

## Section 3 HOUSEHOLDERS - GOLD

### 1. Indemnity

This Section covers your Household Contents of your Dwelling constructed and situated at the risk address as shown on the Policy Schedule. We will indemnify you for any loss, damage, costs and expenses described under:

- 1.1. Insured Events
- 1.2. Additional Cover
- 1.3. Optional Additional Cover only if you have requested this cover and paid the additional premium. This will be shown on the Policy Schedule.

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

### 2. Basis of Indemnity

If you have chosen this Gold Householders Section it will be shown on the Policy Schedule. We will indemnify you:

- 2.1. On an Agreed Value basis
- 2.2. Average will not apply
- 2.3. The Agreed Value will be increased by the amount shown on the Limit of Indemnity Schedule to allow for new possessions which you have acquired after we had agreed on the value of the Household Contents. You must however advise us within 60 (sixty) days of such acquisition and pay the extra premium.

### 3. Insured Events

- 3.1. Fire, lightning, explosion
- 3.2. Malicious Damage
- 3.3. Storm, wind, water, hail, snow, flood
- 3.4. Earthquake, earth tremors due to mining activities
- 3.5. Theft if the Dwelling is occupied and the occupants are present during the theft
- 3.6. Burglary
- 3.7. Bursting of pipes, water and fixed oil-heating apparatus **excluding** damage to the item itself
- 3.8. Impact by any object.

### 4. Additional Cover

The following Additional Cover is automatically applicable:

#### 4.1. Accidental Damage

We will pay for Accidental Damage to:

- 4.1.1. Electrical and Electronic Equipment and machinery
- 4.1.2. Mirrors, sheet glass on furniture or an appliance
- 4.1.3. Household Contents.

**4.2 Subsidence and Landslip (Standard)**

We will pay for loss, damage or destruction caused by subsidence of the land supporting the Dwelling or landslip

**But excluding loss, damage or destruction caused by or arising from:**

- 4.2.1. Excavations other than mining excavations
- 4.2.2. Alterations, additions or repairs to the Dwelling
- 4.2.3. The compaction of infill
- 4.2.4. Defective design, materials or workmanship
- 4.2.5. Normal settlement, shrinkage or expansion of the land supporting the Dwelling, or the Dwelling itself.

**Furthermore excluding loss, damage or destruction to:**

- 4.2.6. Buildings situated in areas that are identified /known as dolomitic areas;
- 4.2.7. Solid floor slabs or any other part of the Dwelling resulting from the movement of such slabs, unless the foundations supporting the external walls of the Dwelling or its domestic outbuildings are damaged by the same cause at the same time
- 4.2.8. Swimming pools, tennis courts, patios, terraces, driveways, paths, septic or storage tanks, drains, water courses, walls, gates, posts and fences, unless the Dwelling or its domestic outbuildings are damaged by the same cause at the same time.

**We will also not be liable for:**

- 4.2.9. Construction work necessary to prevent further destruction or damage due to subsidence, heave or landslip except where appropriate design precautions were implemented during the original construction of the Dwelling and any subsequent additions thereto.

**4.3. Money**

We will pay for loss of or damage to Money due to an Insured Event.

**4.4. Documents and Computer Data**

We will pay for loss of or damage to your personal and travel documents and computer data due to an Insured Event. We are only liable for the value of the materials and the cost of labour to reinstate the documents/data or obtaining duplicates. We are not liable for the value of the content thereof to you.

**4.5. Business Contents**

We will pay for loss of or damage to Business Contents due to an Insured Event.

**4.6. Keys and Locks**

We will pay for costs to replace Keys and Locks due to any loss or damage.

**4.7. Garden Furniture and Outdoor Items**

We will pay for loss of or damage to Garden Furniture and Outdoor Items due to an Insured Event.

**4.8. Garden Landscaping**

We will pay for costs to replace trees, shrubs, lawns and plants and to re-landscape your garden following loss or damage due to an Insured Event.

**4.9. Laundry**

We will pay for loss of or damage to laundry on a washing line due to an Insured Event.

