

## HOUSEHOLD CONTENTS OVERVIEW

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

### WHAT DOES THIS SECTION INSURE?

This Section insures all the items that You keep at Your house which are moveable and that do not form part of the house. For instance, this section will insure Your furniture, paintings, fridge and other items that are kept in the private residence.

If You want to insure against accidental damage then You will need to add that as an extension because it is not automatically included.

With Eskom's electricity supply not being so stable, We have also given you power surge protection which is automatically included but this is limited to R25,000 for any one event and R10,000 any one item.

### HOW CAN I BETTER MANAGE THIS RISK?

You need to ensure that Your contents are safely locked away and guarded from thieves. The more security that You have in place, the lower Your premium will be.

We do insist upon a minimum security level that is dependent upon the sum insured and where You live. This minimum security requirement will be printed on Your Schedule. Please make sure that You have spoken to Your broker about this and that You are aware of what We require.

### JEWELLERY AND WATCHES

You have cover for jewellery and watches while in Your house but they must be worn or in a safe that is bolted to the wall or floor. If they are not then We will only pay an amount of R2,500 for any item so stolen or lost.

There is also a limit on the total value of jewellery, watches and other high value items that can be insured under this section which is 25% of the contents sum insured.

A better place to insure these types of items is under the All Risks section which will provide cover everywhere in the World and not just while You are at the Dwelling.

Remember that You will need to prove the value of any item which valuation 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 underinsure then average will apply.

### 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.

We will pay for the call-out fee and first hour's labour, however, You must use our 24 hour Help Desk on 0861 000 286 to arrange it.

**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 ONE Assist on 0861 000 286 or activate the Intelligent Panic immediately and they will set their Emergency Team to action.

They will 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 will 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 go and 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.

# 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, 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 **(excluding cellphone);**
  - 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 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 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

## 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**

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.

### **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.

## **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.