

## HOUSEHOLD CONTENTS

### DEFINITIONS

#### For this section:

1. You/Your/Yours includes members of Your family normally resident with You;
2. Dwelling means Your private residence and its domestic outbuildings situated at the risk address shown in the Schedule;
3. Property Insured means:
  - 3.1 household goods, personal clothing, equipment and similar effects;
  - 3.2 business goods and equipment subject to a limit of R50,000 or 20% of the sum insured whichever is the lesser for any claim, which belong to You or are Your responsibility and are contained in the Dwelling;
  - 3.3 fixtures and fittings forming part of the Dwelling, belonging to You as tenant and not to the owner of Dwelling.
4. Standard Construction means the buildings are built with walls of brick, stone or concrete and are roofed with slate, tiles, concrete, asbestos or metal.

### COMPREHENSIVE COVER OPTION (if stated in the policy schedule to apply)

### COVER PROVIDED

#### 1. OUR INDEMNITY TO YOU

- 1.1 If the Property Insured is lost or damaged by a sudden and unforeseen Insured Event, We will pay for or may choose to repair or replace it, or a combination thereof. The amount payable will be the current replacement cost.
- 1.2 If at the time of 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.
- 1.3 If We elect to settle Your claim by way 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 such items.

#### 2. INSURED EVENTS

The Insured Events are:

- 2.1 fire, lightning, explosion;
- 2.2 deliberate or malicious acts;
- 2.3 storm, wind, water, hail or snow **excluding loss or damage to property in the open or property in a structure that is not completely roofed**, unless the property is designed to exist, operate or be used in the open;
- 2.4 earthquake including earth tremor arising from mining activities;
- 2.5 bursting, leaking or overflowing of water heating systems which includes geysers, solar water heating systems and boilers, water supply tanks, cisterns and pressurised water pipes forming a permanent part of the Dwelling;
- 2.6 theft or attempted theft from inside the building/s of:
  - 2.6.1 Your private residence;
  - 2.6.2 any other occupied private residence including the one in which You are temporarily residing;

- 2.6.3 any furniture storage depot or a bank safe deposit;
- 2.6.4 any domestic outbuildings, subject to a limit of R25,000 any one claim;
- 2.6.5 of money and negotiable instruments subject to a limit of R5,000 any one claim;
- 2.6.6 any building in which You are employed but **excluding theft of cell phones, iPods, laptops, iPads, tablets, palmtops and notebook computers,**  
 Provided that such theft or attempted theft (as set out in 2.6.1 to 2.6.6) follows forcible or violent entry or exit or the threat of violence;

- 2.7 theft;
  - 2.7.1 of laundry, garden and swimming pool equipment, furniture or implements from the grounds of the Dwelling subject to the limit as set out in the Schedule for any one claim;
  - 2.7.2 while being transported by a professionally contracted removal company during a permanent change in the risk address;
  - 2.7.3 while in transit to or from a furniture storage depot or a bank safe deposit;
- 2.8 subsidence or landslip;
- 2.9 violent and sudden impact to the Dwelling;
- 2.10 reasonable costs of reinstatement of data and programmes on Your personal computer subject to the limit as set out in the Schedule for any one claim.

**3. AUDIO VISUAL EQUIPMENT, PERSONAL HOME COMPUTER, DOMESTIC TELEPHONE AND GLASS**

We will indemnify You if accidental damage occurs to:

- 3.1 any television set, video recorder, decoder, satellite dish, aerial or domestic telephone or personal home computer **(excluding mechanical or electrical breakdown) and (excluding cellphones);**
- 3.2 mirrors or glass forming part of any furniture,

In the Dwelling subject to the limit as set out in the Schedule for any one claim.

**4. DOMESTIC STAFF'S PROPERTY**

If household goods and personal effects excluding money not otherwise insured belonging to Your domestic staff are lost or damaged in the Dwelling by an Insured Event, We will indemnify the domestic staff member subject to the limit as set out in the Schedule any one claim provided that such theft or attempted theft follows forcible or violent entry or exit or the threat of violence.

**5. GUESTS PROPERTY**

If household goods and personal effects excluding money not otherwise insured belonging to a guest temporarily residing with You or visiting You are lost or damaged by an Insured Event at the Dwelling, We will indemnify the guest subject to the limit as set out in the Schedule any one claim provided that such theft or attempted theft follows forcible or violent entry or exit or the threat of violence.

