

OLDMUTUAL



PERSONAL INSURANCE POLICY



SHORT-TERM INSURANCE
DO GREAT THINGS EVERY DAY

PERSONAL INSURANCE POLICY

This document includes the terms, conditions and exclusions for the following sections of insurance. Please refer to your schedule for the sections you have insurance for.

GENERAL SECTION

1	INTRODUCING YOUR ALLSURE POLICY
2	HOW TO READ THIS POLICY
3	GENERAL TERMS, CONDITIONS AND EXCLUSIONS

SPECIFIC SECTIONS

4	CONTENTS SECTION
5	PERSONAL LIABILITY SECTION
6	BUILDINGS SECTION
7	PERSONAL ACCIDENT SECTION
8	ALL RISKS SECTION
9	MOTOR SECTION
10	WATERCRAFT SECTION
11	PERSONAL COMPUTER SECTION
12	LEGAL COSTS SECTION
13	EXTENDED PERSONAL LIABILITY SECTION
14	MECHANICAL AND ELECTRICAL BREAKDOWN SECTION
16	IDENTITY THEFT SECTION



GENERAL SECTION

1. INTRODUCING YOUR ALLSURE POLICY

1.1 PURPOSE OF INSURANCE

The purpose of insurance is to put you in the same financial position you were in before any insured event, loss or damage occurred, less any excess you must pay.

You must comply with all the terms and conditions of this policy to be compensated in the event of loss, damage, or liability.

There are limits to the compensation for the events or items that are insured under this policy. Please see your schedule for the limits of compensation.

1.2 BASIS OF THE ALLSURE POLICY

Thank you for choosing Old Mutual Short-term Insurance Company (Namibia) Limited to protect your assets.

- You promise to pay us a monthly or yearly premium and comply with the terms and conditions of the policy. Your insurance will end if we do not receive your premium in time.
- We promise to compensate you for loss, damage or liability covered in terms of this policy, less any excess you must pay.

We may decide how to compensate you. Please check the conditions for compensation in each section.

1.3 THE INFORMATION THAT FORMS PART OF THIS POLICY CONTRACT

The following documents and information form part of this policy contract and must be read together as one document:

- the information you gave to us when you applied for insurance. You could have given this information in an application form, online, through an intermediary or telephonically;
- the schedule;
- insurance terms, conditions and exclusions, which consist of the following:
 - general terms, conditions and exclusions, which set out your duties, the compensation we give, and how to claim under this policy;
 - terms, conditions and exclusions specific to each section, like the Contents section or the Motor section.
- Please refer to your schedule for the sections that apply to your policy.



2. HOW TO READ THIS POLICY

2.1 DEFINITIONS

These definitions apply to all sections of this policy. There are also definitions that apply to the specific sections only, which are at the start of each section.

CONSEQUENTIAL LOSS	means any indirect loss or damage that happens as a result of the insured loss or damage.
EXCESS	means the first amount you must pay before we settle a claim.
EXCLUSION	means an event, loss or damage that is not insured.
HELD LIABLE	means held responsible for an offence under any in law by
INTERMEDIARY	your broker or agent
LIABILITY	means responsible under the terms and conditions of this policy contract.
LIMIT OF COMPENSATION	means the most we will pay for any event, loss or damage, as shown in the schedule.
MAY	means entitled to.
PAYMENT DUE DATE	means the day of the month you have agreed to pay us your monthly premium and is shown in the schedule.
PERIOD OF INSURANCE	<ul style="list-style-type: none"> for yearly policies means the period from the start date of this policy to the midnight of the day before the renewal date.
	<ul style="list-style-type: none"> for monthly policies means the period from the start date of this policy to midnight of the day before the same day of the month one calendar month later.
	Start dates and renewal dates are shown in the schedule.
POLICY	means the information you gave us, this document and the schedule.
RENEWAL DATE	means the date 12 months after the start date of this policy, unless your policy specifically states otherwise. Your renewal date is shown in the schedule.
SCHEDULE	means the annexure to this wording, which sets out the type of insurance you have bought, the property that is insured, the period of insurance, the amounts you are insured for, the excesses that apply and the premium you must pay. Any changes to this policy will be shown in the schedule and will form part of this policy.
SPOUSE	means a person who:
	<ul style="list-style-type: none"> is your partner in any marriage, civil union or customary union recognised by Namibian law; or
	<ul style="list-style-type: none"> is living with you in a relationship that is intended to be permanent and who is named in the schedule.





START DATE	means the latest of the following dates:
	<ul style="list-style-type: none">the date on which insurance starts, as shown in the schedule; or
	<ul style="list-style-type: none">the date that any change to your policy became effective.
WE, US, OUR	means Old Mutual Short-term Insurance Company (Namibia) Limited, Registration Number 89/459.
YOU	means the policyholder, the co-policyholder named in the schedule, the policyholder's spouse and the policyholder's or spouse's children who are financially dependent on them and permanently live with them as well as the full-time domestic employees of the policyholder or spouse.
	It also includes any other family members who permanently live with the policyholder and are financially dependent on the policyholder. To be insured, these family members must be named in the schedule as co-policyholders.

2.2 STRUCTURE OF THIS POLICY

The structure of this policy is the same for each section, except the general section. In each section, you will find the following:

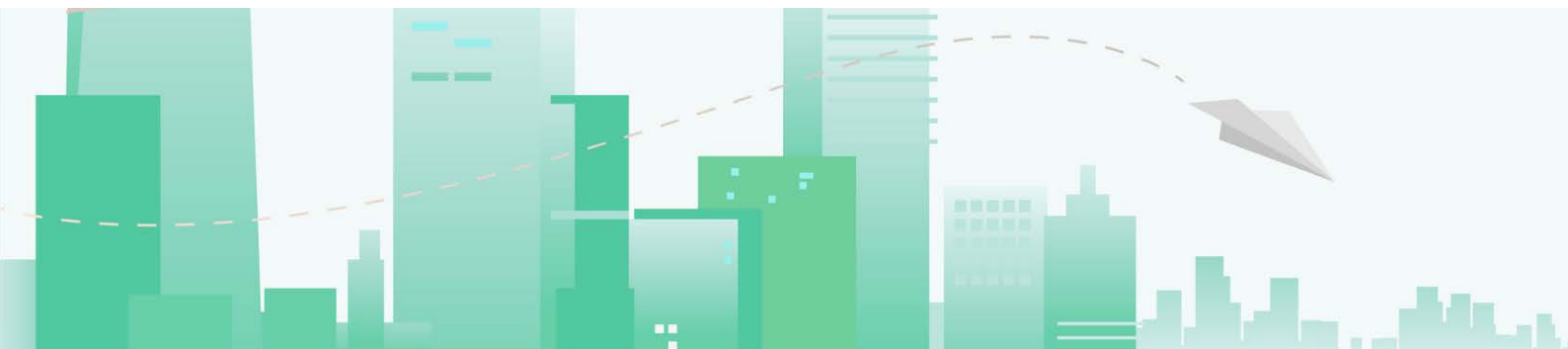
- definitions that apply to the specific section;
- types of insurance under the section (where applicable);
- what we insure under the section;
- extended covers forming part of the section sum insured;
- extended covers in addition to the section sum insured;
- liability specific to the section (where applicable);
- terms and conditions specific to the section;
- what we do not insure under the section.

2.3 EXAMPLES

We have included some examples in this policy to help you understand how certain concepts of insurance work. They do not reflect a real situation, nor do they place any obligations on us, and are only included to assist you to interpret the clauses they illustrate.

2.4 SINGULAR AND PLURAL

Any reference to the singular includes reference to the plural and any reference to the plural includes reference to the singular.



3. GENERAL TERMS, CONDITIONS AND EXCLUSIONS

These General terms and conditions apply to all sections of this policy, but some apply to the specific sections only. Please make sure that you understand all the terms and conditions of this contract.

3.1 YOU MUST GIVE US RELEVANT, TRUE AND COMPLETE INFORMATION

We base the limits of compensation, the premium and the other terms, conditions and exclusions in this policy on the information that you give to us. You have the following responsibilities under this contract:

3.1.1 You must give us all material information

Material information is all the necessary information you must give us so that we can assess the risk and determine the premiums, terms and conditions that we apply to your insured property. If you do not give us full and correct information and the correct information determines that we would not have accepted the risk had we known the true facts, we may treat this insurance as though it never existed and decline all claims. We will then:

3.1.1.1 Return your premiums to you;

3.1.1.2 Recover any compensation we have paid in settlement of previous claims

3.1.2 You must let us know if your information is wrong

You must inform us immediately if any information we have about you, the insured property, and any previous insurance (including claims) is not true and complete.

You must inform us immediately about any changes to the information we have about you and the insured property.

You must make sure that we have your correct banking details. If your banking details change, you must inform us immediately. If you do not, your policy may be cancelled if we are unable to collect your premiums.

3.1.3 What we will do if you do not inform us

If you do not fulfil all your responsibilities as detailed above, we may do one or more of the following:

3.1.3.1 Not accept your claim;

3.1.3.2 Cancel your policy or the item/s on your policy;

3.1.3.3 Avoid your policy, which means that we treat it as null and void from the start date as though it never existed and recover any claims we have settled previously.

3.2 YOU MUST UNDERSTAND YOUR POLICY

3.2.1 Check your schedule

3.2.1.1 Your schedule contains important information about your policy, including limits of compensation. It is your responsibility to tell us as soon as possible if any details on the schedule are incorrect.



3.2.1.2 You are not insured for an insured event or under a section of this policy if:

- The limit of compensation is left blank, has no amount next to it, or is shown as “nil”, “not applicable” or “not insured”;
- There is no information under the heading.

3.2.1.3 If there is any inconsistency between the schedule and the rest of the policy contract, the schedule applies.

3.2.2 Understand your excesses

For some insured items, you must pay an excess as shown in the schedule when you claim.

3.2.3 Understand the Namibia Dollar amounts

All limits of compensation and premium amounts shown in the schedule include VAT at the rate shown in the schedule.

3.2.4 Understand what we do not insure

Make sure that you understand what we do not insure under both the General section and the specific sections that apply to this policy.

3.2.5 Take care of your property

Take all reasonable steps to prevent an accident or injury and protect your property against loss or damage.

If you have a claim, you must take all reasonable steps to prevent further loss, damage or liability.

3.3 PAY YOUR PREMIUMS

Pay your premium according to the payment method shown in your schedule. We base your premiums on your information and on the limits of compensation shown in the schedule.

The schedule will show if you have a yearly or a monthly policy.

3.3.1 If you have a yearly policy

3.3.1.1 A yearly policy means that your policy runs for a period of one year from the start date shown in the schedule. You pay your premium each year in advance. The policy is automatically renewed if you pay your next yearly premium in time.

3.3.1.2 For the policy to start, we must receive your premium within 30 days from the start date shown in the schedule. If we or your intermediary do not receive your premium in this period, your policy will automatically end from the start date.

3.3.1.3 For the policy to renew, we must receive your premium within 30 days from the renewal date shown in the schedule. If we or your intermediary do not receive your premium in this period, your policy will automatically end from the renewal date.

3.3.1.4 If there is a total loss from an event or of an item covered under this policy during the period of insurance, you are not entitled to a refund of your premium.

Example:

You have a yearly policy and you insure your car on 1 February. The car is stolen on 1 March of the same year. We will not refund you for the remaining 11 months' premiums you have paid for the year.



3.3.3 If you have a monthly policy

3.3.3.1 A monthly policy means that your policy runs for a period of one month and you pay your premium each month in advance. The policy is automatically renewed each month if you pay your next monthly premium on the due date.

3.3.3.2 For the policy to start, we must receive your premium for the first month on the payment due date. If we do not receive your premium, your policy will not start and no grace period applies.

3.3.3.3 If we do not receive your premium on the payment due date, we will debit it again at the next payment due date. If we are able to collect both premiums, your policy will continue. If we are able to only collect one premium, we will settle the oldest debt and your policy will continue. You will still owe us one premium. If we are unable to collect two consecutive premiums, your policy will end automatically from the first payment due date that you did not pay your premium.

3.3.3.4 If there is a total loss from an event or of an item covered under this policy during the month, you are not entitled to a refund of your premium for the balance of the month in which there was a total loss.

3.3.3 Changing the terms of this policy

3.3.3.1 You may ask us to change the policy at any time. Any change that we agree to in writing will apply from the time and date of our agreement.

3.3.3.2 We may change the terms, conditions and exclusions of this policy by giving you 31 days' notice in writing. We will send you this notice by post or email to the last known address or contact details we have for you.

3.3.4 Cancelling all or part of this policy

3.3.3.1 You may cancel this policy or any section of it by giving us 30 days' written notice from the next debit order date. This requirement may be waived if you can prove that you have no further insurable interest. Premium refunds (if any) will be given on the next debit order date.

3.3.3.2 We may cancel this policy or any section of it by giving 30 days' notice from the next debit order date in writing. We will send you this notice by email to the last known address or contact details we have for you.

3.3.3.3 If either you or we cancel a yearly policy, we will refund you for the remainder of the insurance period.

3.4 HOW TO CLAIM

3.4.1 Refer to specific claim requirements in each section

Some sections may have additional claim requirements. Please refer to the specific sections of this policy for any additional claim requirements.

3.4.2 Report certain claims to the police

You must report claims that involve the following incidents to the police within 48 hours, unless the requirement is specifically waived by the Insurer. You must give us the case number.



3.4.2.1 Damage caused by third parties;

3.4.2.2 Motor vehicle accidents;

3.4.2.3 Crime or suspected crime;

3.4.2.4 Loss or injury to third parties.

3.4.3 Tell us about your claim

3.4.3.1 You must submit your completed claim form as soon as is reasonably possible, but no later than 30 days after the incident which gave rise to a claim, or your claim will be rejected.

3.4.3.2 You must give us within 15 working days of being requested to do so, any evidence or documents that we may require in order to assess and finalise the claim or your claim may be rejected.

3.4.3.3 You must cooperate with any further requests for investigations within 15 working days of being requested to do so, to allow us to complete the assessment of your claim or your claim may be rejected.

3.4.4 You must not give out any information

You must not:

3.4.4.1 Give out any information, unless we give you our written permission;

3.4.4.2 Admit that you are at fault, whether orally or in writing;

3.4.4.3 Make any promises, give or accept any compensation (for example settling excesses with third parties).

3.4.5 The compensation we give

If you have a valid claim, we may choose one or more of the following ways to give compensation:

3.4.5.1 Pay for repair at a repairer of our choice;

3.4.5.2 Replace the item through a supplier of our choice;

3.4.5.3 Payment into your bank account.

We will decide how we compensate you. Please check the terms, conditions and exclusions for compensation in each section.

If we compensate you by paying you cash or replacing an item, the damaged, lost or stolen item (if recovered) belongs to us. You may not discard or keep any item without our written permission to do so.

3.4.6 After a claim

We will not reduce the limits of compensation shown in the schedule after you had any claim, unless it is specifically mentioned under the relevant section.

However, the premium may be affected. We may choose to wait until the renewal date to increase your premiums or we may ask you to pay a higher premium from the date of the loss or damage or any time thereafter.



We may choose to do one or more of the following should your claims status warrant it:

3.4.6.1 Not renew your policy;

3.4.6.2 Cancel your policy;

3.4.6.3 Increase your premiums;

3.4.6.4 Change the terms and conditions of your policy (for example, adding additional excesses).

3.4.7 Help to recover compensation

You must give us reasonable help to:

3.4.7.1 Take steps against any other person to recover compensation we have given to you;

3.4.7.2 Identify and recover any items that have been lost or stolen.

We will reimburse you for the reasonable expenses you incur in helping us finalising a claim. If you do not assist us, you may be required to reimburse our expenses.

3.4.8 We may conduct legal proceedings in your name

We may take over and conduct in your name the defence, recovery or settlement of any claim that we have accepted.

3.4.9 If we reject your claim

We may accept or reject all or part of your claim.

3.4.9.1 If we reject your claim, you have 90 days from receiving the rejection letter to object to our decision in writing.

3.4.9.2 If your objection is not successful, you have 6 months from the end of the 90-day period to serve a summons on us. If you do not institute legal action in a competent court of law against us and have summons served in this period, we will have no obligation to you under this policy and you will be barred from instituting such action.

3.4.10 If you are dissatisfied

3.4.10.1 We give compensation for all valid claims under this policy fairly and promptly. If you believe that we have not done so, and you wish to make a complaint, please contact your broker/agent or us directly.

3.4.10.2 You may also contact the Namibian Financial Institutions Supervisory Authority (NAMFISA).

3.5 OTHER IMPORTANT TERMS AND CONDITIONS TO TAKE NOTE OF

3.5.1 Changes in premium

We may change your premium at any time by giving you at least 30 days' written notice before any change.

3.5.2 Interest

You are not responsible to pay interest on premiums. We are not responsible to pay interest on any compensation or any other amounts due to you.



3.5.3 If you have other insurance for the same item

If any item we insure under this policy is also insured by another insurer, we compensate you only for our portion of the claim. You must disclose any such insurance to us.

Example:

Your car is insured under this policy for N\$ 80 000 and under another insurance policy for N\$100 000. This means the proportion your car is insured with us is:

80 000

180 000

This means our contribution equals 44%.

Thus: if your car is stolen and we accept your claim, because of the other insurance policy you have, we only compensate you at 44% of the claim.

3.5.4 You may only claim under one section of the policy for each event

We will not compensate you under more than one section of this policy for the same loss or damage that arises from the same event or for the same item. Where there is cover provided under more than one section, you may choose under which section to claim.

3.5.5 Compliance with terms and conditions

We will only pay a claim under this policy if you have complied with the terms and conditions of this policy.

3.5.6 Namibian law applies

Namibian law applies to this policy. You agree that only the courts of the Namibia may deal with any dispute in respect of this policy.

3.5.7 Sharing of information

The Old Mutual Group would like to offer you additional financial services or products and you consent that we may use your personal-, product- or other information for this purpose. You may also withdraw such consent and tell us what your communication preferences are. You may access your personal information that we hold and may also request us to correct any errors or to delete this information.

3.6 WHAT WE DO NOT INSURE (EXCLUSIONS)

These exclusions apply to all sections of this policy. There are also exclusions that apply to the specific sections only. Please make sure that you understand all the exclusions of this contract.

3.6.1 Consequential loss

We do not cover consequential loss. Consequential loss is any additional loss or damage that happens as a result of the insured loss or damage.

Example:

You are driving in your car to the airport to catch a flight. On the way, you have an accident. Because of the accident, you miss your flight. We will compensate you for the damage to your car, but we will not pay you for the cost of the air ticket.

