caused by:
 - wind, storm, hail, flood or snow;
 - fire or explosions;
 - earthquake;
 - theft of materials (excluding tools or construction equipment) or fixed items subject to there being forcible and violent entry or exit from the premises thereof,
 Up to an amount of 5% of the building sum insured for any one claim.
- 16.2 There shall be no cover if:
 - 16.2.1 the total period for the alteration, renovation or installation project exceeds 12 months in total;
 - 16.2.2 the total cost of the alteration, renovation or installation project exceeds 5% of the sum insured value.
- 16.3 For the purposes of this Building Operations clause, the independent contractor cannot be the Insured or their immediate family, and must be a member of a recognised building Body.

17. IN THE EVENT OF A VIOLENT THEFT OR HOLDUP

For You to qualify for any of these covers, You must contact the ONE Assist 24 hour Help Desk which You can do either by activating Your Intelligent Panic (and We will call You) or You can phone Us on 0861 000 286. If You do not make the arrangements through Us then You will not be entitled to these benefits.

- 17.1 In the event of a violent act of theft or hold-up of You, Your family, Your domestic or Your guests at Your Dwelling then:
- 17.1.1 We will pay compensation for trauma counselling up to an amount of R2,500 per individual and R10,000 any one claim;
 - 17.1.2 if Your cellphone is stolen, We will provide You with a cellphone loaded with pre-paid airtime to the value of R100;
 - 17.1.3 if Your credit card is stolen, We will provide You with a R500 pre-loaded debit card;
 - 17.1.4 if Your house keys and house remote are stolen, We will send a locksmith out to change Your stolen locks and remotes up to a limit of R5,000.
- 17.2 Should a claim be made in terms of this section then no further claim may be made under any other section in this Policy for the same covers. This cover cannot be claimed for more than once.

18. KEYS AND LOCKS

We will indemnify You for costs reasonably and necessarily incurred as a direct consequence of any keys (including cardkeys, keypads and remote control devices) for the Dwelling being lost or damaged subject to the limit as set out in the Schedule.

19. SPECIAL ALTERATIONS

We shall indemnify You for the fair and reasonable costs of alterations to Your Dwelling if these are necessary because You have had an accident that causes bodily injury and leaves You permanently bound to a wheelchair during the period of this policy subject to the limit as set out in the Schedule in respect of such special alterations.

20. HOME ASSIST

- 20.1 In the event of a home emergency as a result of breakage of fixtures and fittings, We will arrange for an appropriate repairer (electrician, plumber, locksmith, glazier etc.) to address the problem at Your nominated address (call-out fee and first hour labour is covered, thereafter normal rates apply) subject to a limit of 3 claims or up to R2 000 per annum whichever is the first.
- 20.2 All parts and materials used are excluded and will be for Your account.
- 20.3 A home emergency is defined as an event that is potentially life threatening or could possibly cause structural damage to Your Property.
- 20.4 Should a claim be made in terms of this section then no further claim may be made under any other section in this Policy for the same

SPECIAL EXCLUSIONS

1. WE SHALL NOT BE LIABLE FOR:

- 1.1. loss or damage caused by or attributable to lack of maintenance, faulty or defective workmanship or construction, faulty design of the Dwelling, or damage caused by vermin, insects or fungi;
- 1.2. any structure which is not erected in accordance with the applicable building regulations;
- 1.3. any loss of or damage to the Dwelling if it is unoccupied for more than 30 consecutive days in any 12 month period unless agreed thereto by Us in writing. For the purposes of this exclusion, unlawful occupation shall not qualify as occupation of the building;
- 1.4. for loss of or damage to the Dwelling if the construction of the private residence and its domestic outbuildings are not of a Standard Construction unless agreed thereto by Us in writing;
- 1.5. any loss or damage to the Dwelling caused by a rise in the underground water table or pressure caused by it;
- 1.6. loss as a result of wear and tear or gradual deterioration;
- 1.7. consequential loss unless specifically covered herein.

SPECIAL CONDITIONS**1. MORTGAGEE**

The interest of the mortgagee:

- 1.1 ranks prior to Your interest;
- 1.2 is limited to the amount owing to the mortgagee by You on the loan account in respect of the Dwelling;
- 1.3 will not be invalidated by any act or omission of Yours if such act or omission occurs without the mortgagee's knowledge.

2. TENANTS

This insurance will not be invalidated by any act or omission of a tenant of Yours provided You notify Us as soon as such act or omission comes to Your knowledge.

OPTIONAL EXTENSION**1. ACCIDENTAL DAMAGE**

We will at Our option by payment, repair or replacement indemnify You for accidental damage to Your Dwelling.

We will not be liable for:

- 1.1 the first R500 of each and every claim;
- 1.2 more than the amount stated in Your schedule in total for any one claim;
- 1.3 loss, destruction or damage caused by or resulting from wear and tear, depreciation, rust, mildew, moth, vermin, insects, or any previously described event;
- 1.4 any gradually operating cause, processes of dyeing, cleaning or renovating, the action of light or atmospheric conditions, confiscation or detention by any process of law;
- 1.5 lack of reasonable maintenance;
- 1.6 consequential loss of any kind.