**4.10. Temporary Removal and Transit**

- 4.10.1. The cover is extended to include loss or damage to the Household Contents which are

temporarily removed from the Dwelling to a building at any of the following locations within the Territorial Limits. You are covered for the Insured Events **excluding** Theft:

4.10.1.1. A building, hotel in which you are temporarily residing

4.10.1.2. Another occupied private residence

4.10.1.3. A bank, safe, storage depot or other place of safety

4.10.1.4. A place of repair, renovation, upkeep.

4.10.2. We will also cover you while the Household contents are in transit between your Dwelling and the above buildings. You are covered for the Insured Events as well as vehicle collision and overturning of the conveying vehicle, or theft from a vehicle accompanied by violence or threats of violence.

#### **4.11. Permanent Removal and Transit**

If you advise us beforehand and we agree, we will pay for loss of or damage to the Household Contents which are permanently removed from the Dwelling:

4.11.1. To a storage facility within the Territorial Limits

4.11.2. While in transit between such storage facility and your new residence.

You are covered for the Insured Events as well as vehicle collision and overturning of the conveying vehicle, or theft from a vehicle accompanied by violence or threat of violence.

#### **4.12. Guests and Domestic Employees' Personal Effects**

Loss of or damage to Personal Effects belonging to your non-paying Guest or a Domestic Employee due to an Insured Event, if such contents are not insured elsewhere.

#### **4.13. Alternative Accommodation / Rent**

If the Dwelling cannot be lived in due to an Insured Event, we will pay for the:

4.13.1. Reasonable alternative accommodation and storage for you and your family, pets, domestic workers and gardeners who lived on the property at the time of the loss; or

4.13.2. Rent due to you if your property has been rented out

##### **Subject to:**

4.13.3. The reasonable time for you to return to your home but maximum 1 (one) year

4.13.4. We will decide on the alternative accommodation based on the reasonable costs for a home with equal value and location.

4.13.5. We will pay a reasonable amount for a guesthouse while alternative accommodation is arranged but maximum for 14 (fourteen) days.

#### **4.14. Fire Extinguishing Costs**

We will pay for Fire Extinguishing costs following fire damage to the Household Contents or to prevent such damage.

#### **4.15. Professional Fees**

We will pay for the following Professional Fees following loss or damage due to an Insured Event:

4.15.1. Security Guards

4.15.2. Debris Removal

**4.16. Loss by Leakage of Water**

We will pay for costs charged by a local authority for water lost due to the bursting, breakage or leakage of pipes in your water mains system subject to the following:

- 4.16.1. When you discover the leak by physical evidence or by receiving an abnormally high water account, you must immediately take steps to repair the pipes
- 4.16.2. The water account consumption reading must be at least 50% more than the average of the previous 4 (four) monthly readings
- 4.16.3. The dwelling must not have been unoccupied for more than 60 (sixty) consecutive days
- 4.16.4. You are only covered for 2 (two) incidents in a 12 (twelve) month period

**But excluding:**

- 4.16.5. Leaking taps, toilet systems, geysers and swimming pools.

**4.17. Fridge/Freezer Contents**

We will pay for deteriorated foodstuff in a fridge/freezer due to:

- 4.17.1. Power surge, fluctuation or load shedding of the electrical power supplied by the local authority
- 4.17.2. Mechanical or electrical breakdown of such unit
- 4.17.3. Accidental damage to such unit.

**4.18. Power Surge**

We will pay for loss of or damage to the electrical equipment of the Dwelling due to a power surge, fluctuation or load shedding of the electrical power supplied by the local authority.

**4.19. Medical Costs**

We will pay for the medical costs incurred as a result of an accident or bodily injury to:

- 4.19.1. person other than yourself, caused by a domestic animal owned by you:
- 4.19.2. guest or visitor, arising from any defect in the dwelling;
- 4.19.3. domestic staff in the course and scope of their employment with you.

**4.20. Veterinary Costs**

We will pay for the Veterinary costs incurred for your pet due to:

- 4.20.1. A road accident
- 4.20.2. Violence by burglars at your Dwelling.

**4.21. Accidental Death**

We will pay the compensation for your death as a direct result of your accidental bodily injury at the Dwelling.

**4.22. Students/Scholars' Property**

We will pay for loss of or damage to Household Contents belonging to your student child due to an Insured Event whilst kept at a boarding school, college, university or other student accommodation. Theft is excluded.

