

Section 9

ALL RISKS

1. Indemnity

This Section covers your personal belongings against Accidental Damage. We will indemnify you for any Item described in this Section only if the Item is shown on the Policy Schedule.

We will not indemnify you for any losses whatsoever as described under Exceptions.

2. Basis of Indemnity

We will indemnify you on a Replacement Value Basis. Average is not applicable unless shown otherwise against any specific item.

3. Unspecified Clothing and Personal Effects

You are covered for Unspecified Clothing and Personal Effects where the separate items are not individually specified but the total value of these items as grouped under this Unspecified Item is limited to the Sum Insured shown on the Policy Schedule against this Item. A single item is also limited to the amount shown on the Limit of Indemnity Schedule.

4. Unspecified Hunting Accessories

You are covered for general Unspecified Hunting Accessories where the separate items are not individually specified but the total value of these items as grouped under this Unspecified Hunting Accessory Item is limited to the Sum Insured shown on the Policy Schedule against this Item. A single item is also limited to the amounts shown on the Limit of Indemnity Schedule.

5. Specified Items

We require that you specifically insure the following items separately:

- 5.1. The items defined in the Specified Items definition
- 5.2. The items that are specifically described below in this Section
- 5.3. Any other item that you wish and we agree to insure.

6. Car Radio

The car radio fitted in your vehicle.

7. Stamp Collection

Your stamp collection but we will only be liable:

- 7.1. If the stamps are mounted in a page and one or more complete pages are lost or damaged
- 7.2. For not more than $\frac{2}{3}$ (two thirds) of the value stated in any current recognized catalogue but up to the Limit of Indemnity for any one stamp unless we have insured this on an Agreed Value Basis. This will be shown on the Policy Schedule

But excluding:

- 7.3. Loss or damage caused by handling or being worked on
- 7.4. If the items are being used for something other than a collectable.

8. Coin Collection

Your coin collection, which includes current coins, but we will only be liable:

- 8.1 For not more than $\frac{2}{3}$ (two thirds) of the value stated in any current recognized catalogue for any one coin unless we have insured this on an Agreed Value Basis. This will be shown on the Policy Schedule.

9. Bicycle / Pedal Cycle

The Bicycle or pedal cycle, whether in transit, in use (recreation, training or racing) or not, shown on the Policy Schedule

But excluding:

- 9.1. Professional training / racing
- 9.2. Loss or damage to tyres by the application of brakes or by road cuts, punctures or bursts or by any inequalities of the road
- 9.3. Mechanical or electrical breakdown
- 9.4. Loss or damage directly or indirectly due to latent defects, metal fatigue or any other inherent vice or manufacturing defect regardless of whether the claim is entertained by the manufacturer or not
- 9.5. Theft as defined. This means that the bicycle/pedal cycle must, when not in use or while unattended, at all times be locked inside a locked building, vehicle or trailer or to an immovable object, bike caddy, vehicle or trailer with a secure cable/lock/chain and entry and exit/removal must be accompanied by violent and forcible means. This exception is cancelled if the bicycle/pedal cycle is left in a specifically designated secured area provided by the organizers of an official event
- 9.6. Theft of the wheels while the bicycle/pedal cycle is secured to vehicle unless the wheels were also secured with a secure cable/lock/chain.

10. Caravan/Trailer Contents

The Caravan/Trailer Contents inside a caravan/trailer and its attached tent. Average is applicable

But excluding:

- 10.1. Personal possessions, wearing apparel and personal effects
- 10.2. Sporting Equipment
- 10.3. Money
- 10.4. Consumables, perishables, stock-in-trade
- 10.5. Jewellery, watches, spectacles
- 10.6. Cellphones, photographic, optical, computer, communication and electronic equipment
- 10.7. Object d'art (small items of art)
- 10.8. Firearms
- 10.9. Tools
- 10.10. Small craft, motorcycles, quad bike carried in/or on a trailer
- 10.11. Theft while the caravan or attached side tent is unoccupied
- 10.12. Loss of or damage by fraud or dishonesty of the person to whom the caravan is on loan or hire
- 10.13. Any single item with an amount over the single article limit shown on the Limit of Indemnity Schedule.

11. Firearms

Your Firearm

But excluding:

- 11.1. Theft unless accompanied by forcible and violent removal from your person
- 11.2. Loss or damage caused by derangement, the use of wrong or compressed load or hand loaded cartridges
- 11.3. Loss or damage caused by bursting, rusting, corrosion
- 11.4. Burglary unless the fire arm is locked in South African Bureau of Standards (SABS) approved safe which is secured in a manner as prescribed by the Firearms Control Act, 2006 (Act No. 28 of 2006).