**6. REFRIGERATOR AND DEEP FREEZE CONTENTS**

If the foodstuffs contained in Your refrigerator or deep freeze in the Dwelling perish as a result of:

- 6.1 breakdown of or accidental damage to the refrigerator or deep freeze;
- 6.2 accidental failure of power supply, power outage, loadshedding or the failure of power supplied by public authorities which is not related to Your failure to pay the particular account,

We will indemnify You for loss of foodstuffs subject to the limit as set out in the Schedule any one claim.

**7. KEYS AND LOCKS**

We will indemnify You for the reasonable costs should any keys (including cardkeys, keypads and remote control devices) for the Dwelling be lost or damaged subject to the limit as set out in the Schedule any one claim.

**8. DAMAGE TO GARDENS**

We will indemnify You for costs 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

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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.

**9. MEDICAL/VETERINARY EXPENSES**

If medical or veterinary expenses are incurred 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 Dwelling;
- 9.3 domestic staff in the course and scope of their employment with You;
- 9.4 domestic animal owned by You arising from a road accident, We will pay the expenses subject to the limits as set out in the Schedule any one claim.

**10. ACCIDENTAL DEATH**

If You sustain accidental bodily injury while in the Dwelling 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 and 76 years of age and over;
  - 10.2 R10 000 for a person over 18 years of age and under 76 years of age,
- Provided death occurs within 12 consecutive months of the injury.

**11. RENT**

11.1 If the Dwelling becomes uninhabitable because of loss or damage caused by an Insured Event, We will, for the period necessary for reinstatement, indemnify You for:

- 11.1.1 rent for which You are liable, if You are a tenant;
- 11.1.2 any reasonable additional costs incurred in providing alternative board and lodging for Yourself and domestic staff normally resident with You, subject to a limit of 25% of the household contents sum insured for any claim.

11.2 We will pay the reasonable costs necessarily incurred in removing Your household contents and personal effects from the risk address to a storage depot or somewhere else that is safe and the storage costs for the period required to repair the Dwelling to a habitable condition subject to a limit of R5 000 any one claim.

**12. FIRE EMERGENCY SERVICES**

We will indemnify You for the actual cost of any Fire Emergency Services Provider who attends at Your Dwelling in order to prevent or reduce the effects or loss of an Insured Event subject to the limit as set out in the Schedule any one claim.

**13. TRANSIT**

We will indemnify You for loss of or damage to household goods, Your own or those for which You are responsible, in Your custody while in transit to or from any place of purchase, repair, renovation or loan provided the loss or damage is caused by fire, collision or overturning of the conveying vehicle or theft accompanied by violence or threats of violence to any person subject to the limit as set out in the Schedule any one claim.

**14. SECURITY GUARD**

We will indemnify You for costs reasonably incurred in employing a security guard following the occurrence of an Insured Event that leaves You vulnerable to a criminal risk subject to the limit as set out in the Schedule any one claim.

**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

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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 any one claim.

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. 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 for any one claim.

## 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 event;

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. HOME ASSIST

18.1 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.

18.2 All parts and materials used are excluded and will be for Your account.

18.2 A home emergency is defined as an event that is potentially life threatening or could possibly cause structural damage to Your Property.

18.3 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

## 19. BILKING

Means the failure on the part of a guest, to settle their account prior to their final departure from your premises. The Company will indemnify the insured up to the limit stated in the schedule in respect of any one event

## 20. EXTERNAL SIGNS, BLINDS AND CANOPIES EXTENSION

The insurance granted by this Section includes loss of or damage to fixed external signs, blinds and canopies of the Insured or for which the Insured is responsible up to the limit stated in the schedule in respect of any one item and in total in respect of any one event

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## OPTIONAL EXTENSION (If stated in the Schedule to be included)

### 1. ACCIDENTAL DAMAGE

We will at Our option by payment, repair or replacement indemnify You for accidental damage to household goods in the Dwelling.

**We will not be liable for:**

- 1.1 the first amount payable shown in the Schedule;
- 1.2 more than the amount stated in the Schedule for any one claim;
- 1.3 consequential loss of any nature;
- 1.4 loss, destruction or damage;
  - 1.4.1 caused by or resulting from wear and tear, depreciation, rust, mildew, moth, vermin, insects, Your own domestic pets, 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, or lack of reasonable maintenance;
  - 1.4.2 to furniture or domestic appliances by scratching, denting or chipping;
  - 1.4.3 to musical instruments by scratching, bruising, breakage of strings or reeds and splitting of skins;
  - 1.4.4 to firearms;
  - 1.4.5 by over-winding mechanical apparatus, watches and clocks;
  - 1.4.6 to glass, glassware or mirrors due to cracking or scratching unless caused by an Insured Event.

