WHAT IS NOT COVERED?

BUILDINGS COVER

- Loss or damage caused by:
  - subsidence, ground heave or landslip (cover can be purchased under optional extensions of cover).
  - wear and tear, gradual deterioration or rusting excluding wear and tear on pressurized pipes and water heating systems.
  - cracking of the structure of the premises (unless such cracking results from external causes which are not otherwise excluded);
  - scorching.
  - frost, roots and weeds.
  - any scratching, chipping, cracking, denting, biting, tearing or dirtying.
  - any process of cleaning, restoring, altering or renovation of the propert y; and
  - any gradually operating causes.
- Loss or damage relating to the client's profession, business, or farming operations.
- Loss of water from swimming pools.
- Lack of maintenance
  - Any loss or damage directly or indirectly resulting from a lack of maintenance. It remains the homeowner's duty to maintain his/ her property to prevent loss, damage or liability. It is recommended for a homeowner to regularly inspect their houses to identify where maintenance is required, and to conduct the required maintenance.

Example: If the client does not ensure all gutters are regularly cleaned, the build-up of leaves or other debris can cause water puddles on the roof, resulting in both rotting and leaks.

- Defective design, construction, or materials.
  - Any loss or damage directly or indirectly resulting from faulty design, construction, or materials. It remains the homeowner's duty when buying or renovating a property, to take all reasonable steps to ensure that the structures' design, construction, or materials are not faulty or defective since this may result in a claim being rejected.

Example: If the boundary wall collapses during a storm because it does not have the required weep holes as per building regulations for stormwater to drain, the claim may be rejected.

- Loss or damage caused intentionally by the client or any family members of household who normally lives with them or that occurs with their knowledge.
- Loss or damage to temporary structures which do not adhere to national building regulations or similar laws at the time of the building loss or damage.

- Loss or damage to underground pipes, tennis courts, driveways, patios, steps, boundary walls or swimming pools caused by roots and weeds.
- There is no cover for damage to retaining walls unless they are designed and constructed according to structural engineering specifications.
- Liability arising from contract or agreement, unless the client would have had the same liability had they not entered into the same contract or agreement.
- When the buildings are being erected or structurally altered, cover for loss or damage is limited to the following causes:
    - fire, lightning, explosion, earthquake, impact by animals, aircraft or vehicles, malicious damage, theft if accompanied by forcible and violent entry; and
    - storm, wind, hail, or snow.
- Existing damage
    - There is no cover for any existing damage, which occurred prior to the incident or when the cover started.
- There is no cover for vacant, empty, abandoned or illegally occupied buildings due to:
    - Theft, attempted theft, and other intentional acts.
    - Fire and explosion.
    - Accidental damage.
- Pests and vermin
    - We will not pay for loss or damage to the inusred building caused by pests and vermin

CONTENTS COVER

There is no cover for loss or damage caused by:

Loss or damage is not covered when caused directly and solely as follows:

- by theft or wrongful use by any tenant or subtenant or paying guest of yours or by any family or domestic employee of your tenant or subtenant or paying guest.
- by gradual deterioration (this does not exclude loss that is insured by the refri gerator and deep freeze contents extension of cover).
- by rot, rising damp, mildew, rust, corrosion or decay.
- by scorching or defacing.
- by any process of cleaning, restoring, altering, renovating, repairing or dyeing.
- by scratching, chipping, cracking, denting, biting, tearing, chewing or soiling.
- by theft at the premises of property that is not inside a building (this does not exclude loss that is insured by the property in the open extension of cover).
- defects in the design or construction of the building, defective workmanship or material or where the relevant local authority would not have approved the structure at time of construction; and
- lack of maintenance.

Unoccupied buildings not covered for theft

There is no theft cover whilst the building is unoccupied and not being lived in for more than sixty (60) consecutive days unless the optional extension of cover has been selected.

Vacant, abandoned or illegally occupied buildings

If the building is vacant, abandoned or illegally occupied there is no cover for:

- Theft, attempted theft and other intentional acts.
- Fire and explosion; or
- Accidental damage.

Faults and breakdowns not covered

Loss or damage is not covered for property when caused by its own electrical or mechanical fault or breakdown.

Loss or damage is not covered for:

- motor vehicles, caravans, trailers, yachts, motorized watercraft and accessori es in/on any of them.
- animals.
- property which is more specifically insured elsewhere.
- the cost of reinstating data or programs of computers.
- counterfeit goods.
- property in a vacant, abandoned or illegally occupied buildings.