3.6.2 Events deliberately caused

We do not cover any loss or damage deliberately caused by you or any person colluding with you.



3.6.3 Fraud, dishonesty or misrepresentation

We do not cover any loss or damage based on fraud, dishonesty or misrepresentation (giving misleading or incorrect facts), including inflated claims.

If any part of your claim is fraudulent, dishonest or misrepresented, we will reject the entire claim and cancel your policy.

If we paid any claims or part of a claim that we later discover were based on fraud, dishonesty or misrepresentation, all benefits under this policy will be forfeited and you must pay back the amount we paid when we ask for it. We may cancel your policy immediately and you may face criminal charges.

3.6.4 Scams

We do not cover loss or damage arising from scams, fraud or theft by pretence.

Example:

**You sell your car and are paid by the buyer with fake proof of payment confirmation.
We will not pay you for the loss of the car.**

3.6.5 Liability related to contracts

We do not cover liability arising from any contract you entered into unless you would have been liable even if there was no contract.

3.6.6 Confiscation by lawful authorities

We do not cover any loss, damage, bodily injury or liability if a lawful authority takes possession of the insured items, for example, by nationalising, commandeering, seizing, confiscating, attaching, or impounding.

3.6.7 Fines and penalties

We do not cover any punitive damages, fines or penalties that you are held liable for.

3.6.8 Pollution or contamination

We do not cover liability related to pollution or contamination of any type. This includes the cost of cleaning up or replacing any property damaged by pollution or contamination.

3.6.9 Nuclear material

We do not cover loss or damage resulting directly or indirectly from any of the following:

3.6.9.1 Ionising, radiation, radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Combustion includes any self-sustaining process of nuclear fission;

3.6.9.2 Contamination from nuclear material in any form, including from nuclear waste;

3.6.9.3 Nuclear fission or fusion

3.6.9.4 Nuclear weapons or nuclear explosion.

We do not compensate you for these claims even if another event or cause (regardless of the sequence of events) contributed to the loss, damage, bodily injury or liability.



Example:

There is an explosion at a nuclear plant. The explosion causes a water tower outside the plant to topple. The water flows into your house and causes damage to your carpets. We will not give compensation for this damage.

3.6.10 War, riots, labour strikes or terrorism

We will not accept any claims for events resulting directly or indirectly from any one or more of the following:

3.6.10.1 Labour disturbances, riots, strikes, civil commotion, lockouts or public disorder, or any acts that are aimed to cause these;

3.6.10.2 War and warlike activities, for example invasion, acts of foreign enemies and civil war (whether war is declared or not);

3.6.10.3 Martial law, mutiny, military uprising or a state of siege, or any event which may cause these;

3.6.10.4 Revolution, including protests, rebellion, civil disobedience, and inciting fear in the public;

3.6.10.5 Acts or attempts to overthrow the government or any provincial, local or tribal authority by force or by means of fear, terrorism or violence;

3.6.10.6 Terrorism, or the attempt to cause terrorism or the threat of terrorism. Terrorism includes the use of violence or threat of violence to bring about any political aim, or to bring about any social or economic change, or in protest against any state or government or any provincial, local or tribal authority. It includes acts whether harmless to human life or not, by any person or group of people, (whether acting alone or in a group) committed for political, religious, personal or ideological reasons;

3.6.10.7 Any events for which a fund is established under the War Damage Insurance and Compensation Act, Act no. 85 of 1976 or any similar act;

3.6.10.8 The acts of any lawfully established authority to control, prevent, suppress or otherwise deal with any of the activities listed above.

3.6.11 Sanctions

We do not cover any event or claim which would expose us to any sanction, prohibition or restriction under United Nations regulations or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

3.6.12 Cyber Losses

We do not cover loss, damage or liability resulting directly or indirectly from cyber incidents. A cyber incident includes any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, unauthorised or malicious acts, malware and similar mechanisms.

We also do not cover:

3.6.12.1 Your computer and any electronic devices including smartphones, laptops, tablets and portable devices,

3.6.12.2 Any value of the data, or

3.6.12.3 Any action taken in controlling, preventing, suppressing or remediating any cyber act.



SPECIFIC SECTIONS

4. CONTENTS SECTION

4.1 DEFINITIONS IN THIS SECTION

ACCIDENTAL LOSS OR DAMAGE	means sudden and unforeseen loss of or damage to the contents of your private home, which is not covered by an insured event.
BUSINESS GOODS	means any contents of your private home that you own or are responsible for, which are used for business or professional purposes. Business goods does not include stock.
CONTENTS	<p>means the contents of your private home which belong to you or for which you are legally responsible. It includes:</p> <ul style="list-style-type: none"> • personal belongings like clothing; • equipment and appliances, like audio-visual equipment, vacuum cleaners, refrigerators; • furniture; • fixtures and fittings that belong to you as tenant or the owner of the private home: • geysers that belong to you as tenant, • outdoor- and garden items; • money; • business contents and equipment kept inside the private home and outbuildings; • home automation devices including all system components that belong to you as tenant or owner of the private home; • outdoor portable generators or inverters that belong to you as tenant or owner of the private home,
DOMESTIC STAFF	means people permanently employed by you at your private home.
GARDEN SHED	<p>means a small outbuilding that is not of standard construction.</p> <p>We do not cover your garden shed if constructed of shade cloth or plastic sheeting.</p>





<p>IMPACT</p>	<p>means the action of any of the following objects coming violently and forcibly in contact with the private home, causing damage to your contents:</p> <ul style="list-style-type: none"> • any aircraft or aerial devices (like a hot-air balloon or drone) or any object falling from them; • vehicles; • falling trees or branches; • animals.
<p>MALICIOUS DAMAGE</p>	<p>means the unlawful and intentional damaging of your property by another person (excluding family members) not living at your private residence. It does not include damage caused by theft or attempted theft.</p>
<p>MONEY</p>	<p>means bank notes or coins that are not part of a collection, traveller's cheques or postage stamps. Money does not include bullion.</p>
<p>OUTBUILDINGS</p>	<p>means separate, enclosed buildings at the address shown in the schedule that do not connect with the main building.</p> <p>Outbuildings must have a roof and walls. Examples of outbuildings are home offices, private garages and enclosed laps.</p> <p>Unless shown otherwise in the schedule, the outbuildings must be constructed of brick, stone, metal or concrete with a slate, tile, metal, concrete, Harvey tiles, asbestos and or fibre cement sheeting roof.</p>
<p>PET</p>	<p>means a domestic cat, dog or bird kept for companionship.</p>
<p>PRIVATE HOME</p>	<p>means the main building, buildings connected by a door to the main building (adjoining buildings) and outbuildings situated at the address shown in the schedule.</p> <p>It is the home where you live permanently. Unless stated otherwise in the schedule, the main building and adjoining buildings must be made of brick, stone or concrete with a slate, tile, metal, concrete, Harvey tiles, asbestos or fibre cement sheeting roof.</p>
<p>PROFESSIONAL PURPOSES</p>	<p>means that the item is used to earn money, rather than for the purposes of a hobby.</p>
<p>REPLACEMENT VALUE</p>	<p>means the cost to replace insured property with similar new property if it is lost or damaged.</p>
<p>RISK ADDRESS</p>	<p>means the address where your insured property is located as shown in the schedule.</p>
<p>STANDARD CONSTRUCTION</p>	<p>means a building with walls of brick, stone or concrete and with a slate, tile, metal, concrete, Harvey tiles, asbestos and or fibre cement sheeting.</p> <p>Non-standard construction (thatch, wood or similar) items need to be disclosed and listed separately.</p>
<p>TENANT</p>	<p>means a person who rents or occupies your private home or parts of your private home in accordance with a verbal, written or digital contract.</p>



4.2 WHAT WE INSURE

4.2.1 Your contents

We cover the contents of your private home and outbuildings against loss or damage caused by insured events.

The contents must be used for private purposes and belong to you, or you must be responsible for the items. We cover money up to the limit shown in the schedule.

We cover your contents inside any of the following buildings up to the compensation limit shown in the schedule:

- outbuildings (except against theft without signs of force);
- where you live temporarily;
- where you are employed;
- a business where your contents are being made up, altered, renovated, repaired, cleaned or dyed, by prior arrangement with us and no longer than 14 days;
- a short-term commercial storage facility where you have deposited your contents for safekeeping, by prior arrangement with us and not exceeding 6 months.

4.3 TYPES OF COVER

Please refer to your schedule to see what type of cover you have.

4.3.1 Full cover including limited subsidence or landslip

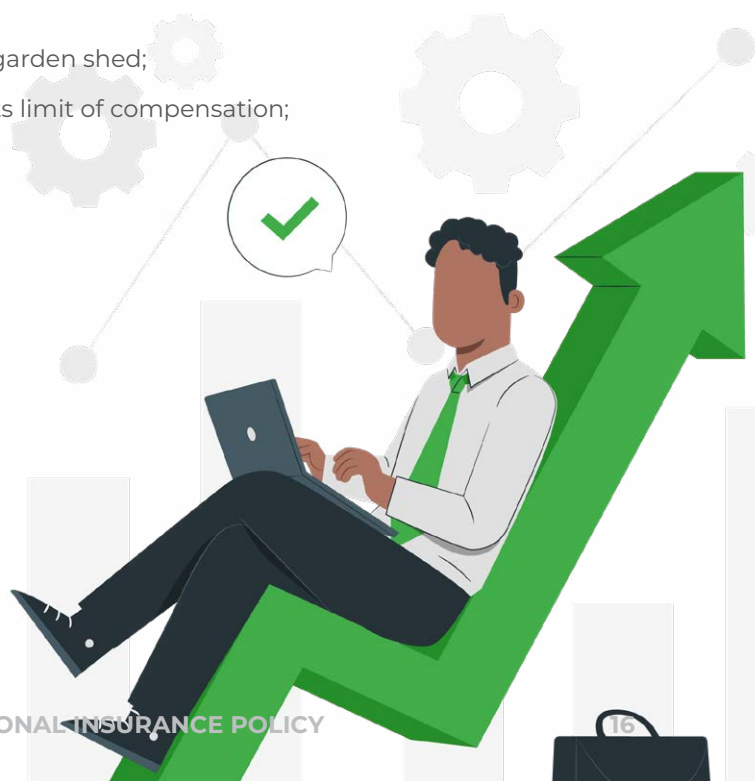
4.3.2 We cover your contents against all the insured events and extended covers. Full cover excluding subsidence or landslip

We cover your contents against all the insured events and extended covers. However, we do not cover your contents against loss or damage caused by subsidence or landslip.

4.3.3 Limited cover including limited subsidence or landslip

We cover your contents against all the insured events and extended covers. We do not insure loss or damage caused by theft or attempted theft or any of the following:

- business goods;
- loss of or damage to contents in a garden shed;
- temporary increase of your contents limit of compensation;
- costs for preparing claims;
- hole-in-one;
- tenant's liability.



4.4 | INSURED EVENTS

We cover loss of or damage to your contents caused by any of the following insured events:

4.4.1 Fire, lightning or explosion

4.4.2 Malicious damage

However, we do not cover malicious damage caused by someone living in your private home or by family members.

4.4.3 Storm, flood, wind, water, hail or snow

However, we do not cover any of the following:

4.4.3.1 Loss or damage caused by any process which uses or applies water.

4.4.3.2 Loss of or damage to property outside, unless the property is designed or intended for use outside.

4.4.4 Earthquake

4.4.5 Bursting or overflowing of pipes, water tanks or water heating apparatus like geysers (except for damage to the apparatus or pipes themselves)

4.4.6 Impact

4.4.7 Gradual sinking of land (subsidence), ground heave (upward movement of the ground) or landslip of the land supporting your private home

However, we do not cover loss or damage caused by or made worse by any of the following:

4.4.7.1 Faulty design, insufficient compacting of filling or poor construction;

4.4.7.2 Removal or weakening of support;

4.4.7.3 Structural alterations, additions or repairs;

4.4.7.4 Surface- or subterranean excavations except those performed during mining operations;

4.4.7.5 Normal settlement, shrinkage or expansion of the buildings;

4.4.7.6 Contraction, expansion or heave of clay and similar soil types due to its moisture or water content.

If we reject your claim for subsidence, ground heave or landslip because we say that your claim is not covered by this insured event and you disagree with our rejection, you must prove that the damage is in fact covered under this insured event.

4.4.8 Theft or attempted theft

We cover your contents against theft or attempted theft with visible signs of forced entry or threat of violence to you or your domestic staff, up to the compensation limit shown in the schedule at the following:

4.4.8.1 Your private home if unoccupied, unattended, let or lent out;

4.4.8.2 Outbuildings;



4.4.8.3 Where you are employed;
However, we do not cover the following items against theft or attempted theft where you are employed:

- jewellery or watches;
- mobile communication equipment, like cellular phones or GPS devices;
- portable computers, tablets, iPads, laptops, or electronic notebooks.

4.4.8.4 At a business where your contents are being altered, renovated, repaired, cleaned or dyed.

4.5 EXTENDED COVERS THAT FORM PART OF THE LIMIT OF COMPENSATION

4.5.1 Accidental damage excluding power surge (if the type of insurance is Full cover)

We cover accidental damage, excluding power surge to your contents at the risk address and up to the amount shown in the schedule.

However, we do not cover any of the following:

4.5.1.1 Loss or damage caused by:

- a process of dyeing, cleaning or renovating;
- household pests (such as rodents, ants and moths);
- mechanical, electrical or electronic breakdown; depreciation, wear and tear and gradual deterioration.

4.5.1.2 Loss or damage:

- to any contents of refrigerators and freezers;
- to any contents covered by any manufacturer's guarantee or service contract.

4.5.1.3 Loss of or damage to:

- garden equipment, -furniture or -tools (including equipment for a pool or a pond);
- sporting equipment if it was damaged while you were using it;
- portable computer equipment;
- mobile communication equipment, like cellular phones.

4.5.1.4 Cracking, scratching or denting of glassware, furniture, jewellery or other brittle articles.

4.5.2 While moving to a new home (if the type of insurance is Full cover)

We cover your contents against loss or damage caused by theft, fire, collision or overturning of the transporting vehicle while you are permanently moving to a new home or while furniture is moved to your private home. This cover is subject to the condition that the move must be undertaken by professional movers.

4.5.3 While you are transporting contents (if the type of insurance is Full cover)

We cover your contents against the following:

4.5.3.1 Theft while it is moved to or from a commercial storage facility or bank safety deposit facility;



4.5.3.2 Loss or damage caused by fire, collision or overturning of the motor vehicle while you transport it to or from any place of purchase, repair or renovation.

4.5.4 Accidental damage to glass (if the type of insurance is Full cover)

We cover accidental damage to mirrors or glass as a part of furniture or appliances.

4.5.5 Accidental damage to audio-visual equipment (if the type of insurance is Full cover)

We cover accidental damage to any of the following:

4.5.5.1 Television sets and screens;

4.5.5.2 Decoders and other visual streaming devices;

4.5.5.3 Satellite dishes and aerials;

4.5.5.4 Sound reproduction and audio streaming equipment, like DVD players or media players;

4.5.5.5 Proximas and multi-media projectors.

However, we do not cover audio-visual equipment that is not in your private home or damage caused by power surges.

4.5.6 Theft from a vehicle (if the type of insurance is Full cover)

We cover loss of your contents caused by theft from a vehicle.

This cover is subject to the following conditions:

4.5.6.1 The item is in the locked boot, or out of sight inside the vehicle;

4.5.6.2 The vehicle must be locked when leaving it unattended and there must be visible signs of forced entry into the vehicle.

4.5.6.3 Items on the loading surface a light delivery vehicle are specifically excluded, whether covered (like a canopy) and locked or not.

4.5.7 Business goods

We cover your business goods at your private home against loss or damage caused by an insured event.

This cover is subject to the condition that loss or damage caused by theft or attempted theft will only be covered if there are visible signs of forced entry into or exit from your private home. However, we do not cover any of the following:

4.5.7.1 Stock in trade.

4.5.7.2 Liability arising from your business activities at your private home.

4.5.8 Loss of or damage to contents in a garden shed

We cover your contents inside a garden shed against loss or damage caused by an insured event. This cover is limited to the amount shown in the schedule, unless the contents of the garden shed are specifically shown in the schedule.

This cover is subject to the condition that loss or damage caused by theft must show visible signs of forced entry into or exit from the garden shed.



4.6 EXTENDED COVERS IN ADDITION TO THE LIMIT OF COMPENSATION

The following covers are in addition to your Contents limit of compensation as shown in the schedule.

4.6.1 Theft from the grounds of your private home (if type of insurance is Full cover)

We cover loss or damage caused by theft of the following items from the grounds of your private home:

4.6.1.1 Laundry;

4.6.1.2 Garden and swimming pool furniture and -equipment, pool safety nets and covers;

4.6.1.3 Braai equipment;

4.6.1.4 Trampolines.

4.6.2 Damage to the garden (if type of insurance is Full cover)

We cover the costs of replacing trees, shrubs and plants on the grounds of your private home after damage caused by:

4.6.2.1 Fire.

4.6.2.2 Firefighting.

4.6.2.3 Explosion.

4.6.2.4 Impact by vehicles, aircraft, other aerial devices or other objects dropped from the air; or

4.6.2.5 Malicious damage.

4.6.3 Guests' property (if type of insurance is Full cover)

We cover loss of or damage to the personal belongings of a guest who temporarily lives with you, which was caused by an insured event. This cover is subject to the following conditions:

4.6.3.1 Your guest must not have other insurance covering the loss or damage;

4.6.3.2 The insured event must have occurred at your private home.

However, we do not cover loss of or damage to money, cell phones or jewellery.

4.6.4 Domestic staff's property (if type of insurance is Full cover)

We cover loss of or damage to the personal belongings of your domestic staff, which was caused by an insured event.

This cover is subject to the following conditions:

4.6.4.1 Your domestic staff must not have other insurance covering the loss or damage.

4.6.4.2 The insured event must have occurred at your private home or outbuildings.

However, we do not cover loss of or damage to money, cell phones or jewellery.

4.6.5 Documents (if type of insurance is Full cover)

We cover the cost of materials and labour to replace your personal documents after loss or damage caused by an insured event.

However, we do not cover any value you attach to the content of the documents.



4.6.6 Employing a security guard (if type of insurance is Full cover)

We cover the costs of employing a security guard after loss or damage caused by an insured event.

4.6.7 Keys, locks and electronic security devices (if type of insurance is Full cover)

We cover the costs to repair or replace lost or damaged keys (including card keys), locks and remote controls of your private home.