**4.23. Parents/Grandparents' Property**

We will pay for loss of or damage to Household Contents belonging to your parent/grandparent due to an Insured Event whilst kept at a nursing home or residential care home. This excludes Theft and money, bank cards, jewellery and watches.

**4.24. Fish Tank Contents**

We will pay for Accidental Damage to the tropical, fresh or sea water fish kept for recreational purposes in a fixed/unfixed fish tank or koi pond.

**4.25. Identity Theft**

If you are the victim of Identity Theft, we will pay your costs in trying to re-establish your credit history. These include your costs on this matter:

- 4.25.1. To obtain and correct your credit rating report
- 4.25.2. For telephone, internet, fax and postage expenses
- 4.25.3. For travel expenses
- 4.25.4. For unpaid leave taken off from work for this
- 4.25.5. To prepare legal statements, affidavits, statutory declarations required by the police, your bank or credit provider
- 4.25.6. To defend actions brought against you by retailers and collection agencies
- 4.25.7. To remove wrongly recorded civil judgments against you
- 4.25.8. Extra loan application fees for having to re-apply for a loan which is declined due to a false credit history
- 4.25.9. Legal fees that we agree upon

**But excluding:**

- 4.25.10. Costs recoverable from your bank, credit card or credit provider
- 4.25.11. Costs not supported by written evidence
- 4.25.12. Any costs relating to re-establishing your credit status or good name relating to any business activity
- 4.25.13. Payment of any debts due to Identity Theft
- 4.25.14. Speeding or parking fines or infringements
- 4.25.15. Costs to re-establish your identity or credit records outside the Republic of South Africa.

**5. Optional Additional Cover**

The following Optional Additional Cover is only applicable if you have requested this cover and paid the additional premium. This will be shown on the Policy Schedule.

**5.1. Accidental Damage**

- 5.1.1. We will pay for the Accidental Damage to the Household Contents of the Dwelling in excess of the cover specified under Additional Cover above
- 5.1.2. If you have selected cover under the Field & Stream Section 5, we will extend Accidental Damage cover to those items, subject to the limit specified on the Limit of Indemnity Schedule.

**5.2. Subsidence and Landslip**

We will pay for loss, damage or destruction caused by subsidence, landslip, land heave of the land supporting the Dwelling

**But Excluding loss, damage or destruction:**

- 5.2.1. Due to normal settlement of the Dwelling
- 5.2.2. Due to the expansion or contraction of active soils such as clay and similar type soils as a result of the change in its moisture or water content
- 5.2.3. Due to defective or inadequate design, materials, workmanship, construction, compaction or infill
- 5.2.4. Due to removal or weakening of the support to the Dwelling

5.2.5. Due to excavations on or under the land (except mining operations).

You must prove that the loss, damage or destruction was caused by subsidence, landslip, land heave.

### **5.3. Bed and Breakfast**

If you use the Dwelling as a Bed and Breakfast business (not more than 4 bedrooms) we will extend the cover at the Dwelling for:

5.3.1. External Signs

Loss or damage to external signs due to an Insured Event.

5.3.2. Stock-in-trade

Loss or damage to stock-in-trade.

5.3.3. Personal Effects of Guest

Loss or damage to the Personal Effects belonging to your paying Guest due to an Insured Event, **excluding** theft, if such contents are not insured elsewhere.

5.3.4. Laundry of Guests

Accidental loss or damage to the laundry of a paying Guest while you or another service provider clean /dry-cleans it upon the Guest's instruction.

5.3.5. Trauma of Guests

Fees charged by a registered professional counselor to treat a traumatized paying Guest following an Insured Event at the Dwelling.

5.3.6. Seasonal Increase

The Sum Insured for this extension will automatically be increased by the amount shown on the Limit of Indemnity Schedule to allow for official provincial school holidays, long weekends and by prior approval with us for any other period.

## **6. Optional Limited Cover**

The following Optional Limited Cover is only applicable if you have requested this cover. This will be shown on the Policy Schedule.

6.1. Only Insured Events Cover

We will indemnify you for loss or damage due to an Insured Event only. We will not indemnify you for any cover as described under Additional Cover or Optional Additional Cover.

## **7. Reinstatement of Sum Insured**

We will not reduce the Sum Insured by the amount of a claim.

## **8. Territorial Limits**

Republic of South Africa, Namibia, Lesotho, Botswana, Swaziland, Zimbabwe, Mozambique, Malawi, Zambia.