12. Golf Cart

Your Golf Cart which may only be used for social, domestic and pleasure purposes. It may also only be used on a golf course and for its purpose as a golf cart. The cover is extended to include Third Party Liability as described in Clause 3.2 of Section 12 Motorcycle whether that Section has been taken or not.

13. Reinstatement of Sum Insured / Item

13.1. We will not reduce the Sum Insured of the Unspecified Clothing and Personal Effects item or the Unspecified Hunting Accessories Item by the amount of a claim.

13.2. If we have indemnified you in respect of the Total Loss of any Specified Item, we will delete that item from the Policy Schedule. You must advise us to insure any replacement item and provide us with the new description of such item.

14. Territorial Limits

Worldwide **except** for a Golf Cart which is only covered in the Republic of South Africa.

15. Pairs, Sets and Collections

Where any insured item consists of articles in a pair, set or collection, we will only indemnify you for the value of the part or parts that are lost or damaged. We will not make any allowance for the part that is not lost or damaged or for any reduction in the value of the remaining part or parts of the pair, set or collection.

16. Valuations and Proof of ownership

16.1. We must be in possession of a professional valuation in respect of any item of jewellery or a watch with value in excess of the valuation amount shown on the Limit of Indemnity Schedule prior to any loss or damage. We will not be liable if such valuation has not been provided to us before the loss.

16.2. You must provide us with proof of ownership of any item with value in excess of the amount shown on the Limit of Indemnity Schedule at the time of the loss. We will not be liable if such proof of ownership cannot be provided to us.

17. Jewellery Maintenance

As part of your duty to take all reasonable precautions to prevent a loss or damage, you must have all jewellery inspected annually to ensure that all settings are secure.

18. Locked Safe Warranty

You warrant that any item of jewellery or a watch with a value in excess of the valuation amount shown on the Limit of Indemnity Schedule will be kept in a locked safe when not worn.

19. Locked Boot Warranty

We will not be liable for Theft of insured property from an unattended vehicle or vessel. For Burglary cover to be effective you warrant that any insured property (other than fitted car radios) which is left in an unattended vehicle will be secured as follows:

19.1. It will be concealed in a locked boot, cubby hole, luggage or other compartment forming part of a locked vehicle or vessel. If you can prove that the vehicle or vessel is not manufactured and fitted with a cover to conceal the insured property and it is lost by Burglary, the Limit of Indemnity and Excess will be changed to the amounts shown on the Limit of Indemnity Schedule

19.2. Or the vehicle is in a locked garage

19.3. That you will take all reasonable precautions to ensure that you are not prevented from locking the vehicle by somebody using a jamming device. If you are so prevented from locking the vehicle and the insured property is lost by Theft, the Limit of Indemnity and Excess will be changed to the amounts shown on the Limit of Indemnity Schedule.

20. Bank Vault Warranty

If it is shown on the Policy Schedule that an insured item is kept in a bank vault, you warrant that such item is at all times in the bank vault. However, we will indemnify you for a limited amount as further shown on the Limit of Indemnity Schedule, for jewellery while it is temporarily removed for the purpose of being worn subject to a maximum removal of 21 (twenty one) days.

21. Exceptions A:

We are not liable for loss, damage or destruction directly or indirectly caused by, due to or consisting of:

- 21.1. Defective or faulty design, materials, construction, workmanship, inherent vice
- 21.2. Gradual deterioration, lack of maintenance, wear and tear
- 21.3. Cracking, collapse, scratching, denting, chipping, tearing, disfiguration, discoloration, scorching, creasing, fading, thinning, colour transfer
- 21.4. Vermin, rats, mice, insects, pests, infestations or domestic pets
- 21.5. Any process of cleaning, bleaching, dyeing, repairing, restoring, alteration, retouching
- 21.6. Chemicals, fertilizers, pesticides, leaking batteries, immersion in water
- 21.7. Over-winding of mechanical apparatus, watches, clocks
- 21.8. Mechanical or electrical breakdown
- 21.9. The cost of reproducing data, images, sound on tapes, film, media, records and the like
- 21.10. Breakage of glassware, crystal, china, crockery, mirrors or brittle items while they are being used, cleaned or carried around
- 21.11. Misappropriation by your tenant, paying guests, house sitters, domestic employees or someone forming part of your household unless violence and force or threat thereof is used
- 21.12. The cost of re-testing eyes to replace spectacles or contact lenses.

22. Exceptions B:

We are not liable for any loss or damage to:

- 22.1 Any motorised wheelchair, mobility scooters, shop riders, golf trolleys / buggies / carts, sit-in toy, miniature vehicle which is used on a public road where any traffic legislation applies
- 22.2 Money or jewellery from an unattended vehicle.