4.6.8 Alternative accommodation

We cover alternative accommodation of similar value and location as your private home, if your private home is not fit to live in because of loss or damage caused by an insured event. This cover is limited to 25% of the limit of compensation for Contents and the period reasonably needed to make your private home fit to live in again.

This cover is subject to the condition that we will decide whether and to what extent your private home is not fit to live in after loss or damage.

4.6.9 Alternative accommodation for pets

We cover emergency accommodation for your domestic pets if you cannot live in your private home due to an insured event.

This cover is subject to the condition that we will decide whether and to what extent your private home is not fit to live in after loss or damage.

4.6.10 Veterinary expenses (if type of insurance is Full cover)

We cover veterinary expenses for accidental bodily injury if your pet is injured in a road accident.

However, we do not cover veterinary expenses if the injured pet is covered by any other insurance, including pet's insurance.

4.6.11 Accidental death from injury in your private home (if type of insurance is Full cover)

We will pay your estate if you suffer an accidental bodily injury in your private home and you die within 90 days as a direct result of the injury.

4.6.12 Accidental spoiling of fridge and freezer contents (if type of insurance is Full cover)

We cover accidental spoiling of the contents of your fridges or freezers in your private home if the spoiling results from either:

4.6.12.1 Breakdown of or accidental damage to the fridge or freezer;

4.6.12.2 Failure of the public power supply. However, we do not cover any of the following:

4.6.12.3 Damage to the fridges or freezers themselves;

4.6.12.4 Spoiling that has happened because you have not paid for or bought sufficient power or fuel.

4.6.13 Storage costs after damage (if type of insurance is Full cover)

We cover the necessary costs to protect and store your contents after an insured event had taken place. This includes the cost of transporting your contents to the storage place.

4.6.14 Parents' possessions at nursing home

We cover loss or damage caused by an insured event to the personal possessions of your parents while they live away from your private home at a registered nursing home. This cover is subject to the following conditions:

4.6.14.1 Loss or damage caused by theft or attempted theft will only be covered if there are visible signs of forced entry into or exit from the nursing home;

4.6.14.2 Your parents must not have other insurance covering the loss or damage.



4.6.15 Fire brigade charges

We cover the reasonable costs that the fire brigade charges for putting out or preventing a fire at your private home.

4.6.16 Cost of clearing debris after an insured event

We cover the reasonable costs of removing debris from your private home and the grounds insured under this policy after loss or damage caused by an insured event.

4.6.17 Costs for preparing claims

We will pay you the costs of any documentation, proof or details you need to prepare for a valid claim under the Contents section of this policy.

4.6.18 Hole-in-one

We will compensate you for hitting a hole-in-one during the period of insurance while playing golf as an amateur during an official competition. This cover is subject to the following conditions:

4.6.18.1 The hole-in-one must happen on a registered golf course

4.6.18.2 You must be playing according to the recognised rules of golf;

4.6.18.3 The secretary of the relevant golf club must confirm in writing that you hit the hole-in-one.

4.6.19 Damage by wild baboons or wild monkeys

We will compensate you for loss of or damage to the contents of your private home and outbuildings caused by wild baboons or wild monkeys.

4.7 TENANT'S LIABILITY

4.7.1 Tenant's liability

We cover your legal liability which occurs during the period of insurance as the tenant or occupant of the private home for the following:

4.7.1.1 Accidental death of another person;

4.7.1.2 Accidental bodily injury or illness of another person;

4.7.1.3 Accidental loss of or damage to property belonging to another person;

4.7.1.4 Our payment will include the following:

- The amounts you are liable for;
- Legal costs of the other person that you are liable for;
- Costs that you incur to settle or defend the claim against you with our permission.

4.7.2 Limit of compensation

The limit of compensation at the time of the loss, damage, bodily injury, illness or accidental death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

4.7.3 What we do not insure under Tenant's liability

We do not cover the following:

4.7.3.1 Liability claimed by any of the following people:

- You or any member of your family;
- Your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, close corporation or trust);



- Your employees acting in your stead in the course of their employment with you at the time of the event. This exclusion does not apply to your domestic employees.

4.7.3.2 Liability related to loss of or damage to property owned by, looked after or under the control of any of the following people:

- You or any member of your family;
- Your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, close corporation or trust);
- Your employees acting in the course of their employment with you at the time of the event.

4.7.3.3 Liability related to any of the following:

- your employment, business or profession;
- your ownership or occupation of land or buildings other than your private home;
- aircraft, vehicles or watercraft that you or your employees own, look after or control;
- the vibration, removal, weakening or interference with the support of any land, building or other property.

4.8 OPTIONAL COVER UNDER THIS SECTION

This cover is optional. Please refer to your schedule to see if you have it.

4.8.1 Additional accidental damage including power surge (if the type of insurance is Full cover)

We cover accidental damage, including power surge, to your contents at the risk address. However, we do not cover any of the following:

4.8.1.1 Loss or damage caused by:

- A process of dyeing, cleaning or renovating;
- Household pests (such as rodents, ants and moths);
- Mechanical, electrical or electronic breakdown;
- Depreciation, wear and tear and gradual deterioration.

4.8.1.2 Loss or damage to any contents:

- Of refrigerators and freezers;
- Covered by any manufacturer's guarantee or service contract.

4.8.1.3 Loss of or damage to:

- Garden equipment, -furniture or -tools (including equipment for a pool or a pond);
- Sporting equipment if it was damaged while you were using it;
- Portable computer equipment;
- Mobile communication equipment, like cellular phones.

4.8.1.4 Cracking, scratching or denting of glassware, furniture, jewellery or other brittle articles.



4.9 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

4.9.1 How we will compensate you

We will compensate you for loss of or damage to your contents by any one or combination of the following at our discretion:

4.9.1.1 Paying the costs of the loss or damage;

4.9.1.2 Replacing whatever is lost or damaged;

4.9.1.3 Repairing whatever is damaged.

We base the compensation on the replacement value of similar new contents at the time of the loss or damage.

4.9.2 Limits of compensation

4.9.2.1 Your schedule shows the limits of compensation of each event or item we insure. The maximum we will pay for any one claim is the contents limit of compensation shown in the schedule.

4.9.2.2 If you claim for loss of or damage to precious metals, precious stones, jewellery, watches, furs, paintings, rugs or carpets, we will only compensate you up to one third of the contents limit of compensation.

4.9.3 Other countries where you are insured under this section

Additional property in South Africa may be added to this section of the policy.

4.9.4 Make sure you are not underinsured

It is your responsibility to insure all your contents for its replacement value. The replacement value is what it will cost you to replace your contents with similar new items at the time of the loss or damage.

When you claim, we will determine the total replacement value you should have insured your contents for. If the replacement value is higher than the limit of compensation shown in the schedule, it means you are underinsured. If you are underinsured, we will not compensate you for the full amount of your claim, but only compensate you for the percentage of insurance you bought. We calculate the difference between the replacement value and the limit of compensation and apply this proportionately to your claim. You will be responsible for the difference.

Example:

The replacement value of your contents is N\$ 400 000. However, the limit of compensation is N\$ 300 000.

You have only insured the contents for 75% of its value.

Now there is N\$ 100 000 loss. We will only compensate you for 75% of the loss, less any applicable excess (i.e. N\$ 75 000 minus the excess). You are responsible for the difference.

4.9.5 You must give proof of ownership

If we ask for it, you must give us acceptable proof that you owned an item.

4.9.6 You must give proof of valuation of jewellery and watches

When you claim, you must give us a professional valuation certificate for the insured jewellery and watches. This valuation must have been done before the date of the loss or damage.

If you do not have a valuation certificate, your claim will be limited to the amount shown in the schedule for each item.



4.9.7 You must keep jewellery and watches in a locked safe

You must keep jewellery and watches over a certain value in a locked safe. This is called the “safe warranty limit”.

If you are not wearing the jewellery or watch, you must keep it in a securely locked wall- or floor-mounted safe. The keys to your safe must also be kept away, secured, and hidden from sight. We will not compensate you for loss or damage caused by theft or attempted theft for more than the “safe warranty limit” as shown in the schedule if you do not lock the item in a safe while you are not wearing it.

4.9.8 You must give proof of valuation of gold coins, coin- or stamp collections

When you claim, you must give us a professional valuation for all your insured gold coins, coin- or stamp collections. This valuation must have been done before the date of the loss or damage.

If you do not have a valuation certificate, your claim will be limited to the amount shown in the schedule.

4.9.9 Pairs and sets

We will not compensate you for any additional, special value that an item has because it forms part of a pair or set. We will only compensate you for the proportionate value of the part of the set that is lost or damaged.

This condition does not apply if a single item of a pair or set is lost or damaged and that item cannot be replaced or repaired without replacing or repairing the entire pair or set.

4.9.10 Tell us if you are away for more than 45 days

You must tell us if you intend leaving your private home unoccupied for more than 45 consecutive days so that we can adjust your premium or change the terms of your cover.

If you do not tell us, we may adjust your claim amount to compensate for the adjusted premium and apply an additional excess of 10% of any claim you may have.

4.9.11 Surveys

We may ask a surveyor to survey your private home at any time.

Based on the outcome of this survey, we may do any one of the following after giving you at least 30 days' notice:

4.9.11.1 change the terms of your insurance contract;

4.9.11.2 cancel your insurance;

4.9.11.3 treat your insurance as null and void, which means that we will cancel it from the start date of the policy as though the policy never existed.

4.9.12 Security measures

4.9.12.1 Burglar bars

If you stated that you have burglar bars on all external opening windows, we will compensate you for theft or attempted theft if entry was forcibly gained. However, if entry was gained through an external opening window without burglar bars, we may reject your claim.

4.9.12.2 Security Gates

If you stated that you have security gates on all external doors, we will compensate you for theft or attempted theft if entry was forcibly gained through that door. However, if entry was gained through an external door and there are no security gates, we may reject your claim.



4.9.12.3 Alarm

If you stated that you have an alarm system installed, we will compensate you for theft or attempted theft if entry was forcibly gained. However, if the alarm system was not working, activated and communicating with armed response (if selected) at the time, you must pay an additional theft excess. The additional theft excess is 10% of the claim.

4.9.13 Increase to cater for the effect of inflation

We increase the limit of compensation under your Contents section each year on the renewal of your policy by a percentage to cater for the effect of inflation. This means that your premiums may also increase.

It remains your responsibility to make sure that the limits of compensation are sufficient to cover the value of all the insured items under this section.

4.10 WHAT WE DO NOT INSURE UNDER THIS SECTION

4.10.1 Circumstances where we do not cover your contents against theft or attempted theft

Unless there are visible signs of forced entry into or exit from your private home or threat of violence against you or your domestic staff, we do not cover loss or damage caused by theft or attempted theft:

4.10.1.1 of money;

4.10.1.2 while your private home is lent, let or sub-let;

4.10.1.3 while your private home is on show;

4.10.1.4 while your private home undergoes any renovations or alterations during construction hours.

4.10.2 Items we do not cover

We do not cover any of the following under this section:

4.10.2.1 animals (except for veterinary expenses as specifically described in this section);

4.10.2.2 motor vehicles including their fitted accessories;

4.10.2.3 caravans and trailers including their fitted accessories and equipment;

4.10.2.4 air- or watercraft including their fitted accessories and equipment;

4.10.2.5 stock-in-trade that you own or are responsible for;

4.10.2.6 loss or damage to any computer which is used for the purpose of cryptocurrency mining.

4.10.3 Gradual damage

We do not cover loss or damage caused by or arising from any of the following:

4.10.3.1 wear and tear;

4.10.3.2 any cause that happens over a period of time like rust, mildew, corrosion or decay;

4.10.3.3 roots or weeds;

4.10.3.4 vermin, insects or infestation by any other pests;

4.10.3.5 depreciation or any other gradually operating cause;

4.10.3.6 the action of light or climatic conditions;



4.10.4 Electronic, electrical or mechanical breakdown, breakage or failure

We do not cover loss or damage caused by or arising from electronic-, electrical- or mechanical breakdown, breakage or failure.

4.10.5 Guarantees, agreements or contracts

We do not cover loss, damage or breakage covered by a manufacturer's purchase agreement, guarantee or service contract.

4.10.6 Items more specifically insured

We do not cover loss of or damage to contents that are more specifically insured under another section of this policy.



5. PERSONAL LIABILITY SECTION

5.10 DEFINITION FOR THIS SECTION

YOU	means the policyholder, the co-policyholder named in the schedule, the policyholder's spouse and any family member who lives with the policyholder.
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5.11 WHAT WE INSURE

5.11.1 Accidental death, bodily injury, illness, loss of or damage to property

We cover your legal liability which occurs during the period of insurance for the following:

- 5.11.1.1 accidental death of another person;
- 5.11.1.2 accidental bodily injury or illness of another person;
- 5.11.1.3 accidental loss of or damage to property belonging to another person.

5.11.2 Compensation

Our payment for your legal liability for accidental death, bodily injury, illness, loss of or damage to property includes the following:

- 5.11.2.1 the amounts you are liable for;
- 5.11.2.2 legal costs of the other person that you are liable for;
- 5.11.2.3 costs that you incur with our permission to settle or defend the claim against you.

5.11.3 Limit of compensation

The limit of compensation at the time of the accidental death, bodily injury, illness, loss of or damage to property is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.

5.12 EXTENDED COVERS THAT FORM PART OF THE LIMIT OF COMPENSATION

5.12.1 Wrongful arrest

We cover your legal liability if you are held liable for wrongful arrest while you are a member of a neighbourhood watch or block watch group, or a similar non-profit organisation, which occurs during the period of insurance.

This cover includes cover for your liability incurred because of an assault or search connected to the wrongful arrest.

This amount applies to any single event or series of events that are the result of a single incident. Our payment will include the following:

- the amounts you are liable for;
- legal costs of the other person that you are liable for;
- costs that you incur to settle or defend the claim against you with our permission.

However, we do not cover your legal liability for wrongful arrest if the person that is holding you liable is under a contract of service or apprenticeship with you or is a member of your family or household.



5.12.2 Bank- and SIM cards

We cover your legal liability if you are held liable for loss caused by the fraudulent use of your credit card, debit card or SIM cards during the period of insurance.

This cover applies to any single event or series of events that are the result of a single incident. This cover is subject to the following conditions:

5.12.2.1 you must report the loss to the bank or other relevant entity as soon as reasonably possible;

5.12.2.2 you must comply with the terms, conditions and exclusions for using the relevant card. We do not cover your liability if the loss is caused by a member of your family or domestic employee.

5.13 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

5.13.1 The countries where you are insured under this section

Cover under this section is world-wide.

5.13.2 Contracts with security-, armed response- and garden service providers

Cover for your legal liability under this section will not be invalidated by contracts you have with security-, armed response- or garden service providers at your private home shown in the schedule.

5.14 WHAT WE DO NOT INSURE UNDER THIS SECTION

Under this section, we will not compensate you for any of the following:

5.14.1 Claims by certain people

We do not cover your legal liability claimed by any of the following people:

5.14.1.1 you;

5.14.1.2 the directors, members, trustees, beneficiaries and members of their families of a company, close corporation or trust that you are associated with;

5.14.1.3 your employees (except your domestic employees) acting in the course of their employment with you at the time of the event.

5.14.2 Liability related to property looked after or controlled by certain people

We do not cover your legal liability related to loss of or damage to property owned by, looked after by, or under the control of any of the following people:

5.14.2.1 you;

5.14.2.2 the directors, members, trustees, beneficiaries and members of their families who normally live with them of a company, close corporation or trust that you are associated with;

5.14.2.3 your employees (except your domestic employees) acting in the course of their employment with you at the time of the event.

5.14.3 Liability related to your work, business and property

We do not cover your legal liability related to:

5.14.3.1 your employment, business or profession;

5.14.3.2 your ownership or occupation of land or buildings;

5.14.3.3 your ownership or control of any drone;



5.14.3.4 aircraft, vehicles or watercraft that you or your domestic employees own, look after or control.

5.14.4 Liability arising from a contract

We do not cover your legal liability arising from a contract you entered into, unless you would have been liable if there was no contract. This exclusion does not apply to contracts entered into with security-, armed response- or garden service providers.

5.14.5 Liability related to support of property

We do not cover your legal liability related to the vibration, removal, weakening or interference with the support of any land, building or other property.

5.14.6 Judgements or settlements under USA or Canadian law

We do not cover your legal liability related to the following:

5.14.6.1 any award or settlement made in countries that follow the laws of the United States of America or Canada;

5.14.6.2 any order made to enforce an award or settlement made in the United States of America or Canada.

5.14.7 Liability based on events deliberately caused

We do not cover your legal liability if you, or any person colluding with you, deliberately caused death, bodily injury, loss or damage.

5.14.8 Liability relating to movable or immovable property

We do not cover your legal liability caused by the letting or hiring out of movable or immovable property for a fee.



6. BUILDINGS SECTION

6.1 DEFINITIONS FOR THIS SECTION

ACCIDENTAL LOSS OR DAMAGE	means sudden and unforeseen loss of or damage to your private home.
FIXED MACHINERY	means the following fixed machinery installed at your private home: <ul style="list-style-type: none"> • machinery relating to swimming pools (except for automatic pool cleaners), Jacuzzi's, spa-baths, saunas or boreholes (except for windmills); • irrigation systems, filtration equipment, air conditioning systems or central cleaning systems; • electrical gate motors or motorised garage doors; • built-in stoves, walk-in fridges or freezers; • alarm systems, security monitoring systems (like close circuit televisions, surveillance cameras) or intercom systems; • solar panels (including their fixed ancillary equipment like fixed battery packs and inverters); • fixed electrical generators; • water pumps or heat pumps; • lightning conductors.
IMPACT	means sudden and unforeseen impact with vehicles, aircraft, animals and trees.
MALICIOUS DAMAGE	means the intentional damaging of your property by any person not living at your private residence, excluding family members. It does not include damage caused by theft or attempted theft.
PET	means a domestic cat, dog or bird.
PRIVATE HOME / BUILDINGS	means the main building, permanent outbuildings, garden- and other permanent structures situated at the address shown in the schedule. The private home includes the following: <ul style="list-style-type: none"> • paths and driveways constructed of brick, concrete, asphalt, synthetic grass or stone (but not gravel); • permanent walls, gates, metal palisades and fences on the premises including gate motors (but not fences or gates made of wire or plants); • your fixtures and fittings in or on the private home; • water-, sewerage-, gas-, electricity- and telephone connections; • fixed generators and fixed borehole machinery; • alarm- and security systems; • fixed solar installations; • immovable swimming pools, filtration systems, heat pumps, fixed swimming pool covers; • tennis courts; • aerials, satellite dishes, lightning masts and -conductors; • home automation devices including all system components.
REPLACEMENT VALUE	means the cost to replace insured property with similar new property in the event of loss or damage.
RISK ADDRESS	means the address where your insured property is located as shown in the schedule.
STANDARD CONSTRUCTION	means a building with walls of brick, stone or concrete and with a slate-, tile-, metal-, concrete-, Harvey tiles-, asbestos- and or fibre cement sheeting roof.