Theft, loss and other intentional damage:

- Any loss or damage suffered because of any person with unaided access to the buildings or premises is not covered. Unaided referring to free access with no owner consent needed to gain entry, for example, employees with their own set of house keys.
- Caused intentionally by the insured, any family member who normally lives with them or their tenant that occurs with their knowledge or consent.

Tenants' contents and belongings

Any Loss or damage to tenant's contents is not covered

Pests & vermin

We will not pay for loss or damage to contents caused by pests and vermin.

<u>**VEHICLE COVER**</u>

- **Driving with an endorsed license or without a valid license.**

If any person drives the vehicle:

- With a license that is endorsed for drunken, reckless, or negligent driving.
- Without a valid driving license or permit for the specific vehicle type.
- With a foreign license unless the driver has a valid international driving permit or a valid driver's license issued in the driver's country.

The license must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in South Africa. Any person living in South Africa permanently must get a South African license within one year of becoming a permanent resident.

If the foreign license is a provisional or learner's license, the person must get a valid South African driving license.

- **Driving under the influence**

If any person who drives the vehicle:

- Is under the influence of alcohol or drugs.
- Has a concentration of alcohol in the blood exceeding the legal limit or f ails a breathalyzer test.
- to submit to a breathalyzer or blood test

- **Leaving the scene of an accident**

If the vehicle is involved in an accident and the person, who drove the vehicle leaves the scene of the accident unlawfully.

- **Racing or using the vehicle to earn an income from racing**

Where the vehicle is used for:

- Racing, competitions, speed or other contests, rallies, trials or any track use; or
- Any purpose in connection with motor trade. The term 'motor trade' will not invalidate any cover provided to you while the vehicle is in the custody or control of any member of the motor trade when used for its maintenance or repair.
- Driving instruction, towing and hiring for which the driver or the owner receives payment.
- Carrying fare-paying passengers.

- **When selling the vehicle**

Where the vehicle is in the possession of another party, who is selling it on the insured’s behalf , unless the extended cover is selected, and an additional premium charged.

- **Unroadworthy vehicle**

  Where the vehicle is involved in an accident, and it does not meet the roadworthy requirements as stated by road traffic legislation.

- **Intentional loss or damage**

Loss or damage to the insured vehicle:

  - Caused intentionally by our client, or the regular driver; or
  - That occurs with their knowledge or consent.

- **Where the vehicle is used without the insured's consent**

  Loss or damage to the vehicle, when anyone who normally lives with the client uses it without their consent.

- **Modifications to enhance engine performance**

  Any damage caused directly or indirectly because of modifications to the engine to enhance performance.

- **Usage of the vehicle**

  When the vehicle is used for business outside of South Africa unless the extended cover is selected, and an additional premium is charged.

- **Limitations on cover for loss or damage**
  The insurer does not cover:

  - Consequential loss from any cause (except car hire cover as it is insured in this section)
  - Depreciation, wear and tear, mechanical or electrical breakdown, failure, or breakage; or
  - Any accident, injury, loss, damage and/or liability caused or incurred outside Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi, Mozambique, Zambia and the Republic of South Africa, provided however that we will compensate the client in terms of this section for loss or damage to the vehicle when it is in-transit by sea or air between any of these territories, including loading and unloading incidental to such transit.

PORTABLE POSSESSIONS COVER

Loss of or damage to:

- Money and/or negotiable instruments, stamps, and coins (unless specified).
- Failure of items within their manufacturer’s warranty period.
- Loss due to depreciation in value of money.
- Property used for business, trade, or professional purposes (unless specified).
- The cost of reproducing sounds, data and images on tapes, records, film or magnetic media, or any other electronic media.
- Motor vehicles, trailers, caravans, hang gliders, air, and watercraft.
- Property more specifically insured elsewhere.
- Property damaged by undergoing of cleaning, restoring altering, renovating, repairing, or dyeing; wear and tear or gradual deterioration; or its own electrical or mechanical fault or breakdown.
- Loss or damage caused intentionally by the client or members of household who lives with them or that occurs with your knowledge or consent.
- Racks, carriers, and other items on a vehicle unless secured or locked to the vehicle or rack when it is unattended.
- Any Loss or damage to tenant’s contents is not covered
- Property under the custody and control of a courier or third-party carrier