## **9. Burglar Proof and Security Gate Warranty**

If we required and/or you declared that Burglar Proof and Security Gates have been installed at your Dwelling you warrant that such:

9.1. Burglar proofing has been installed in front of all windows

9.2. Security Gates have been installed in front of all external doors

9.3. Burglar proofing and Security Gates will be locked when you leave the premises of the Dwelling.

**10. Burglar Alarm Warranty**

If we required the installation of a Burglar Alarm and/or you declared that a Burglar Alarm has been installed at your Dwelling we will show this on the Policy Schedule and you warrant that such alarm:

- 10.1. has been installed
- 10.2. is attached (coupled) to an armed response unit
- 10.3. is subject to a valid and current contract with such burglar alarm / response unit services
- 10.4. will be activated when you leave the Dwelling / premises
- 10.5. will be maintained in proper working condition at all times and tested at regular intervals to ensure its proper functioning
- 10.6. must display an event log and that all alarm activations and de-activations be logged. We are entitled to request full information of the event log.

There will be no cover if the perpetrator(s) gained access to the Dwelling by use of keys, the keypad code or remote control of the burglar alarm unless it was obtained by violence or threat of violence to you or the valid holder thereof.

**11. Thatch Protection Warranty**

If the roof construction of any building of the Dwelling is of thatch you warrant that:

- 11.1. The thatch has been treated with a fire retardant in accordance with the specifications of the Council for Scientific and Industrial Research (CSIR). This must be done every 5 (five) years and you must have a valid certificate to prove this
- 11.2. If we so require, a South African Bureau of Standards (SABS) approved lightning conductor has been installed
- 11.3. A 4,5 kg dry powder fire extinguisher has been installed
- 11.4. Bush, grass and weeds up to 25m from the Dwelling /Buildings will be cleared at all times
- 11.5. Branches/foilage of any trees near the thatch will be cut back at all times.

**12. Firearm / Gun Warranty**

You warrant that any fire arm/gun will be locked in a safe approved by the South African Bureau of Standards (SABS) and secured in a manner as prescribed by the Firearms Control Act (Act No.60 of 2000) when not in use or on your person.

**13. Locked Safe Warranty**

You warrant that any item of jewellery or watches over the item limit shown on the Limit of Indemnity Schedule will be kept in a safe fixed to the building when not in use or on your person.

**14. Exceptions A:**

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

- 14.1. Theft from the Dwelling while the lent, let or sublet
- 14.2. Defective or faulty design, materials, construction, workmanship
- 14.3. Gradual deterioration, lack of maintenance, wear and tear
- 14.4. Cracking, collapse, scratching, denting, chipping, tearing, disfiguration, discoloration, scorching
- 14.5. Vermin, rats, mice, insects, pests, infestations or domestic pets
- 14.6. Any process of cleaning, bleaching, dyeing, repairing, restoring, alteration

- 14.7. Chemicals, fertilizers, pesticides
- 14.8. Theft by your tenant, domestic employee, paying guest, house sitter
- 14.9. Malicious Damage if the house is rented out
- 14.10. Additional costs due to the unavailability of matching materials
- 14.11. Over-winding of mechanical apparatus, watches, clocks
- 14.12. Accidental damage to glassware, mirrors, crystal, crockery while these items are being used, cleaned or carried about by hand.

**15. Exceptions B:**

We are not liable for loss or damage to:

- 15.1. Property specifically insured under Section 9 All Risks
- 15.2. Stamp Collections
- 15.3. Coin Collections
- 15.4. Bicycle/Pedal cycle at the Dwelling if unattended or not securely locked to a fixed structure or to a carrier on a motor vehicle.

**16. Exceptions C:**

We are not liable for loss or damage for any of the following items which have a single article value over the limit shown on the Limit of Indemnity Schedule: precious metals/stones, furs, watches, rugs, carpets, paintings, art work, fine art work, pairs and sets. We will not pay anything for the item if it is valued over such single article limit, as per the asset inventory valuation.

**17. Exception D: Unoccupancy**

We are not liable for any loss, damage or destruction if your Dwelling is unoccupied for more than 30 consecutive days unless you tell us beforehand and we agree in writing to extend the cover.