TENANT	means a person who rents or occupies your private home in accordance with a contract.
UNATTENDED	means that you are not at the private home or vehicle and you left no person to look after the property.
UNOCCUPIED	means that your private home is not lived in for a period of 45 consecutive days per year.
VERMIN	means any small animals or insects that are considered pests. Examples of vermin include rats, mice, cockroaches or squirrels.
WILD BABOONS OR WILD MONKEYS	means primates that live freely in the wild and that are not kept as pets.

6.2 TYPES OF COVER

Please refer to your schedule to see which type of cover you have.

6.2.1 Including limited subsidence or landslide

Cover of your private home against all the insured events and extended covers, including subsidence and landslide.

6.2.2 Excluding limited subsidence or landslide

Cover of your private home against all the insured events and extended covers, but not against loss or damage caused by subsidence or landslide.

6.3 INSURED EVENTS

We cover loss or damage to your private home at the risk address shown in the schedule caused by any of the following insured events:

6.3.1 Fire, lightning or explosion

6.3.2 Malicious damage

However, we do not cover malicious damage caused by someone living in your private home or a family member.

6.3.3 Storm, flood, wind, water, hail or snow

However, we do not cover loss or damage caused by:

- any process which uses or applies water;
- movement of the land supporting the building even if this movement is caused directly or indirectly by storm, flood, wind, water, hail or snow.
- rising damp or a rise in the water table.
- loss of or damage to gates and fences constructed of wood.

6.3.4 Earthquake

6.3.5 Bursting or overflowing of pipes, water tanks or water heating apparatus like geysers

Includes damage caused by bursting or overflowing as well as the pipes or apparatus itself.

6.3.6 Impact

6.3.7 Theft or attempted theft

However, if your private home is unattended or unoccupied, let or lent out, there must be visible signs of forced entry into or exit from your private home. However, you must notify us if your home is unoccupied (for more than 45 days). If you do not notify us, we may reject your claim.



6.3.8 Limited subsidence or landslip

We cover damage of your private home caused by gradual sinking of land (subsidence), ground heave (upward movement of the ground) or landslip of the land supporting your private home.

However, we do not cover any of the following:

6.3.8.1 Loss or damage caused by or made worse by:

- faulty design, insufficient compacting of filling, poor construction;
- removal or weakening of support;
- structural alterations, additions or repairs;
- surface or subterranean excavations except those performed during mining operations;
- normal settlement, shrinkage or expansion;
- contraction, expansion or heave of clay and similar soil types due to its moisture or water content.

6.3.8.2 Loss of or damage to any of the following structures:

- drains or water courses;
- boundary walls, garden walls, screen- and retaining walls or fences;
- gates or gate posts;
- driveways or paving;
- swimming pools or swimming pool borders;
- tennis courts.

6.3.8.3 The cost of underpinning or piling the foundations.

6.4 EXTENDED COVERS THAT FORM PART OF THE LIMIT OF COMPENSATION

6.4.1 Accidental breakage to fixed machinery used in your private home

We cover accidental breakage, loss of or damage, excluding power surge, to fixed machinery that you use for domestic purposes at your private home situated at the address shown in the schedule.

However, we do not cover any of the following:

6.4.1.1 Loss or damage caused by:

- depreciation, gradual causes, wear and tear or rust;
- faulty design or workmanship or using tools or equipment in an incorrect manner;
- cleaning, repairing or renovating.

6.4.4.2 Loss or damage insured under a manufacturer's warranty or by a service contract.

6.4.2 Accidental damage to your private home

We cover accidental damage to your private home situated at the address shown in the schedule.

However, we do not cover any of the following:

6.4.2.1 Loss or damage caused by:

- any process of dyeing, cleaning or renovating;
- confiscation or detention by any process of law;



- pollution or contamination;
- power surge.

6.4.2.2 Loss of or damage to:

- fixed machinery;
- geysers (including its fixed ancillary equipment);

6.4.2.3 Consequential damage of any nature;

6.4.2.4 Loss or damage covered by any manufacturer's guarantee, purchase agreement or service contract;

6.4.3 **Television- and radio aerials, satellite dishes and lightning conductors**

We cover accidental loss of or damage to fixed radio- or television aerials, satellite dishes or lightning conductors or -masts.

6.4.4 **Fixed glass, glass stove tops, oven doors and sanitary ware**

We cover accidental breakage of fixed glass, glass stove tops, oven doors and fixed sanitary ware (for example, toilets, sinks or baths).

However, we do not cover the following:

6.4.4.1 chipping, scratching or other surface damage.

6.4.4.2 any of these items while they are not in your private home.

6.4.4.3 any of these items during the time that your private home is unoccupied.

6.4.5 **Public supply or mains connections**

We cover accidental loss of or damage to water-, sewerage-, gas-, electricity- and telephone connections between your private home and the public supply. These connections must belong to you or you must be responsible for them.

6.5 **EXTENDED COVERS IN ADDITION TO THE LIMIT OF COMPENSATION**

The following covers are in addition to your Buildings limit of compensation as shown in the schedule.

6.5.1 **Alternative accommodation**

We cover alternative accommodation of similar value as your private home, if your private home is not fit to live in because of loss or damage caused by an insured event.

This cover is limited to 7.5% of your Buildings limit of compensation and to the period reasonably needed to make your private home fit to live in again. This cover is subject to the condition that we will decide when your private home is not fit to live in after loss or damage.

6.5.2 **Rent that you lose**

We will pay for the rent that you lose, if your tenant cannot live in your private home due to an insured event.

This cover is limited to 7.5% of your Buildings limit of compensation and to the period reasonably needed to make your private home fit to live in again.

This cover is subject to the condition that we will decide when your private home is not fit to live in after loss or damage.

6.5.3 **Fire brigade charges, demolition- and professional fees**

If there is loss of or damage to your private home caused by an insured event, we will cover the necessary and reasonable costs of the following:

6.5.3.1 demolishing your private home;

6.5.3.2 clearing the site;



6.5.3.3 putting up hoardings needed during building operations;

6.5.3.4 architects' fees, quantity surveyors' fees and consulting engineers' fees;

6.5.3.5 local authorities' inspection fees;

6.5.3.6 fire brigade charges.

We only pay these costs if you have our consent in writing to incur these costs.

This cover is limited to the lower of the amount shown in the schedule or 10% of the sum insured of the building.

6.5.4 Employing a security guard

We cover the reasonable cost of employing a security guard after loss or damage caused by an insured event.

6.5.5 Loss of water by leaking

We cover the cost of water lost from leaking pipes at your private home or on its grounds, if you are responsible for paying these costs.

This cover is limited one incident per year.

This cover is subject to the following conditions:

6.5.5.1 the water reading must be at least 50% above the average of the previous four readings.

6.5.5.2 if you discover a leak you must immediately take steps to repair the pipes or we will not pay for the costs of the loss of water.

However, we do not cover the cost of water lost from any of the following:

6.5.5.3 leaking taps, geysers, or toilets;

6.5.5.4 swimming pools or leaks in their inlet or outlet pipes;

6.5.5.5 leaks that happen during the period that your private home is unoccupied for more than 30 consecutive days.

6.5.6 Removing fallen trees

We cover the reasonable costs of removing trees from the grounds of your private home that have fallen because of an insured event, limited to one claim per year.

This cover is subject to our consent before incurring these costs.

6.5.7 Keys, locks and electronic security devices

If the keys to outside doors, windows, safes or alarms of your private home are lost or damaged we will cover the cost of replacing keys (including card keys) and remote controls, as well as changing the locks.

6.5.8 Damage to the garden

We cover the reasonable costs of replacing trees, shrubs, plants and sprinkler irrigation systems at your private home caused by any of the following:

6.5.9.1 fire;

6.5.9.2 firefighting;

6.5.9.3 explosion;

6.5.9.4 impact by vehicles or aircraft;

6.5.9.5 malicious damage.



6.5.10 Alternative accommodation for pets

We cover emergency accommodation for your pets if you cannot live in your private home due to an insured event.

This cover is subject to the condition that we will decide when your private home is not fit to live in.

6.5.11 Costs for preparing claims

We will pay you the costs for getting any documentation, proof or details you need to prepare for a valid claim under this section.

6.5.12 Damage by wild baboons or wild monkeys

We will compensate you for loss of or damage to your private home and outbuildings caused by wild baboons or wild monkeys.

6.6 OPTIONAL COVER UNDER THIS SECTION

This cover is optional and can be bought for additional premium.

6.6.1 Power surge cover

We cover damage to your private home situated at the risk address shown in the schedule that is caused by power surges from accidental changes in the power supply of a public supply authority. This cover is limited to any single event or series of events that are the result of a single incident.

6.6.2 Full Subsidence or Landslip

If you have full cover including full subsidence or landslip, we cover your private home against all the insured events and extended covers. This option replaces 6.4.8 under the Insured events.

6.6.3 Subsidence or landslip

We cover damage of your private home caused by gradual sinking of land (subsidence), ground heave (upward movement of the ground) or landslip of the land supporting your private home as described in 6.3.8 above, but also including contraction, expansion or heave of clay and similar soil types due to its moisture or water content.

6.7 HOMEOWNERS' LIABILITY

6.7.1 What is insured

We cover your legal liability as the owner of your private home for the following:

6.7.1.1 accidental death of another person;

6.7.1.2 accidental bodily injury or illness of another person;

6.7.1.3 accidental loss of or damage to property belonging to another person.

Our payment will include the following:

6.7.1.4 the amounts you are liable for;

6.7.1.5 legal costs of the other person that you are liable for;

6.7.1.6 costs that you incur to settle or defend the claim against you with our permission.

6.7.2 Limit of compensation

The limit of compensation is shown in the schedule and applies to any single event or series of events that are the result of a single incident.



6.7.3 What we do not insure

We do not cover the following:

6.7.3.1 Liability claimed by any of the following people:

- you or any member of your family who normally lives with you;
- your directors, members, trustees, beneficiaries and members of their families who normally live with them (if- you are a company, close corporation or trust);
- your employees acting in the course of their employment with you at the time of the event. This exclusion does not apply to you

6.7.3.2 Liability related to loss of or damage to property owned by, looked after or under the control of any of the following people:

- you or any member of your family who normally lives with you;
- your directors, members, trustees, beneficiaries and members of their families who normally live with them (if you are a company, close corporation or trust);
- your employees acting in the course of their employment with you at the time of the event.

6.7.3.3 Liability related to any of the following:

- your employment, business or profession. This exclusion does not apply if your private home is let out;
- your ownership or occupation of land or buildings other than your private home insured under this section;
- aircraft, vehicles or watercraft that you or your domestic employees own, look after or control;
- the vibration, removal, weakening or interference with the support of any land, building or other property.

6.8 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

6.8.1 Other countries where you are insured under this section

Buildings in South Africa may also be added to this section of the policy.

6.8.2 We look after the credit provider's rights

If you have a home loan or bond registered over your private home and you have a claim, we will pay the credit provider first up to the amount of your outstanding loan. If there is any balance, we will pay it to you.

Example:

James buys a house for N\$ 2 000 000 and borrows money to pay for it. The credit provider registers a home loan over the buildings for the full value. James buys insurance for the full value.

James has paid back N\$ 400 000 to the credit provider when his house is destroyed in a fire. James claims from his insurance. We compensate the credit provider for N\$ 1 600 000 and then pay James N\$ 400 000 for the damage, less any excess.

6.8.3 Matching building materials

We do not have a duty to repair your private home to precisely match its previous state, but we will repair it as close as reasonably possible.



We will use materials that, in our opinion, match the damaged or lost materials as closely as possible which will only apply to the part of your private home where the loss or damage has occurred. We will not pay for matching building materials to create a uniform effect throughout your private home.

6.8.4 Make sure you are not underinsured

It is your responsibility to insure your private home for its replacement value. The replacement value is what it will cost you to replace your private home with similar new property at the time of the loss or damage.

When you claim, we will determine the replacement value you should have insured your property for. If the replacement value is higher than the limit of compensation shown in the schedule, it means you are underinsured. If you are underinsured, we will not compensate you for the full amount of your claim, but only compensate you for the percentage of insurance you bought. We calculate the difference between the replacement value and the limit of compensation and apply this proportionately to your claim. You will be responsible for the difference.

Example:

The replacement value of your property is N\$ 2 000 000. However, the limit of compensation is N\$ 1 500 000.

You have only insured 75% of the value of your property.

Now there is N\$ 500 000 damage to the property. We will only compensate you for 75% of the damage, less any applicable excess (i.e. N\$ 375 000 minus the excess). You are responsible for the difference.

6.8.5 Tenants' behaviour

If a tenant living in your private home acts in a way that would make this policy invalid, we will still give you cover under this policy if:

6.8.5.1 you did not know of or agree to the tenant's action or omission;

6.8.5.2 you tell us about the action or omission as soon as you find out about it;

6.8.5.3 the rejection of the claim was not due to fraud, dishonesty, misrepresentation or any event deliberately caused by you or any person colluding with you.

6.8.6 Tell us if you are away for more than 45 days

You must tell us if you intend leaving your private home unoccupied for more than 45 consecutive days so that we can adjust your premium or change the terms of your cover.

If you do not tell us, we may reject your claim.

6.8.7 Surveys

We may ask a surveyor to survey your private home at any time.

Based on the outcome of this survey, we may do any one of the following after giving you 30 days' notice:

6.8.7.1 change the terms of your insurance contract;

6.8.7.2 cancel your insurance;

6.8.7.3 treat your insurance as null and void, which means that we will cancel it from the start date of the policy as though the policy never existed and any premiums paid will be refunded.



6.8.8 Increase due to inflation

We increase the limits of compensation under your Buildings section annually at renewal of your policy by a percentage to cater for the effect of inflation. This means that your premiums may also increase.

The percentage increase is shown in the schedule.

It remains your responsibility to make sure that the limits of compensation accurately reflect the value of all the insured items under these sections.

6.9 WHAT WE DO NOT INSURE UNDER THIS SECTION

Under this section, we will not compensate you for any of the following:

6.9.1 Gradual damage

We do not cover loss or damage caused by or arising from any of the following:

6.9.1.1 wear and tear;

6.9.1.2 any cause that happens over a period of time like rust, mildew, corrosion or decay;

6.9.1.3 roots or weeds;

6.9.1.4 vermin, insects or infestation by any other pests;

6.9.1.5 depreciation or any other gradually operating cause;

6.9.1.6 the action of light or climatic conditions.

6.9.2 If you do not maintain your private home

We do not cover any damage caused by your private home not being maintained.

6.9.3 Alterations to your private home

When you do any alterations at your private home, we do not cover the following:

6.9.3.1 loss of or damage to glass and sanitary ware (e.g., toilets, sinks and baths);

6.9.3.2 alternative accommodation;

6.9.3.3 rent that you lose;

6.9.3.4 homeowners' liability.

6.9.4 Compliance with building laws and regulations

We do not cover any loss, damage or liability as a result of your private home not complying with the National Building Regulations or any other laws or regulations that apply to building standards or maintenance.

6.9.5 Faulty design, defective workmanship or -repair

We do not cover any loss or damage caused by or made worse by faulty design, defective workmanship or defective repair to your private home.



7. PERSONAL ACCIDENT SECTION

7.1 DEFINITIONS FOR THIS SECTION

ACCIDENT	means an event that is external to the body that you could not avoid, that you did not intend and that you could not have expected or foreseen.
BENEFICIARY	means the person you choose and whose name appears on the schedule to receive compensation if you die.
BODILY INJURY	<ul style="list-style-type: none">means a physical injury to the body caused by an accidental, violent, visible and external event.
CHILD / CHILDREN	means: <ul style="list-style-type: none">your biological child or the biological child of your spouse, who is under the age of 18 years;your or your spouse's stepchild, legally adopted child, or adopted child in terms of customary or religious adoption practices in Namibia, who is under the age of 18 years;your child or the child of your spouse of any age, who is permanently mentally or physically disabled and financially dependent on you;
PHALANX	means a bone that forms the fingers and toes. The plural is phalanges.
REPATRIATION	means to bring your body back to the Republic of Namibia if you die from an accident while you are outside Namibia.
TEMPORARY DISABILITY	means a bodily injury caused by an accident, which prevents you from doing your normal occupation and which lasts for longer than seven consecutive days.

7.2 WHAT WE INSURE

We give compensation up to the amount shown in the schedule.

7.3 TYPES OF COVER

Please refer to your schedule to see what type of cover you have.

7.3.1 Full cover

If you have full cover, we will compensate you after any accident.

7.3.2 Limited cover

If you have limited cover, we will compensate you after a motor vehicle accident only.

7.4 EXTENDED COVERS THAT FORM PART OF THE LIMIT OF COMPENSATION

7.4.1 If you disappear

If you disappear, we will pay your claim as if you had died.

This cover is subject to the following conditions:

7.4.1.1 we must receive a copy of the court order of Presumption of Death;

7.4.1.2 we must have no reason to believe that any event other than an accident took place;



7.4.1.3 if, any time after we have paid the claim, you are found alive, you must repay all compensation to us.

7.4.2 Exposure to the elements, thirst and starvation

We cover your accidental death or bodily injury caused by exposure to the elements, thirst or starvation after an accident.

7.5 EXTENDED COVERS IN ADDITION TO THE LIMIT OF COMPENSATION

The following covers are in addition to your Personal accident limit of compensation as shown in the schedule.

7.5.1 Repatriation costs

If you die from an accident while you are outside the borders of the Republic of Namibia, we cover the reasonable costs to return your body to Namibia.

7.6 OPTIONAL COVER UNDER THIS SECTION

These covers are optional. Please refer to your schedule to see if you have it.