## SPECIAL CONDITIONS

### 1. Limitation on jewellery, watches and other high value items

- 1.1 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 any loss or damage to such items will be limited to a value of R2,500 per item. This limitation shall not apply in the event of an act of violence or threat thereof directed against You.
- 1.2 We will not be liable for any amount more than 25% of the household contents sum insured for the total value of jewellery, watches, artworks, antiques, precious carpets and rugs.

### 2. Pairs and Sets

Where 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 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. Unoccupied Dwelling

If Your Dwelling is unoccupied for a period of more than 30 consecutive days, cover against loss or damage by theft is automatically suspended unless We agree to extend cover in writing.

### 5. Tenants or guests

Should any tenant in the Dwelling increase the risk without Your knowledge the insurance will not be invalidated.

**6. Alarm warranty**

It is a condition of cover that where the household contents sum insured exceeds R350,000 the Dwelling is protected by a fully operational 24 hour controlled radio alarm linked to a response unit and activated when the Dwelling is unoccupied, unless the Policy is specifically endorsed otherwise. Where the Dwelling is left unoccupied and the alarm has not been armed and activated, theft cover is limited to R20 000, any one claim, provided there is forcible and violent entry or exit.

**7. Burglar bar and security gate warranty**

It is a condition of cover that where the household contents sum insured does not exceed R350,000, all opening windows are protected by burglar proofing and all external doors are protected by security gates, unless the Policy is specifically endorsed otherwise.

**8. Building operation**

While the dwelling is being erected or structurally altered cover provided by

Bursting, leaking or overflowing of fixed oil-fired heating apparatus

Sudden and violent damage to any building caused by impact

Theft

Extension Rent

Extension Breakage of glass and sanitary ware

Extension Liability to the public

Will not apply to destruction, damage or liability arising directly or indirectly from such erection or alteration

**9. Builders risk clause**

Where the premises are subjected to alteration, extension, modification, redecoration, refurbishment, or renovation, whether by independent contractors or by the insured's own employees, the insurance cover shall be amended as follows:

- a. Loss or damage by theft shall be suspended
- b. Loss of or damage to glass shall be excluded;
- c. An additional cumulative first amount payable of 5% of the claim, subject to a minimum of R 2,500 shall be payable in respect of every occurrence giving rise to a claim.

**LIMITED COVER OPTION (If stated in the Schedule to apply)**

**DEFINITIONS**

**1. INSURED EVENTS**

The Insured Events are:

- 1.1 fire, lightning, explosion;
- 1.2 deliberate or malicious acts;
- 1.3 storm, wind, water, hail or snow **excluding loss or damage to property in the open or property in a structure that is not completely roofed**, unless the property is designed to exist, operate or be used in the open;
- 1.4 earthquake including earth tremor arising from mining activities;
- 1.5 bursting, leaking or overflowing of water heating systems which includes geysers, solar water heating systems and boilers, water supply tanks, cisterns and pressurised water pipes forming a permanent part of the Dwelling;
- 1.6 subsidence or landslip.

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**SPECIAL EXCLUSIONS TO THE ENTIRE SECTION****We will not be liable for:**

8. Loss of or damage to:
  - a. all and any negotiable instruments such as deeds, bills of exchange, bonds, cheques and the likes;
  - b. documents, manuscripts, rare books, stamp collections unless specified in the Schedule;
  - c. livestock or other animals except as specifically covered;
  - d. coin collections or gold coins;
  - e. aircraft, watercraft (excluding surfboards or skis), hang-gliders and their equipment;
  - f. motor vehicles including motorcycles, scooters, three wheeler vehicles, quad bikes, caravans, trailers and all fitted accessories;
  - g. the use, possession or ownership of a lift;
9. property more specifically insured;
10. any amount in excess of 25% of the household goods sum insured for the total value of precious metals and stones, jewellery, watches, furs, rugs and carpets. If a valuation certificate from a registered jeweller cannot be produced for an item then the item value will be limited to R2,500;
11. any precious metals or stones, jewellery, furs, watches, rugs, carpets, paintings, works of art with a value in excess of R50,000 for the individual item or the set or pair, unless specified in the Schedule and supported by a valuation certificate not older than 5 years.