7.6.1 Permanent disability

7.6.1.1 Your accidental permanent disability is compensated in accordance with the following scale of benefits:

DESCRIPTION OF ACCIDENTAL PERMANENT DISABILITY	PERCENTAGE OF LIMIT OF COMPENSATION
Loss of four fingers:	• 70%
Loss of thumb: <ul style="list-style-type: none"> • Both phalanges • One phalanx 	<ul style="list-style-type: none"> • 25% • 10%
Loss of index finger or part thereof:	• 10%
Loss of any finger or part thereof, except thumb or index finger:	• 5%
Loss of toes: <ul style="list-style-type: none"> • All on one foot • Big toe, both phalanges • Big toe, one phalanx • All other toes 	<ul style="list-style-type: none"> • 30% • 5% • 2% • 1% for each toe lost
Loss of sight: <ul style="list-style-type: none"> • One or both eyes • One eye, except perception of light 	<ul style="list-style-type: none"> • 100% • 75%
Loss of speech	• 100%
Loss of hearing: <ul style="list-style-type: none"> • Both ears • One ear 	<ul style="list-style-type: none"> • 100% • 25%
Loss by physical separation at or above the wrist or ankle of one or more limbs, or permanent and complete loss of use of a limb	• 100%
Injuries resulting in total paralysis, permanent disability or in being permanently bedridden	• 100%



7.6.2 Temporary disability

We will compensate you if you are temporarily disabled due to an accident.

This cover is limited to each week of your temporary disability.

We will not pay your temporary disability:

7.6.2.1 for longer than 52 weeks;

7.6.2.1 if we consider you medically fit or able to return to your usual business or occupation.

7.7 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

7.7.1 How we will compensate you

In the event of your accidental death, we will pay your nominated beneficiary or your estate.

In the event of your accidental permanent disability or temporary disability, we will pay you.

Temporary disability payments will be made to you at intervals, based on a satisfactory medical report by a medical practitioner.

7.7.2 Limits of compensation

If we pay the full limit of compensation for either accidental death or accidental permanent disability, this section of the policy will end immediately and you cannot make any further claims under it for the remainder of the insurance period.

We will only pay up to the limit of compensation for accidental permanent disability caused by one accident during any one insurance period. The total we pay for accidental permanent disability for any one accident will not be more than 100% of the permanent disability maximum limit of compensation.

We will only pay you for either accidental death or accidental permanent disability caused by the same accident.

We will only pay you for either accidental permanent disability or temporary disability caused by the same accident. If we pay you for temporary disability and then you claim for accidental permanent disability, we may deduct the amount that we paid out for temporary disability from the payment for accidental permanent disability.

7.7.3 Countries where you are insured under this section

Cover under this section is world-wide.

7.7.4 Accidental death or disability must happen within 6 months of the accident

Your accidental death or disability must take place within 6 months of the accident that caused the bodily injury.

7.7.5 You must give us certain information

You must give us immediate notice if:

7.7.5.1 you have any chronic physical medical condition which affects you;

7.7.5.2 you change your occupation to a more dangerous occupation.

7.7.6 You must get proper medical care

If you have any physical injury that might result in a claim, you must get medical care within 48 hours.

We will not cover your accidental death or disability that has been affected in any way by you not having any medical treatment that we believe you should have had.

7.7.7 You must agree to medical examinations

If you have a claim, you must attend medical examinations as often as we ask you to. We are responsible for the cost of these examinations and any reasonable expenses related to it.



7.8 WHAT WE DO NOT INSURE UNDER THIS SECTION

Under this section, we will not compensate you for any of the following:

7.8.1 Medical conditions

We do not cover death, bodily injury or disability caused by a medical condition that existed before the person was first added to this section.

7.8.2 Taking part in certain activities

We do not cover death, bodily injury or disability caused by your participation in any of the following activities:

7.8.2.1 any sport as a professional;

7.8.2.2 extreme activities like paragliding, skydiving, hang-gliding, off- road motorcycling, quad-biking or free climbing;

7.8.2.3 wrestling, boxing or martial arts;

7.8.2.4 racing, speed- or endurance events on or in power-driven vehicles or craft;

7.8.2.5 flying, except if you are a passenger in a legally licensed passenger-carrying aircraft;

7.8.2.6 mountaineering where the use of ropes or a guide is necessary; or

7.8.2.7 digging or sinking of mine pits or shafts, underground mining activities or the manufacture or use of explosives.

7.8.3 Alcohol or drug use

We do not cover death, disability or bodily injury that results from you being under the influence of alcohol or drugs.

This exclusion will not apply if a qualified medical practitioner prescribes the drugs for you and you take them in the way they are prescribed.

7.8.4 Intentional misconduct

We do not cover death, disability or bodily injury resulting from your intentional misconduct, for example when you provoke an assault, break any law or disturb the peace.

7.8.5 Death or bodily injury that you deliberately cause

We do not cover death, disability or bodily injury that you cause by suicide, attempted suicide, intentional self-injury or exposure to danger.

7.8.6 Military or other service

We do not cover death, disability or bodily injury resulting from your service in the military-, naval-, police- or air service of any country.

7.8.7 Participation in riot, civil commotion or act of terrorism

We do not cover death, disability or bodily injury resulting from your participation in any riot, civil commotion or act of terrorism.



8. ALL RISKS SECTION

8.1 DEFINITIONS FOR THIS SECTION

GENERAL ITEMS	means: <ul style="list-style-type: none">• your clothing, personal items or sporting gear that a person would normally wear or carry;• household items, including groceries, that you are transporting to or from any place of purchase, repair or renovation.
INSURED ITEMS	means general and specified items.
MONEY	means bank notes, coins that are not part of a collection, and other negotiable instruments. Money does not include bullion.
PERMANENT FITTINGS OF A CARAVAN OR TRAILER	means items that were fitted by the manufacturer of the caravan or trailer.
SPECIFIED ITEMS	means any item specifically insured under this section and shown in the schedule.
UNATTENDED	means that you are not with your insured property and you left no person in charge of it with the express instruction to look after the property.

8.2 WHAT WE INSURE

We cover accidental loss, theft of or damage to:

8.2.1 General items

This cover is limited to the amount shown in the schedule per incident and to 25% of the limit of compensation for any one item.

However, we do not cover any of the following under general items:


- 8.2.1.1** mobile communication devices, like cellular- and satellite phones;
- 8.2.1.2** portable electronic devices, like laptops and tablets;
- 8.2.1.3** car radios or sound systems,
- 8.2.1.4** pedal cycles, surfboards, kite boards, paddle skis, kayaks, canoes, surf skis, windsurfers or sailboards;
- 8.2.1.5** tools;
- 8.2.1.6** stamp- or coin collections;
- 8.2.1.7** money or documents;
- 8.2.1.8** guns or firearms,
- 8.2.1.9** contents of caravans or trailers,
- 8.2.1.10** drones.

8.2.2 Specified items

We cover loss of or damage to the following specified items as specified in your schedule:

- 8.2.2.1** Pedal cycles, including ancillary equipment that comes with them.
This cover is subject to the condition that the specified pedal cycle must be secured





inside a locked building, locked with a bicycle locking device or padlock or secured to a vehicle with a bicycle locking device or padlock whenever the pedal cycle is left unattended or while being transported. A pedal cycle that is tied to a building or vehicle with ropes or ties that can easily be cut will not be considered secured.

If you do not comply with this condition, we will not cover loss of or damage to your pedal cycle caused by theft or attempted theft.

8.2.2.2 Contents of caravans or trailers

Cover is provided while content is in the caravan or trailer or inside a tent attached to the caravan or trailer.

However, we do not cover the following:

- loss or damage caused by theft while the caravan or trailer and their attached tents are unoccupied, unless there are visible signs of forced entry into or exit from the caravan, trailer or tent;
- loss of or damage to permanent fittings;
- loss or damage caused by fraud or dishonesty by a person who has borrowed or hired the caravan or trailer;
- money, furs, jewellery, watches or any item more specifically insured.

8.2.2.3 Contact lenses, spectacles or sunglasses

8.2.2.4 Jewellery or wristwatches

This cover is subject to the condition that you must give us a professional valuation certificate for all specified jewellery and watches over N\$ 15,000 in value per item. This valuation certificate must be dated before the date of the loss or damage. For items below N\$ 15,000 in value, a valid invoice is required.

8.2.2.5 Car- and portable sound equipment

We cover loss of or damage to your specified car- and portable sound equipment.

8.2.2.6 Cellular phones and other communication devices, including ancillary equipment that comes with them

8.2.2.7 Specified clothing and personal effects

8.2.2.8 Collectables, antiques, artworks and carpets

This cover is subject to the condition that loss of or damage to stamp collections is only covered if one or more complete pages of the collection is lost or damaged. We do not cover any current, valid coins under your specified coin collections.

8.2.2.9 Electrical items or household goods

8.2.2.10 Other non-road licenced motorised equipment

8.2.2.11 Photographic- or video equipment, including the ancillary equipment that comes with it

8.2.2.12 Portable- and hand-held electronic equipment, including the ancillary equipment that comes with it

8.2.2.13 Sport- or recreational equipment, including the ancillary equipment that comes with it

8.2.2.14 Tools, including the ancillary equipment that comes with them

8.2.2.15 Wheelchairs, lawnmowers and other motorised items

8.2.2.16 Baby prams, car seats and baby accessories

8.2.2.17 Loss of money or documents



8.2.2.18 Scooters and children's bicycles

8.2.2.19 Firearms, including the ancillary equipment that comes with them

However, we do not cover loss of or damage to firearms caused by mechanical defects, bursting or splitting of barrels or any damage that happens while the firearm is fired, loaded or unloaded.

8.2.2.20 Musical instruments

However, we do not cover the following:

- broken strings, drum- or tympanic membranes;
- loss of or damage to the musical instrument when it is in transit, unless your specified musical instrument is securely stored in a case made of wood, metal, leather or other similar protective material.

8.2.2.21 Essential medical equipment

8.2.2.22 CD- and DVD collections

8.2.2.23 Artificial limbs and replacement

8.2.2.24 Drones

However, we do not cover the following:

- loss or damage while it is in use;
- drones that are governed by the Namibian Civil Aviation Authority and are used for commercial purposes;
- any liability.

8.3 EXTENDED COVER THAT FORMS PART OF THE LIMIT OF COMPENSATION

8.3.1 Items stolen from unattended vehicles

We will only compensate you for loose items stolen from an unattended vehicle if:

8.3.1.1 The item is in the locked boot, cubby-hole or under retractable or removable boot covers of the vehicle;

8.3.1.2 The vehicle must be locked when leaving it unattended and there are visible signs of forced entry into the vehicle;

8.3.1.3 Items under the canopy of a light delivery vehicle are specifically excluded, whether the canopy was locked or not.

8.4 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

8.4.1 Limits of compensation

8.4.1.1 General items

- for any one item, we will only compensate you up to 25% of the total limit of compensation shown in the schedule;
- for the whole claim, we will compensate you up to the limit of compensation shown in the schedule.

8.4.1.2 Specified items

We will compensate you up to the limit of compensation shown in the schedule.

8.4.2 Countries where you are insured under this section

Cover under this section is world-wide.



8.4.3 Items in a bank safety deposit box or recognised private vault or safe

We only cover these items if they are in the safety deposit box or private vault at the time of the loss or damage.

If you remove the item from the bank safety deposit box or private vault or safe, you must notify us, insure the item as an ordinary specified item and pay any additional premium due.

8.4.4 You must give proof of ownership and value

If we ask for it, you must give us acceptable proof that you own an item. You must also give us acceptable proof of the value of an item if we ask for it.

8.4.5 Pairs and sets

We do not cover any additional, special value that an item has because it forms part of a pair or set. We only cover the proportionate value of the part of the set that is lost or damaged.

8.4.6 Increase due to inflation

We increase the General items' limits of compensation under your All Risks section each year on the renewal of your policy by a percentage to cater for the effect of inflation. This means that your premiums may also increase.

The percentage increase is shown in the schedule.

8.5 WHAT WE DO NOT INSURE UNDER THIS SECTION

Under this section, we will not compensate you for any of the following:

8.5.1 Items more specifically insured

We will not compensate you under General items for any item that is specified or insured elsewhere.

8.5.2 Vehicles, aircraft and watercraft

We do not cover any of the following:

8.5.2.1 motor vehicles and their accessories (except for specified car radios and sound systems);

8.5.2.2 trailers or caravans;

8.5.2.3 hang gliders or aircraft;

8.5.2.4 watercraft and their accessories.

8.5.3 Computers

We do not cover any computer equipment or its accessories, like laptops, palmtops, notepads, tablets, iPads, e-readers or desktop computers.

8.5.4 Unset gems

8.5.5 Gradual causes

We do not cover loss or damage caused by gradual causes like wear and tear, rust, mildew, corrosion, decay, depreciation or deterioration.

8.5.6 Cost of reproduction

We do not cover the cost of reproducing sounds, data or images that are lost from any media.

8.5.7 Cleaning, dyeing, renovating or repairing

8.5.8 Confiscation or detention

We do not cover loss of or damage to items that are confiscated or detained by any process of law.



8.5.9 Professional and commercial use

We do not cover loss of or damage to any item that is used for professional or commercial purposes, like photographic equipment used by a professional photographer, the tools used by a professional handyman or the golf clubs used by a professional golfer.

8.5.10 Electrical or mechanical breakdown

We do not cover electronic, electrical or mechanical breakdown, breakages or failure.

8.5.11 The action of light or climatic conditions

8.5.12 Manufacturer's purchase agreement, guarantee or service contract

We do not cover loss, damage or breakage covered by a manufacturer's purchase agreement, guarantee or service contract.



9. MOTOR SECTION

9.1 DEFINITIONS FOR THIS SECTION

AGREED VALUE	means the value you and we agree at which to insure your vehicle and its factory-fitted accessories.
CAR / VEHICLE	means a private motor car or vehicle not exceeding 3,500kg in gross vehicle mass.
CARAVAN OR TRAILER	means a caravan or trailer, which is not self-propelled, including its permanent fittings.
CODE 3 / BUILT-UP / REBUILT VEHICLE	<p>means a vehicle that had been declared permanently unfit for use, usually because the vehicle:</p> <ul style="list-style-type: none">• was involved in an incident and declared unfit for use as a vehicle;• is damaged to an extent which includes structural defects and requires substantial rebuilding;• was deregistered; <p>and subsequently re-registered as rebuilt vehicle.</p>
CREDIT SHORTFALL	means the difference between the total amount you owe a registered credit provider under a financing agreement in terms of the Credit Agreements Act, Act 75 of 1980, and the value of the vehicle shown in the schedule.
EXCESS	means the first amount you must pay before we settle a claim.
FACTORY FITTED VEHICLE ACCESSORIES	Means vehicle accessories that are fitted during production of the vehicle and are included in the manufacturer's standard specification of the particular vehicle model. These accessories are fitted before any optional extras or additions that the original buyer may request from the manufacturer before purchasing the vehicle.
GOLF CAR	means a motorised or battery-operated vehicle designed for transport on a golf course.
LIGHT DELIVERY VEHICLE (LDV)	means a light delivery vehicle (including 4x4 or 4x2 vehicles) not exceeding 3,500kg in gross vehicle mass.
MOTORCYCLE	means a motorcycle, motor scooter, scrambler or quad bike.
NON-FACTORY FITTED VEHICLE ACCESSORIES	means accessories fitted to your vehicle and not defined as factory fitted accessories, which must be insured separately.
RETAIL VALUE	means the value as published in a recognised and current motor trade publication or database, as approved by us.
REGULAR DRIVER	means the person named in the schedule who drives the vehicle most frequently.
REPLACEMENT VEHICLE	means any car or light delivery vehicle that you hire, lease or temporarily use as a replacement for the insured vehicle while the insured vehicle is in for a service or repairs.
TOTAL LOSS	means that your vehicle is written off or stolen.



YOU

means the policyholder(s), co-policyholder and driver(s) named in the schedule. This includes any person who drives the vehicle if the vehicle has a driver type

9.2 WHAT WE INSURE

We cover loss of or damage to the vehicle(s) shown in the schedule. The maximum compensation we will give for a replacement vehicle is the lower of the value of the replacement vehicle or the sum insured of the vehicle on the policy schedule.

9.3 TYPES OF VEHICLE USE

When you insure your vehicle, you choose the class of use for each vehicle. You may only use your vehicle for the purpose in the description you selected and which is shown in the schedule.

If you use the vehicle for other purposes, we may not accept any claims. If you change the purpose of use of the vehicle, you must inform us immediately.

9.3.1 Domestic use

You may use your vehicle for social and private travel, travel to and from work, as well as occasional travel for professional or occupation purposes. If you use your vehicle for business or occupation purposes on a regular basis like once or more in a week, it cannot be covered under Domestic class of use.

9.3.2 Business use

If the schedule shows that your vehicle is used mainly for business purposes: you may use it for work or professional purposes in addition to domestic use as defined above.

If you use the vehicle for trade, transport or any other commercial purpose, it cannot be covered under this policy.

9.4 TYPES OF VEHICLE VALUE

Please refer to your schedule to see which type of vehicle value applies to each vehicle you insure.

9.4.1 Retail Value

If the schedule shows that your vehicle is insured at retail value, we will automatically adjust your vehicle sum insured and premium at each renewal date to align to the most current retail value.

If your vehicle is written off or stolen, we will settle the claim at the retail value at the date of the loss. The vehicle's age, condition and odometer readings will affect the final settlement value.

To ensure that your vehicle is sufficiently covered, you must insure the following items separately:

- non-factory fitted accessories;
- credit shortfall.

You must ensure that the replacement values of any extra accessories are accurate and up to date. You may change these values at any time.

9.4.2 Agreed value

Agreed value is only used for vehicles that do not have a retail value.

If the schedule shows that your vehicle value is agreed value, you must give us proof of the vehicle value in the form of a valuation by a valuator approved by us, at inception of cover. Thereafter, the value of the vehicle will depreciate by 8% per year, unless you provide a new valuation by our approved valuator. If your vehicle is a Code 3 vehicle, built-up vehicle or a vehicle with SAPVIN numbers, our compensation



is limited to 70% of the retail value at the time of loss or damage, less any excess if the type of vehicle value is shown in the schedule as Retail value. If the type of vehicle value is shown in the schedule as Agreed value, we will pay the agreed value shown in the schedule, less any adjustments for deterioration (where relevant) and excess.

9.4.3 Motorcycles, caravans, trailers and golf carts

The maximum compensation we will pay is the lowest of the limit of compensation shown in the schedule or the retail- or agreed value of the vehicle at the time of the loss.

9.5 TYPES OF VEHICLE COVER

9.5.1 Comprehensive

Cover for accidental damage or loss to the vehicle. It also covers damage or loss caused to other parties and their property as a result of the vehicle accident.

9.5.2 Third party, fire and theft

This option provides cover as per 9.5.1 above, but damage to your own vehicle in the event of an accident will not be covered.

9.5.3 Third party only

This option only provides cover for damage or loss caused to other parties and their property as a result of a vehicle accident which you are liable for.

9.6 EXTENDED COVERS THAT FORM PART OF THE LIMIT OF COMPENSATION

The following cover is available at no additional premium if your cover option is comprehensive as per

9.6.1 Window glass

We cover the costs of replacing or repairing the window glass of your vehicle. We will not compensate you for damage to cover sunroofs and other glass that forms part of the body of the vehicle under this cover, as they are not regarded as window glass.

9.6.2 Replacement of your vehicle

If your vehicle is subject to a total loss, we will replace your vehicle with a new vehicle of the same make and model, subject to the following conditions:

9.6.2.1 your vehicle may not be older than one year from the date of first registration;

9.6.2.2 your vehicle may not have travelled more than 30 000 kilometres;

9.6.2.3 The vehicle is readily available locally.

9.6.3 Unavailable spare parts

If any part needed to repair the vehicle is not available in Namibia, we will compensate you for an amount up to the manufacturer's list price at the time of the loss or damage, which includes reasonable transport cost.

In addition, we will add 5% of the part's value for fitment cost.

9.6.4 Cover if you buy a replacement vehicle

If you buy a vehicle (from a supplier from whom pre-inspections are not required by us) to replace a sold or written off vehicle which is insured under this section of your policy, we will automatically cover the replacement vehicle for the first 72 hours after you take possession thereof.



This cover is subject to the condition that your replacement vehicle is still added to this policy with effect from the date that you took possession of the vehicle and that you pay additional premium due to us.

We will also require proof that the vehicle being replaced was sold or written off, or in the process of being sold or written off.

9.7 EXTENDED COVERS IN ADDITION TO THE LIMIT OF COMPENSATION

The following extended covers are available in addition to the limit of compensation at no additional premium if your cover option is comprehensive as per 9.5.1, unless where indicated otherwise:

9.7.1 Costs to protect the vehicle

We cover the reasonable costs to protect the vehicle after a valid claim under this section.

9.7.2 Costs for emergency repairs

If you have a valid claim under this section, you may authorise emergency repairs to your vehicle without our consent.

You must give us a detailed invoice from the repairer.

9.7.3 Costs to tow and store the vehicle

We cover the reasonable costs for towing and storage of your vehicle after a valid claim under this section. However, if your vehicle claim was not submitted within 7 days after tow-in, payment for storage will be limited to 15 days.

9.7.4 Delivery after repair

We cover the reasonable costs to deliver your vehicle to your private home in Namibia after a valid claim under this section.

This cover is subject to the condition that the vehicle must be repaired in Namibia.

9.7.5 Wreckage removal

We cover the invoiced costs of clearing up and removing debris and wreckage of your vehicle after a valid claim under this section.

9.7.6 Emergency expenses for accommodation

We cover accommodation expenses for the driver and one passenger of the vehicle after a valid claim under this section.

This cover is limited to a maximum of two days.

The loss or damage must have occurred more than 250 kilometres from your private home shown in the schedule and the vehicle should not be roadworthy.

9.7.7 Death from an accident

We will pay your estate if you are injured in an accident in your vehicle that leads to a valid claim under this section, and you die within 90 days from the accident as a direct result of that injury.

9.7.8 Locks, keys and remote control units

We cover loss of or damage to your vehicle's locks, keys (including smart keys) and remote-control units.

9.7.9 Fire extinguishing costs (if the cover option is Comprehensive or Third party, fire and theft)

We cover the reasonable costs of extinguishing or fighting a fire that poses a danger to your vehicle.

9.7.10 Emergency costs

We cover the costs you have to pay any public authority for emergency services after a valid claim under this section of your policy, to the extent that the service rendered is not covered elsewhere.



9.7.11 Difference in excess for a hired vehicle

If your vehicle is lost or damaged and the hired vehicle we have arranged is lost or damaged while you are using it, we will pay the difference between your standard or selected excess under this section and the excess for the hired vehicle.

9.7.12 Costs for preparing claims

We will pay you the reasonable costs for getting any documentation, proof or details you need to prepare for a valid claim under this section of this policy.

9.7.13 Mechanical and Electrical Breakdown

If there is a mechanical or electrical breakdown of the vehicle, we compensate you for costs you necessarily incur for protecting the vehicle and transporting it to a repairer.

We only compensate you for a breakdown once per insurance period and only if you do not have any other breakdown insurance.

9.8 VEHICLE LIABILITY

9.8.1 Legal liability for vehicles insured on this policy

We cover your legal liability caused by your vehicle, which occurs during the period of insurance for the following:

9.8.1.1 accidental death of another person;

9.8.1.2 accidental bodily injury of another person;

9.8.1.3 accidental loss of or damage to property belonging to another person.
Our payment will include the following:

9.8.1.4 the amounts you are liable for;

9.8.1.5 legal costs of the other person that you are liable for;

9.8.1.6 costs that you incur to settle or defend the claim against you with our permission.
The limit of compensation applies to any single event or series of events that are the result of a single incident.
However, we do not cover your legal liability if you are towing for reward.

9.8.2 Passenger liability

We cover your legal liability, which occurs during the period of insurance for the following:

9.8.2.1 accidental death of a passenger of the insured vehicle;

9.8.2.2 accidental bodily injury of a passenger of the insured vehicle.

The limit of compensation applies to any single event or series of events that are the result of a single incident.

However, we do not cover the following:

9.8.2.3 you;

9.8.2.4 passengers in or on the load body of a light delivery vehicle;

9.8.2.5 passengers on motorcycles, motor scooters, scramblers or quad bikes.

9.8.3 Legal liability while other people drive or use your vehicle

We also cover the legal liability for accidental death, bodily injury or loss of or damage to property of any person who is driving or using your vehicle during the period of insurance.



This cover is subject to the conditions that the person driving your vehicle must:

- have your permission to drive it;
- not have legal liability cover under any other insurance;
- not have been refused vehicle insurance at any time;
- comply with the terms, conditions and exclusions of this policy.

9.8.4 Legal liability for vehicles not insured on this policy

We also cover your legal liability while you are driving a vehicle not insured on this policy for the accidental death, bodily injury or loss of or damage to another person's property. This cover is subject to your not owning, leasing or hiring the vehicle.

9.8.5 Compensation

Our compensation for your vehicle liability includes the following:

9.8.5.1 the amounts you are liable for.

9.8.5.2 legal costs of the other person that you are liable for; and

9.8.5.3 costs that you incur with our permission to settle or defend the claim against you.

9.8.6 Legal representation for liability claims

We may arrange the following resulting from a valid claim under this section:

9.8.6.1 representation for you at any inquiry into;

9.8.6.2 legal representation for your defence at any criminal proceedings.

9.8.7 What is not covered under vehicle liability

We do not cover the following:

9.8.7.1 Legal liability caused by the death of or bodily injury to any of the following people:

- you or any person driving your vehicle;
- your employees;
- any person in or on a caravan or trailer;
- any passenger who was not in the vehicle at the time of the incident;
- legal liability caused by loss of or damage to property that you or a person driving your vehicle own, look after or control.

9.8.7.2 Cover in terms of the Road Accident Fund

- your liability in terms of the Road Accident Fund;
- any amounts that the Road Accident Fund wants to recover from you;
- if the Road Accident Fund is incapable or unable to compensate you.

9.8.7.3 Liability if death, injury, loss or damage results from any of the following:

- unauthorised changes to your vehicle's on-board computer software;
- your failure to update your vehicle's on-board computer software in accordance with the manufacturer's requirements.



9.9 OPTIONAL COVER

These covers are optional. Please refer to your schedule to see if you have them.

9.9.1 Credit shortfall (if the cover option is Comprehensive)
This cover is only available to cars, light delivery vehicles and motorcycles.
We cover any credit shortfall you may have at the time of the loss.
This cover is subject to the following conditions:

9.9.1.1 the vehicle must be stolen, hijacked or written off;

9.9.1.2 you must give us the following documents within 30 days of the loss:

- a copy of the credit agreement;
- a credit shortfall letter from the financier.
- We do not cover the following amounts:

9.9.1.3 payments or interest that are in arrears before the date of loss.

9.9.1.4 early settlement penalties.

9.9.1.5 any legal costs you owe the finance company.

Example:

You buy a vehicle for N\$ 250 000. You arrange vehicle financing with a registered credit provider to pay off the vehicle in instalments.

During the vehicle loan repayment period, the vehicle is written off and at that stage you owe the credit provider N\$ 230 000, but your vehicle's retail value is N\$ 220 000.

Normally, we would pay the credit provider N\$ 220 000 (less your excess) and you would still owe them the outstanding N\$ 10 000. If you have sufficient Credit shortfall cover, we will pay the N\$ 220 000 (less your excess) plus the outstanding N\$ 10 000.

9.9.2 Vehicle hire costs (if the cover option is Comprehensive or Third party, fire and theft)

This cover is only available to cars and light delivery vehicles.

If you have a valid claim under this section, we will arrange and pay for the hiring of a substitute vehicle if your vehicle:

- cannot be driven;
- is undergoing repairs;
- is stolen and not recovered.

This cover is subject to the following conditions:

9.9.2.1 we will arrange and pay for a hired vehicle from one of our approved vehicle hire companies;

9.9.2.2 you must accept the terms, conditions and exclusions of the vehicle hire company;

9.9.2.3 We will not extend the period of vehicle hire beyond the number of days stated in the schedule;

9.9.2.4 The type of vehicle we will arrange, is shown in the schedule.

The period of vehicle hire you will be compensated for will start from any of the following dates:

9.9.2.5 The date your vehicle cannot be driven;

9.9.2.6 The date your vehicle is handed to the motor body repairer for repairs; or



- 9.9.2.7** The date the theft of your vehicle was reported to the police.
The period of vehicle hire you will be compensated for ends at the earliest of the following dates:
- 9.9.2.8** The day your vehicle has been completely repaired;
- 9.9.2.9** The day we pay you for the total loss of your vehicle; or
- 9.9.2.10** The last day of the number of days shown in the schedule.
This cover does not include running costs (fuel, oil, tollgate fees or any other optional service supplier fees) of the hired vehicle.
Alternatively, you may choose the daily cash option shown in the schedule.

9.9.3 Premier cover (if the cover option is Comprehensive)

This cover is only available to cars and light delivery vehicles.

- 9.9.3.1** Costs for emergency repairs
You may authorise emergency repairs to the vehicle without our consent.
You must give us a detailed invoice and photographic evidence from the repairer as soon as possible.
- 9.9.3.2** Mechanical and electrical breakdown of winching equipment
We cover sudden and unforeseen mechanical or electrical breakdown, failure or breakage of the winching equipment of your vehicle, but excluding incorrect operation or wear and tear of the equipment.
- 9.9.3.3** Head-, tail- or spotlights
We cover the cost of replacing any head, tail or fitted spotlights accidentally damaged, if there is no other damage to the vehicle.
- 9.9.3.4** Documents
We cover the cost associated with the following documents that are lost or damaged:
 - identity documents, passports, visas, permits and vaccination certificates;
- 9.9.3.5** Loss of Use
Irrespective of whether you have Vehicle Hire cover, we will compensate you for loss of use of your vehicle when it is not in a driveable condition.
The cover is limited to the amount shown in the schedule.
- 9.9.3.6** The countries where you are insured
In addition to the countries where you are insured under this section of the policy, we will also cover your vehicle in Tanzania, Kenya and Angola.

If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to Namibia and we will only consider your claim once the vehicle has been returned to Namibia.

If your vehicle is uneconomical to repair and you did not bring the vehicle back to Namibia, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim. We will determine the value of the wreckage at 20% of the retail- or agreed value as shown in the schedule and deduct the amount from the claim settlement.

9.9.4 Additional cover for locks, keys and remote-control units (if the cover option is Comprehensive)

We cover loss of or damage to your vehicle's locks, keys (including smart keys) and remote control units. This cover is in addition to the extended cover limit shown in the schedule.



9.10 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

9.10.1 How we will compensate you

We will compensate you for loss of or damage to your vehicle by any one or combination of the following:

9.10.1.1 Paying for the vehicle's repair at our approved repairer;

9.10.1.2 Replacing the vehicle;

9.10.1.3 Paying the amount of the loss, damage or liability.

The onus of compensation option rests with us. We may use generic parts to repair your vehicle, unless the vehicle's warranty will be voided as a result.

9.10.2 Limits of compensation

9.10.2.1 Retail value

If your vehicle value is shown in the schedule as Retail value, we will compensate you for the retail value at the time of the incident giving rise to a claim in the event of a total loss, less any excess and with due consideration of condition and mileage.

If the incident occurs within the first 12 months from the date of first registration of your vehicle and the vehicle is written off or stolen, we will replace your vehicle with a new vehicle of the same model (or similar model if the same model is not available), less any excess.

9.10.2.2 Agreed value

If your vehicle value is shown in the schedule as Agreed value and the vehicle is stolen or written off, we will compensate you at the value determined as in Clause 9.4.2 above. The same calculation will be used in order to establish whether the vehicle should be written off or repaired.

9.10.3 Excess

There is an excess in the schedule for claims under this section. This is your contribution towards the compensation which you must pay before we will compensate you. This excess does not apply to claims for vehicle liability.

If you have a claim because of an incident where you were not at fault, we are not responsible for recovering your excess from the party who was at fault. However, we may choose to do so. If we recover all or part of your excess, we will repay same to you.

The excess is payable whether or not you are at fault.

9.10.4 Countries where you are insured under this section

Unless shown otherwise in the schedule, this section applies to Namibia, South Africa, Botswana, Lesotho, Mozambique, Malawi, Swaziland, Zimbabwe and Zambia.

9.10.5 You must take care of your vehicle

You must take all reasonable steps to prevent or minimise loss of or damage to your vehicle. You must also ensure that your vehicle is roadworthy at all times, according to current Namibian legislation.

9.10.6 You must keep your vehicle secure

9.10.6.1 Security systems

If the schedule states that your vehicle is fitted with a security system, it is your responsibility to ensure that the security system is in a working condition and activated.

9.10.6.2 Tracking systems



If the schedule states that your vehicle is fitted with a tracking system, it is your responsibility to ensure that the tracking system is in a working condition, being monitored and supported by an active service agreement.

We will only cover theft, attempted theft or hijacking if you notify the police and the vehicle tracking company immediately after the event.

9.10.7 You must agree to inspections

We may ask for your vehicle to be inspected at any time. We may decide not to insure your vehicle if you do not agree to the inspection. We reserve the right to change the terms, conditions and exclusions or cancel the insurance based on the outcome of the inspection. Should we request an inspection and you do not comply, cover for that vehicle may be cancelled and any claims on that vehicle will be rejected.

9.10.8 You must tell us about any traffic offences

You must inform us immediately in writing if your driver's licence, or the driver's licence of anyone you allow to drive the vehicle, is endorsed, suspended or cancelled. Should you fail to inform us of any of these conditions, our evaluation of your claim may be impacted.

9.10.9 Only the policyholder can claim under this section

Only the policyholder may claim under this section of the policy. If the cover applies to someone other than the policyholder, the policyholder must claim on their behalf. We have no further responsibility under this section once we have compensated you.

9.10.10 The policyholder will be compensated first

If more than one person has a right to insurance under this section, the limit of compensation applies to the total compensation we give. The policyholder receives compensation before any other parties insured under this section, unless the interest of another party is noted on the policy

9.10.11 Vehicle sharing

We will cover your vehicle if you accept payment for giving lifts to passengers as part of a vehicle-sharing agreement for commuting purposes.

This is subject to the following conditions:

9.10.11.1 your vehicle must be a car or light delivery vehicle.

9.10.11.2 the passengers are not transported in the course of a passenger-carrying business.

9.10.11.3 the total payment does not amount to profit.

9.10.13 Crash Data Retrieval

We have the right to access and retrieve the crash data on your vehicle in order to consider a claim and verify the information provided by you.

9.10.13.1 You hereby grant us permission to access and retrieve the crash data on your vehicle for purposes of considering a claim and to verify the information provided by you on the claim form, questionnaire and during the evaluation of your claim.

9.10.13.2 You hereby agree that the crash data retrieved from your vehicle constitutes sufficient evidence until the contrary, on a balance of probabilities, is proven.

9.11 WHAT WE DO NOT INSURE UNDER THIS SECTION

Under this section, we will not compensate you for any of the following:

9.11.1 Gradual damage

We do not cover loss, damage or liability caused by:

9.11.1.1 deterioration or depreciation in value;

9.11.1.2 wear and tear;



9.11.1.3 rust, mildew, corrosion or decay;

9.11.1.4 vermin: animals or insects generally considered to be pests, such as rats, mice, termites or cockroaches.

9.11.2 Certain damage to tyres

We do not cover the following damage to tyres:

9.11.2.1 malicious damage;

9.11.2.2 damage caused by the application of brakes;

9.11.2.3 punctures, cuts or bursts caused by road hazards;

9.11.2.4 any damage to tyres that are not in a roadworthy condition.

9.11.3 Taking or impounding by authorities

We do not cover loss, damage or liability caused by any authority lawfully taking or impounding the vehicle or any part of the vehicle.

9.11.4 Outside the countries

We do not cover any event that takes place outside the countries where you are insured under this section.

9.11.5 General Compliance

We may not cover any loss, damage or liability incurred while you or any person who drives or uses your vehicle, have violated any of the provisions or requirements of the Road Traffic Laws or any of their regulations.



If at the time of the accident any of the following circumstances applied, your claim will be rejected:

- 9.11.5.1** driving under the influence of alcohol or above the legal alcohol limit;
- 9.11.5.2** driving under the influence of illicit drugs;
- 9.11.5.3** driving against medical advice;
- 9.11.5.4** driving the vehicle without a valid driver's licence at the time of the accident. If the driver's license was not renewed on time, the claim will only be processed once proof of the temporary license and a sworn affidavit to the effect that the license was not endorsed or suspended at the time of the accident, are provided. Failure to provide these documents within 14 days from our request may result in the claim being rejected;
- 9.11.5.5** overtaking another vehicle on a solid white line or blind rise;
- 9.11.5.6** the vehicle's non-roadworthiness as the cause of the accident.

9.11.6 If you leave the scene of the accident

We will not cover loss, damage or liability if you or any person who drives or uses your vehicle leaves the scene of the accident before the relevant authorities arrive on the scene, except for evacuation to a medical facility.

This condition will not apply in the event that the driver reported the accident immediately at the nearest police station.

9.11.7 Theft of vehicle accessories and spare parts in the vehicle

We will not cover theft of vehicle accessories and spare parts from the inside of the vehicle or its boot unless there are visible signs of forced entry to the vehicle.

9.11.8 Incorrect fuel or oil in your vehicle

We will not cover loss or damage to your vehicle caused by or related to putting the incorrect fuel or oil in your vehicle.

9.11.9 Types of use we do not cover

We do not cover any loss, damage or liability incurred while your vehicle is used for any of the following:

- 9.11.9.1** commercial travelling (for example couriers or transport);
- 9.11.9.2** carrying fare-paying passengers;
- 9.11.9.3** giving lifts to passengers for profit;
- 9.11.9.4** carrying goods for trade;
- 9.11.9.5** giving driving lessons for reward;
- 9.11.9.6** hiring out the vehicle for reward;
- 9.11.9.7** racing or rallies.

9.11.10 Mechanical, electronic or electrical breakdown

We do not cover mechanical, electronic or electrical breakdowns, failure or breakages of your vehicle.

9.11.11 Unauthorised software alterations

We do not cover damage to your vehicle resulting from unauthorised changes to the software of the on-board computer systems.



10. WATERCRAFT SECTION

10.1 DEFINITIONS FOR THIS SECTION

CREDIT PROVIDER	means a registered credit provider, with whom you entered into a financing agreement in terms of the Credit Agreements Act, Act 75 of 1980.
LAID-UP	means that the watercraft is out of use and is out of the water.
SIGHTING	means checking for damage after grounding.
TOTAL LOSS	means that your watercraft is written off or stolen.
WATERCRAFT	means a boat used on water for pleasure and private purposes with a maximum design speed of 100 km per hour. It includes, for example, jet skis, rubber dinghies, yachts and rowing watercraft.
	for certain watercraft, you must specify the hull, the motor, the accessories and special equipment in the schedule.
	other watercraft like jet skis, are insured as a whole unit. In these cases the watercraft includes the hull, superstructure, fittings, machinery, engines, motors, accessories, gear and any equipment that would usually be sold with the watercraft.
WRITTEN OFF	means your watercraft is damaged and, in our opinion, is not economical to repair.

10.2 WHAT WE INSURE

We cover loss of or damage to the watercraft shown in the schedule.

10.3 TYPES OF WATERCRAFT VALUE

10.3.1 New value

If your watercraft is less than twelve months old, we will pay the purchase price of the same or similar model up to the limit of compensation shown in the schedule.

10.3.2 Market value

If your watercraft is twelve months old or older, we will pay the current market value of the watercraft up to the limit of compensation shown in the schedule.

10.4 EXTENDED COVERS IN ADDITION TO THE LIMIT OF COMPENSATION

The following extended covers are in addition to your Watercraft limit of compensation as shown in the schedule.

10.4.1 Sighting expenses

We cover the reasonable costs of sighting the underwater section of the hull after grounding. The costs must be reasonable and must be for the purpose of sighting. We will pay these costs even if there is no damage to the hull.



10.4.2 Avoiding or minimising loss

We cover all reasonable emergency costs that you spend to avoid or minimise loss or damage that would be covered by this policy. This includes the cost of salvaging the watercraft.

10.4.3 Extinguishing costs

We cover the reasonable costs of extinguishing or fighting a fire that poses a danger to your watercraft.

This cover is subject to the condition that you must be legally liable to pay the extinguishing costs.

10.5 WATERCRAFT LIABILITY

10.5.1 Legal liability for watercraft insured on this policy

We cover your legal liability caused by your watercraft, which occurs during the period of insurance for the following:

10.5.1.1 accidental death of another person;

10.5.1.2 accidental bodily injury of another person;

10.5.1.3 accidental loss of or damage to property belonging to another person.

10.5.2 Legal liability while other people pilot or use your watercraft

We cover the legal liability of any other person who is piloting or using your watercraft during the period of insurance as per 10.5.1 above.

This cover is subject to the following conditions:

10.5.2.1 The person piloting or using your watercraft must:

- have your permission to pilot or use it.
- not have legal liability cover under any other insurance.
- not have been refused liability insurance at any time.
- comply with the terms, conditions and exclusions of this policy.

10.5.2.2 You must ensure that any person piloting or using your watercraft is aware of the terms, conditions and exclusions of this policy.

10.5.3 Legal liability for water skiers

We also cover the legal liability of any water skier while they are towed or preparing to be towed by your watercraft during the period of insurance as per 10.5.1 above.

10.5.4 Moving or destroying the wreck of your watercraft

We cover your legal liability for moving or trying to remove or destroy the wreck of your watercraft, or as a result of not removing or destroying the wreck of your watercraft.

10.5.5 Compensation

Our payment will include the following:

10.5.5.1 the amounts you are liable for;

10.5.5.2 legal costs of the other person that you are liable for;

10.5.5.3 costs that you incur to settle or defend the claim against you with our permission;

10.5.5.4 costs relating to official enquiries and coroner's inquest which you incurred with our permission.

The limit of compensation at the time of the loss, damage, bodily injury, illness or death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident.



10.5.6 What is not covered under Watercraft liability

We do not cover the following:

10.5.6.1 Liability for death of or bodily injury to any of the following people:

- you, a person using or piloting your watercraft with your permission or members of your family who normally live with you;
- any person that you or anyone else connected with the watercraft employs and is acting in the course of their employment with you at the time of the event;
- any person who is employed by a shipyard, repair yard, slipway, yacht club, marina, sales agency or similar organisation and is acting in the course of their employment at the time of the event;
- fare-paying passengers.

10.5.6.2 Liability for loss of or damage to the following property:

- property that you, a water skier, a person using or piloting the watercraft with your permission or any member of your family own, look after or control;
- property of fare-paying passengers.

10.5.6.3 Liability related to racing or airborne sport

We do not cover your liability related to racing, kiting or any other airborne sport. This includes liability that arises while any person is preparing to be towed by or while any person is towed by the watercraft. We do cover liability that arises once the person is back on the watercraft and is no longer taking part in the sport.

10.5.6.4 Liability related to transporting of the watercraft

We do not cover your liability related to the watercraft being transported by vehicle, rail, ship or aircraft.

10.6 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

10.6.1 How we will compensate you

We will compensate you for loss of or damage to your watercraft by any one or combination of the following:

10.6.1.1 paying for the watercraft's repair at our approved repairer;

10.6.1.2 replacing the relevant watercraft or parts;

10.6.1.3 paying the amount of the loss, damage or liability.

10.6.2 Limits of compensation

We will pay up to the limit of compensation shown in the schedule for any loss of or damage to your watercraft. You must ensure that the limit includes any amounts you owe a registered credit provider that financed the purchase of your watercraft.

If we repair or replace your watercraft, we will have the watercraft or damage repaired or replaced as close as possible to the original condition.

However, for a glass-reinforced plastic hull, we will not match a glitter finish.

10.6.3 If you still owe money on the watercraft

If you bought the watercraft on instalment sale or lease and have a total loss claim, we will first compensate the registered credit provider that financed the purchase of the watercraft. The credit agreement must fall under the Credit Agreements Act (Act 75 of 1980).



If you owe less than the limit of compensation of your watercraft shown in the schedule, we will first pay the credit provider and then pay the balance to you.

If you owe more than the limit of compensation of your watercraft shown in the schedule, we will pay the credit provider the amount that you still owe, up to the limit of compensation of your watercraft shown in the schedule.

We will deduct the following amounts from the amount that we pay to the credit provider:

10.6.3.1 any instalments that are late;

10.6.3.2 any interest on late payments;

10.6.3.3 the excess, if payment to you is not enough to support the excess;

We will not, in total, pay more than the limit of compensation for your watercraft shown in the schedule, less the excess.

We do not cover the amount that you owe if you have in any way refinanced the sale or lease.

10.6.4 Excess

There is an excess in the schedule for Watercraft. This is the amount that you must pay before we will compensate you or the credit provider.

This excess does not apply to claims for Watercraft liability.

10.6.5 Countries where you are insured under this section

The Watercraft section of this policy applies to Namibia, South Africa, Botswana, Lesotho, Mozambique, Malawi, Swaziland and Zimbabwe.

We also cover your watercraft within 12 nautical miles off the coast of Namibia, South Africa and Mozambique.

10.6.6 If your watercraft is damaged outside Namibia

If your watercraft is damaged outside Namibia, but within the countries where you are insured, you are responsible for all costs to bring the watercraft back to Namibia. We will not compensate you for these costs.

We will only consider your claim once your watercraft has been brought back to Namibia.

If your watercraft is lost or totally destroyed, you must immediately report it to the nearest police station to the area of the loss or damage, and to us.

10.6.7 You must take care of your watercraft

You must take all reasonable steps to protect your watercraft against loss or damage.

You must also ensure that your watercraft is seaworthy and in a good state of repair at all times.

10.6.8 Outboard motors

10.6.8.1 While you use the watercraft

We only cover loss of your outboard motors while you use them and if they are securely bolted to your watercraft.

10.6.8.2 Theft of outboard motors

We only cover loss of your outboard motors caused by theft if:

- they are securely locked onto your watercraft by means of any anti-theft device (including a padlock); or
- they are stolen with the watercraft; or
- there are visible signs of forced entry into or exit from the place of storage.



10.6.9 Damage to rubber- and similar craft

If your watercraft is an inflatable, semi-rigid or similar craft and there is damage to the rubber fabric, we will only pay for the cost of patching or repairing the damage.

10.6.10 Theft of machinery, gear or equipment

We only cover loss of or damage to machinery, gear or equipment caused by theft if:

10.6.10.1 It is stolen with the watercraft; or

10.6.10.2 There are visible signs of forced entry into or exit from the watercraft or its place of storage.

10.6.11 Loss caused by fire or explosion

For watercraft with inboard machinery, we cover damage caused by fire or explosion subject to the following conditions:

10.6.11.1 fire extinguishing systems must be installed in the engine room or engine space, the tank space and in the galley;

10.6.11.2 the fire extinguishing systems must either be automatic or have controls at the steering position;

10.6.11.3 the fire extinguishing systems must be correctly installed and kept in good working order.

For watercraft with an outboard motor, we cover damage caused by fire or explosion subject to suitable firefighting equipment on board at the time of the incident.

10.6.12 If the watercraft is laid up

We will not refund your premiums for periods when your watercraft is laid up.

10.6.13 If the watercraft is over 10 years old

If your watercraft is over 10 years old, cover will be subject to an inspection.

10.6.14 Make sure you are not over- or underinsured

It is your responsibility to insure your watercraft for its replacement value.

If, at the time of loss or damage, the replacement value is more than the sum insured, we will calculate the difference between the replacement value and the sum insured and apply this difference proportionately to your claim amount. You will be responsible for the difference.

10.6.15 If other people use the watercraft

We cover your watercraft if someone else pilots or uses it with your permission.

The other person must comply with the terms, conditions and exclusions of this policy. It is your responsibility to ensure that any person piloting or using your watercraft is aware of the terms, conditions and exclusions of this policy.

10.7 WHAT WE DO NOT INSURE UNDER THIS SECTION

10.7.1 Use of the watercraft

We do not cover loss, damage or liability if your watercraft is used for any of the following:

10.7.1.1 any purpose other than recreational and private use, unless we have agreed to it in writing;

10.7.1.2 if the watercraft is hired out or chartered, unless we have agreed to it in writing;

10.7.1.3 if the watercraft is towed on water;

This exclusion does not apply under the following circumstances:

- towing when the watercraft is stranded; or
- customary towage in connection with laying up, fitting out or repairs;



10.7.1.4 to tow or salvage another watercraft, unless the other watercraft is in distress;

10.7.1.5 to tow or salvage any other watercraft under a contract arranged before the start of the towing or salvaging;

10.7.1.6 participating in racing, speed tests or related trials;

10.7.1.7 power jumping or extreme beach landing.

10.7.2 Unattended watercraft

We do not cover any loss, damage, salvage services or liability if your watercraft is unattended and left moored or anchored off an exposed beach or shore, and the watercraft then becomes stranded, sunk, swamped or breaks adrift.

10.7.3 Gradual damage

We do not cover loss or damage caused by or from any of the following:

10.7.3.1 depreciation in value over time;

10.7.3.2 deterioration in value resulting from repairs;

10.7.3.3 wear and tear;

10.7.3.4 rust, mildew, corrosion or decay.

10.7.4 Cleaning, repairing, restoring, maintenance

We do not cover any loss or damage caused by or from cleaning, repairing, restoring or maintenance.

10.7.5 Faulty design or defects

We do not cover any part of your watercraft which is condemned only because of a fault in its design or construction.

We also do not cover any defect caused by negligence or breach of contract relating to any repair to or alteration of your watercraft.

10.7.6 Mechanical or electrical breakdown

We do not cover mechanical-, electronic- or electrical breakdown of machinery, engines, motors, batteries or their connections. This exclusion does not apply if the mechanical or electrical breakdown is caused by an external event that is not excluded under this section. It also does not apply to loss or damage caused by breakdown of the shaft or the propeller.

10.7.7 Damage to sails

We do not cover damage to sails or protective coverings that are split by the wind or blown away while set. This exclusion does not apply to the following:

10.7.7.1 damage to the sails or protective coverings that happened because of damage to the spars which the sails are attached to;

10.7.7.2 damage to the sails or protective coverings that happened because the watercraft is stranded, sunk, burnt, in a collision or in contact with any external substance, including ice, but excluding water.

10.7.8 Loss or damage during transport (including loading and unloading)

We do not cover any of the following during transport:

10.7.8.1 scratches;

10.7.8.2 dents;

10.7.8.3 any legal liability;



10.7.8.4 loss or damage while the watercraft is transported by any person without a valid driver's licence, unless that person is charged with theft or illegal use of the vehicle towing the watercraft;

10.7.8.5 loss or damage while the watercraft is transported by a person who is under the influence of alcohol or drugs, or who has a blood alcohol level above the legal limit.

10.7.9 Contents of the watercraft

We do not cover loss of or damage to the following:

10.7.9.1 your personal effects;

10.7.9.2 food and other consumables;

10.7.9.3 fishing gear; or

10.7.9.4 moorings.

10.7.10 If the watercraft is used as a residence

We do not cover any loss, damage or liability if your watercraft is used as a houseboat or as your permanent home.

10.7.11 Use against any regulations

We do not cover loss, damage or liability relating to your watercraft if it is used in any way by any person contrary to any regulations from a competent authority.

This includes if your watercraft is piloted by any person who is not competent to pilot it, unless that person is under immediate supervision from a competent pilot.

10.7.12 Piloting under the influence

We do not cover loss, damage or liability relating to your watercraft while you or any other person pilots it while under the influence of alcohol or drugs.

This exclusion does not apply if your watercraft is used without your permission.

10.7.13 Piloting by certain people

We do not cover loss, damage or liability relating to your watercraft while an operator or employee of any of the following is piloting it:

10.7.13.1 Ship or repair yard;

10.7.13.2 slipway;

10.7.13.3 marina or yacht club;

10.7.13.4 watercraft sales, service or similar operation.



11. PERSONAL COMPUTER SECTION

11.1 DEFINITIONS FOR THIS SECTION

COMPUTER	means any device or machine that performs processes, calculations or operations based on instructions provided by a software or hardware program and which is designed to execute applications and give a variety of solutions by combining integrated hardware and software.
CRYPTO MINING	means the process of gaining cryptocurrencies by solving cryptographic equations with the use of high-power computers.
YOUR COMPUTER	means the computer shown in the schedule. It includes the keyboard, monitor, printer and any other accessories, including software.

11.2 WHAT WE INSURE

We cover theft, accidental loss of or damage to your computer.
This cover includes damage caused by power surges.

11.3 EXTENDED COVER THAT FORMS PART OF THE LIMIT OF COMPENSATION

11.3.1 Items stolen from unattended vehicles

We will only compensate you for items stolen from an unattended vehicle if:

- 11.3.1.1 the item is specified in the schedule;
- 11.3.1.2 the item is out of sight in a locked vehicle (excluding in the canopy, whether locked or not);
- 11.3.1.3 the windows are closed;
- 11.3.1.4 there are visible signs of forced entry into the vehicle.

11.4 EXTENDED COVER IN ADDITION TO THE LIMIT OF COMPENSATION

The following extended cover is in addition to your Personal computer limit of compensation as shown in the schedule.

11.4.1 Loss of data

We cover the reasonable costs of recompiling data or programs (excluding commercial software packages) that are lost because they have been accidentally erased or because your computer was lost or damaged. This cover includes costs associated with data usage to download programs or data from the cloud or other virtual storage facility.
This cover is limited to any single loss or series of losses that are the result of one event.

11.5 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

11.5.1 How we will compensate you

- 11.5.1.1 If your computer is physically damaged and can be repaired, we will compensate you for the lower amount of:
- the costs of repair, less the excess;
 - the amount that your computer is insured for, less the excess.



11.5.1.2 If your computer is lost or physically damaged and cannot be repaired, we will compensate you for the lower amount of:

- the cost of replacing your computer with a computer of the closest possible performance and capacity, less the excess;
- the amount that your computer is insured for, less the excess.

11.5.2 Limit of compensation

The maximum we will pay for any one claim is the Personal Computer limit of compensation shown in the schedule.

11.5.3 Excess

There is an excess in the schedule for Personal Computers. This is the amount that you must pay before we will compensate you.

11.5.4 Countries where you are insured under this section

Cover under this section is world-wide.

11.6 WHAT WE DO NOT INSURE UNDER THIS SECTION

11.6.1 Erasing data

We do not cover loss of data or programs accidentally erased as a result of any of the following:

- 11.6.1.1** program errors;
- 11.6.1.2** viruses, Trojans, worms or other destructive media or computer programs;
- 11.6.1.3** incorrect data entries;
- 11.6.1.4** corrupted data.

11.6.2 Loss or damage insured under agreement

We do not cover loss of or damage to your computer that is insured:

- 11.6.2.1** under any maintenance or lease agreement or arrangement; or
- 11.6.2.2** under any guarantee, service contract, or purchase agreement.

11.6.3 Gradual damage

We do not cover loss or damage caused by or from any of the following:

- 11.6.3.1** depreciation in value over time;
- 11.6.3.2** deterioration in value resulting from repairs;
- 11.6.3.3** wear and tear and other gradually operating causes;
- 11.6.3.4** rust, mildew, corrosion or decay;
- 11.6.3.5** poor electrical and electronic contacts.

11.6.4 Electronic or electrical breakdown or failure

We do not cover electronic or electrical breakdown or failure of your computer, unless it is also physically damaged in the same incident.

11.6.5 Cleaning or upgrade

We do not cover damage to your computer caused by cleaning or upgrading.

11.6.6 Scratches

We do not cover scratches to the painted or polished surfaces of your computer.



11.6.7 Viruses, Trojans, worms or other destructive media or computer programs

We do not cover loss of or damage to your computer caused by or from viruses, Trojans, worms or other destructive media or computer programs.

11.6.8 Irregular or unusual working

We do not cover your computer working in an irregular or unusual way, unless it is caused by physical damage that is covered under this section of your policy.

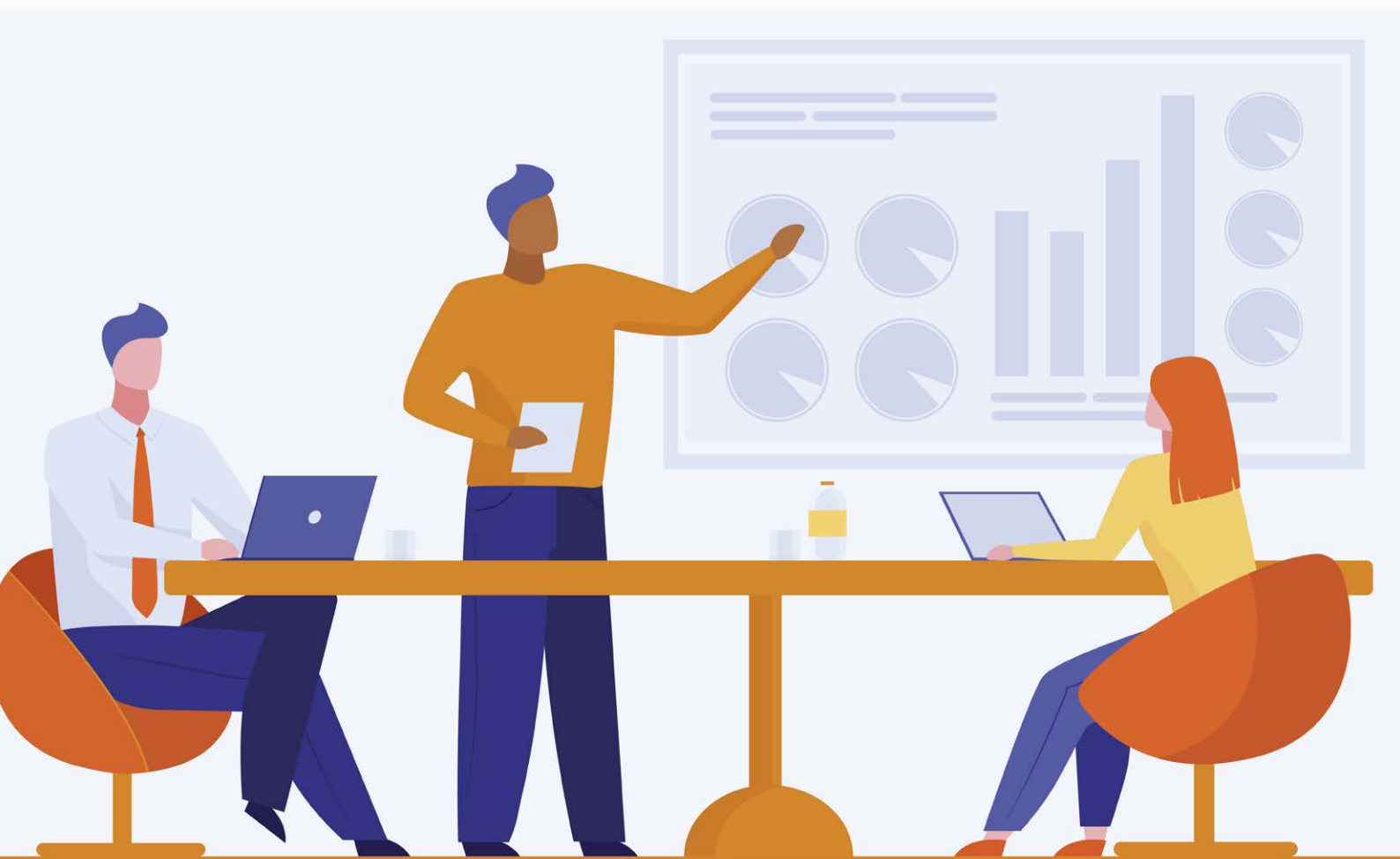
11.6.9 Parts with a short lifespan

We do not cover the parts of your computer that have a short lifespan, like cathode ray tubes, bulbs, fuses, batteries and sacrificial buffer circuits.

If these parts are affected when your computer is damaged, we will only compensate you for the remaining lifespan of the parts at the time of the damage.

11.6.10 Personal computers used for crypto mining

We do not cover loss or damage to your computer which is used for the purpose of cryptocurrency mining.



12. LEGAL COSTS SECTION

12.1 DEFINITIONS FOR THIS SECTION

CRIMEN INJURIA	means the wilful injury to someone's dignity, caused by the use of obscene or offensive language, actions or gestures.
DEFAMATION	means false statements that could harm a person's reputation.
LEGAL COSTS	means the costs that you are legally responsible to pay.

12.2 WHAT WE INSURE

We cover legal costs that we have approved in writing, relating to any of the following:

- 12.2.1** a civil court case by you;
- 12.2.2** a civil court case against you;
- 12.2.3** defending criminal charges against you.

12.3 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

12.3.1 **Limit of compensation**

The maximum we will pay for any one claim is the Legal costs limit of compensation shown in the schedule.

12.3.2 **Excess**

There is an excess in the schedule for Legal Costs. This is the amount that you must pay before we will compensate you.

12.3.3 **Countries where you are insured under this section**

The Legal costs section of this policy applies to Namibia only.

12.4 WHAT WE DO NOT INSURE UNDER THIS SECTION

12.4.1 **No reasonable prospect of success**

We do not cover your legal costs for any legal action if we think that you do not have reasonable prospects of success.

12.4.2 **General**

Under this section we do not cover your legal costs for any legal action that is caused in any way by any of the following:

- 12.4.2.1** your job, business, profession or any other activity that you are paid for;
- 12.4.2.2** owning or using a vehicle, watercraft of any type, or aircraft;
- 12.4.2.3** anything you have done that is dishonest, violent or indecent;
- 12.4.2.4** divorce, maintenance, custody, guardianship;
- 12.4.2.5** curatorship or any similar proceedings;
- 12.4.2.6** any proceedings related to intellectual property, like copyright, trademarks, tradenames or patents;



12.4.2.7 defamation or crimen injuria.

12.4.3 Arbitration, inquests and statutory enquiries

We do not cover your legal costs arising from arbitration, inquests or statutory enquiries.

12.4.4 Legal costs between certain people

We do not cover your legal costs between:

12.4.4.1 people insured under this section.

12.4.4.2 you and us.



13. EXTENDED PERSONAL LIABILITY SECTION

13.1 DEFINITIONS FOR THIS SECTION

UNDERLYING POLICY	means an active insurance policy with us that insures you for: <ul style="list-style-type: none">• Personal liability;• Homeowners' liability;• Tenant's liability;• Vehicle liability;• Watercraft liability.
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13.2 WHAT WE INSURE

We cover your legal liability which results from events during the period of insurance if:

- 13.2.1** you have an active underlying insurance policy with us that insures the type of liability you are liable or held liable for; and
- 13.2.2** your legal liability is more than the limit of compensation of your underlying policy and have paid or have agreed to pay the full amount of that limit; and
- 13.2.3** your underlying policy is active and you have complied with all the conditions of the underlying policy.

13.3 EXTENDED COVER THAT FORMS PART OF THE LIMIT OF COMPENSATION

- 13.3.1** Liability for pollution or contamination
We cover your legal liability if you are held liable for pollution or contamination that occurred during the period of insurance.
Our payment will include the following:
 - 13.3.1.1** the amounts you are liable for;
 - 13.3.1.2** legal costs of the other person that you are liable for;
 - 13.3.1.3** costs that you incur to settle or defend the claim against you with our permission.
This limit applies to any single event or series of events that are the result of a single incident.

This cover is subject to the condition that the pollution or contamination must have been caused by a sudden, unforeseen, unintended and unexpected event.

13.4 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

- 13.4.1 Compensation**
Our payment will include the following:
 - 13.4.1.1** the amounts you are liable for;
 - 13.4.1.2** legal costs of the other person that you are liable for;
 - 13.4.1.3** costs that you incur to settle or defend the claim against you with our permission.
We will only cover your legal liability above limits of compensation shown under the Personal-, Vehicle- or Watercraft Liability sections of the schedule.



13.4.2 Limit of compensation

The limit of compensation at the time of the loss, damage, bodily injury, illness or accidental death is shown in the schedule. This amount applies to any single event or series of events that are the result of a single incident in any calendar year.

13.4.3 The countries where you are insured under this section

Cover under this section is world-wide.

13.5 WHAT WE DO NOT INSURE UNDER THIS SECTION

13.5.1 Judgements or settlements under United States of America or Canadian law

We do not cover your legal liability related to the following:

13.5.1.1 any award or settlement made in countries that follow the laws of the United States of America or Canada;

13.5.1.2 any order made to enforce an award or settlement made in the United States of America or Canada.

13.5.2 Liability related to your work, business and property

We do not cover your legal liability related to:

13.5.2.1 your employment, business or profession. This includes if you sell anything or provide services for any form of payment;

13.5.2.2 hiring out of any property, whether movable or immovable, for money or any other benefit, unless the immovable property is used as a private home and is covered by your underlying policy;

13.5.2.3 you buying, selling or exchanging any movable or immovable property.

13.5.3 Liability resulting from your reckless or deliberate acts

We do not cover your legal liability:

13.5.3.1 if you recklessly ignored the consequences of what you were doing or failing to do;

13.5.3.2 that results from your own dishonest, fraudulent or malicious act;

13.5.3.3 that results from a physical assault or seduction you commit.

13.5.4 Liability between people insured under the same policy

We do not cover legal liability between people insured under this policy at the time of the event that gave rise to the liability.

13.5.5 If you have other insurance

We do not cover your legal liability that results from loss of or damage to property that is insured under any other insurance policy.

13.5.6 Liability related to vehicles, aircraft or watercraft

We do not cover your legal liability:

13.5.6.1 that results from your ownership or use of any aircraft (except for model aircraft or hang gliders);

13.5.6.2 that relates to a law that controls the use of vehicles if:

- by law you must insure against the liability; or
- the state or any government body or authority accepts liability for the claim;

13.5.6.3 for the loss of or damage to a vehicle, watercraft or aircraft that you own or that you look after or control;



13.5.6.4 that relates to Vehicle Liability, unless:

- it is covered by your underlying policy; or
- the only reason it is not covered by your underlying policy is because it falls outside the countries where the underlying policy applies;

13.5.6.5 that results from your use or ownership of quad bikes, all-terrain vehicles or golf cars;

13.5.6.6 that relates to Watercraft liability if the maximum design speed of the watercraft is more than 100 kilometres per hour. If the design speed is less, we cover Watercraft liability if:

- it is covered by your underlying policy; or
- the only reason it is not covered by your underlying policy is because it falls outside the countries where the underlying policy applies.

13.5.7 Fines and penalties

We do not cover any punitive damages, fines or penalties that you are held liable for.

13.5.8 Debts

We do not cover your legal liability related to:

13.5.8.1 any debt.

13.5.8.2 you failing to pay maintenance.

13.5.8.3 a breach of promise action.



14. MECHANICAL AND ELECTRICAL BREAKDOWN SECTION

14.1 DEFINITIONS FOR THIS SECTION

INSURED ITEMS	means any household appliances described in the schedule, like: <ul style="list-style-type: none">• televisions, DVD players, hi-fis, home theatre systems;• fridges, stoves, ovens, microwaves;• washing machines, tumble dryers, dishwashers
PRIVATE HOME	means the main buildings and outbuildings at the address shown in the schedule.

14.2 WHAT WE INSURE

We cover sudden and unforeseen mechanical and electrical damage to the insured items that are in your private home. at the address shown in your schedule.

The maximum sum insured under this section of the policy may not be more than 20% of the sum insured under your Contents section.

14.3 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

14.3.1 How we will compensate you

We will compensate you for damage to insured items caused by mechanical or electrical breakdown by our choice of any one or combination of the following:

14.3.1.1 paying the costs of the damage;

14.3.1.2 replacing whatever is damaged;

14.3.1.3 repairing whatever is damaged.

14.3.2 Limit of compensation

We will compensate you up to the limit shown in the schedule.

14.3.3 Excess

There is an excess in the schedule for each item we insure under this section. This is the amount that you must pay before we will compensate you.

14.3.4 You must give proof of ownership

If we ask for it, you must give us acceptable proof that you owned an item, and/or acceptable proof of its value.

14.3.5 The countries where you are insured under this section

The Mechanical and electrical breakdown section of this policy applies to the Republic of Namibia only.

14.4 WHAT WE DO NOT INSURE UNDER THIS SECTION

14.4.1 Theft

Under this section, we do not cover loss or damage caused by theft or attempted theft.

14.4.2 Gradual damage

We do not cover damage caused by or from any of the following:



14.4.2.1 depreciation in value over time;

14.4.2.2 deterioration in value resulting from repairs;

14.4.2.3 wear and tear and any other gradually operating causes;

14.4.2.4 rust, mildew, corrosion or decay;

14.4.2.5 light, sunlight or normal climatic conditions.

14.4.3 Cleaning, dyeing, renovating and repairing

We do not cover damage caused by cleaning, dyeing, renovating or repairing.

14.4.4 Using or treating items in the wrong way

We do not cover damage caused because:

14.4.4.1 tools were used on the insured item in the wrong way;

14.4.4.2 you or any other person made mistakes when installing the insured item;

14.4.4.3 the insured item was not maintained as the manufacturer recommended;

14.4.4.4 the insured item was used for something other than its normal home use.

14.4.5 Guarantees or warranties

We do not cover damage to insured items that are covered under a manufacturer's guarantee or warranty.

14.4.6 Damage to glass and lenses

We do not cover any damage to glass or lenses.

14.4.7 Damage to parts of the insured item that have short life spans

We will not compensate you for damage to parts of the insured item that have a short life span, like:

- batteries, bulbs;
- pilot lights;
- hoses, air and water filters;
- fuses;
- belts, knobs;
- accessory cables and obsolete spare parts;
- remote controls.

14.4.8 Computers, notebooks, laptops, palmtops, tablets, e-readers and data processing equipment

Under this section we do not cover damage to computers, notebooks, laptops, palmtops, tablets (including iPads), e-readers or data processing equipment.

14.4.9 Electric gate motors

Under this section we do not cover damage to electric gate motors.



15. IDENTITY THEFT SECTION

15.1 DEFINITION FOR THIS SECTION

YOU	means the policyholder, the policyholder's spouse and any family members named in the schedule who permanently live with the policyholder and are financially dependent on the policyholder.
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15.2 WHAT WE INSURE

15.2.1 Identity theft

We cover your financial loss and legal expenses if another person or entity assumes your identity to:

- 15.2.1.1 get a loan;
- 15.2.1.2 open a credit account;
- 15.2.1.3 take over an existing account.

15.3 EXTENDED COVERS THAT FORM PART OF THE LIMIT OF COMPENSATION

15.3.1 Legal costs

We cover your reasonable legal costs for defending any legal action brought against you by a creditor or collection agency or someone acting on their behalf, like:

- 15.3.1.1 civil proceedings because of identity theft,
- 15.3.1.2 criminal proceedings where you are charged with illegal acts someone else has committed while using your identity.

15.3.2 Civil or criminal judgment

We cover the removal of any civil or criminal judgment wrongfully taken against you as the result of the identity theft.

15.3.3 Consumer credit report

We cover the costs of challenging the accuracy or completeness of any information in your consumer credit report.

This cover is subject to the condition that the wrong information must have been given to the credit agency or financial institution.

15.3.4 Income you have lost due to time off work

We cover your unpaid leave from your job or profession while you have insurance under this section, or within 12 months of the expiry of this section. This cover is subject to the condition that the only reason you had to take the time off was the identity theft.

However, we do not cover the following:

- 15.3.4.1 leave days;
- 15.3.4.2 sick days;
- 15.3.4.3 lost income if you are self-employed.



15.3.5 Amounts you have to pay to a creditor

We cover your actual loss from a legal liability to pay a creditor if bank cards were obtained or accounts were opened in your name, without your permission.

15.3.6 Various other expenses

We cover the following up to 25% of the limit shown in the schedule:

15.3.6.1 cost to re-submit applications for loans or other credit or debit accounts if the lender rejected your application only because they received the wrong information due to the identity theft;

15.3.6.2 reasonable cost for getting a notary to check documents related to your identity theft;

15.3.6.3 reasonable cost for long distance telephone calls and registered mail as a result of your efforts to report an identity theft.

15.4 SPECIAL TERMS AND CONDITIONS UNDER THIS SECTION

15.4.1 Limit of compensation

We will compensate you up to the limit shown in the schedule for each incident of identity theft.

15.4.2 The countries where you are insured under this section

The Identity theft section of this policy applies to Namibia only.

15.4.3 This section must be in force

You may claim for identity theft that took place any time from the start date of this section to 12 months after expire of this section.

15.4.4 The creditor must confirm information

The creditor must confirm any amounts in writing that you owe as a result of identity theft.

15.4.5 You must cooperate with our investigation

You must give us permission to inspect your books and financial records.

You must cooperate with us and help us to enforce any legal rights you or we have in relation to your identity theft. This includes giving evidence and instituting any legal proceeding or other proceeding necessary to resolve the identity theft.

15.4.6 You must take steps to avoid further identity theft

You must take all reasonable action to prevent further loss from identity theft.

15.4.7 Notify the police and financial institutions within 24 hours

You must notify the police, your bank, the entity that issued your ATM card, debit- or credit card, financial institution, or any other relevant entity, of the identity theft within 24 hours of discovering it.

If you do not do this, we will not accept your claim.

15.4.8 What to do if you have a claim

You must give us proof to our satisfaction when you claim.

If you claim for lost income, you must submit all of the following:

15.4.8.1 proof from your employer that you took unpaid leave;

15.4.8.2 proof that it was necessary to take time off work;

15.4.8.3 copies of any demands, notices, summonses, complaints, or legal papers that relate to the identity theft.

If you do not do this, we will not accept your claim.



15.5 WHAT WE DO NOT INSURE UNDER THIS SECTION

15.5.1 Identity theft dishonesty

We do not cover identity theft if the identity theft relates to any dishonest, criminal, malicious or fraudulent acts that you or any family member committed, had knowledge of or planned.

15.5.2 Loss that relates to business

We do not cover loss that relates to your business.

15.5.3 Costs for death, injuries or other loss

We do not compensate you for death, injury, sickness, disease, disability, shock, mental anguish or mental injury that results from identity theft.

This includes any care you may need, or any other loss we do not specify.

15.5.4 Credit card fees if you did not comply with terms, conditions and exclusions

We do not compensate you for credit card fees for stolen credit cards if you did not comply with all the terms, conditions and exclusions under which the cards were issued.





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