

## MUA Classic Car and Motorcycle Policy – 2017 version 1.01 (implementation date: 1 January 2017 on Renewals and New Business)

CLAUSE EFFECTED	CHANGE EXPLANATION	MUA Classic Policy 2015 version 1.00	MUA Classic Policy 2017 version 1.01
<b>3. Conditions of cover</b>	Brokers can collect premium self or by means of collection agent. They need to be authorised by the insurer via agreement. Clarifying this provision. Paying premium to the authorised broker is seen as paying premium to insurer.	The insurer will cover you for events that take place during the time that you are insured, subject to any restrictions listed in your policy, in accordance with what is stated in your policy on condition that <ul style="list-style-type: none"> <li>• you meet all the terms, conditions and requirements as listed in your policy</li> <li>• you or your broker has paid your premium to the insurer</li> <li>• you pay any excess amount stated in your schedule.</li> </ul>	The insurer will cover you for events that take place during the time that you are insured, subject to any restrictions listed in your policy, in accordance with what is stated in your policy on condition that <ul style="list-style-type: none"> <li>• you meet all the terms, conditions and requirements as listed in your policy</li> <li>• <b>you have paid your premium to the insurer or to an authorised party collecting premium on behalf of the insurer</b></li> <li>• you pay any excess amount stated in your schedule.</li> </ul>
<b>GENERAL DEFINITIONS</b>			
<b>3. Car</b>	The use of the vehicle is irrelevant to this definition.	A motor vehicle (including station wagons, minibuses, and the like) or similar vehicle which <b>is meant for private use</b> , is designed to seat 10 persons or fewer (including the driver).	A motor vehicle (including station wagons, minibuses, and the like) or similar vehicle which is designed to seat 10 persons or fewer (including the driver).
<b>12. Insured vehicle</b>	This definition has been deleted and now forms part of the definition of “vehicle”.	The vehicle described in your schedule including any permanently fitted accessories or spare parts in or on the vehicle.	N/A
<b>15. Excess</b>	Voluntary excess is now named an increased basic excess. Reworded to clarify. It is not an additional endorsement. This	<p>a. <b>Basic excess:</b> The first amount of any claim for which you are not insured. The insurer will not be legally responsible to pay this amount to you when they settle your claim.</p> <p>b. <b>Voluntary excess:</b> This is an additional amount by which you chose to increase your</p>	<p>a. <b>Basic excess:</b> The first amount of any claim for which you are not insured. You may choose to increase your basic excess (<b>increased basic excess</b>), in return for a lower premium. You will have to pay this amount before the insurer will settle your claim.</p>

	excess is not waivable by the over 55 excess waiver policy benefit as the insured receives a reduced premium when selecting a higher excess in return.	excess, in addition to your basic excess. In return for paying a voluntary excess you pay a lower premium as stated in your schedule. The insurer will not be legally responsible to pay this amount or the basic excess to you when they settle your claim and you are effectively not insured for the amount of the basic or the voluntary excess. c. <b>Compulsory Excess:</b> This is an excess imposed by the insurer to increase your excess, in addition to your basic excess. The insurer will not be legally responsible to pay this amount or the basic excess to you when they settle your claim and you are effectively not insured for the amount of the basic or the compulsory excess.	b. <b>Compulsory excess:</b> This is an excess imposed by the insurer to increase your excess, in addition to your basic excess. This is the amount you have to pay before the insurer will settle your claim and you are effectively not insured for the amount of the compulsory excess.
<b>23. Vehicle</b>	This definition has been extended to include the deleted "insured vehicle" definition.	Any car, light delivery vehicle, trailer, caravan or motorcycle, including the standard tools, accessories (items to make the vehicle more useful and/or attractive or which enhance the performance of the vehicle) and spare parts in it or on it, as well as extra accessories and parts of the vehicle while these are fitted to it.	Any car, light delivery vehicle, trailer, caravan or motorcycle, including the standard tools, accessories (items to make the vehicle more useful and/or attractive or which enhance the performance of the vehicle) and spare parts in it or on it, as well as extra accessories and parts of the vehicle while these are fitted to it. <b>The vehicle described in your schedule is the insured vehicle.</b>
<b>GENERAL CONDITIONS OF YOUR POLICY</b>			
<b>11. Inform the insurer of changed information</b>	Clarifying that this clause allow the insurer to void the policy or items from cover. Reworded – no change to cover.	11. Inform the insurer of changed information You must inform the insurer immediately of any changes to any of the information you have given them including the information contained in your proposal form to allow them to underwrite the risk based on current information and to ensure that the cover and premiums are amended from the date of change. The insurer may refuse to cover you under any section of your policy if	11. Inform the insurer of changed information You must inform the insurer immediately of any changes to any of the information you have given them including the information contained in your proposal form to allow them to underwrite the risk based on current information and to ensure that the cover and premiums are amended from the date of change. The insurer may refuse to cover you under any section of your policy if

		<ul style="list-style-type: none"> <li>• you fail to advise them immediately of changes to any relevant information, or</li> <li>• you have not described the conditions accurately, or</li> <li>• have misrepresented them, or</li> <li>• left out relevant information.</li> </ul> <p>If you misrepresent any information, or fail to describe information adequately or to give the insurer any information that affects the conditions of the insurance, <b>your policy will become invalid and you will lose any cover you will have otherwise enjoyed under any section of your policy.</b></p>	<ul style="list-style-type: none"> <li>• you fail to advise them immediately of changes to any relevant information, or</li> <li>• you have not described the conditions accurately, or</li> <li>• have misrepresented them, or</li> <li>• left out relevant information.</li> </ul> <p>If you misrepresent any information, or fail to describe information adequately or to give the insurer any information that affects the conditions of the insurance, <b>your policy will be avoided from the date on which you should have informed the insurer, at the insurer's election.</b></p>
<b>17. Refund of premium</b>	Refunds on annual premium has been implemented and needed to be formalised in the policy.	<p>17. <b>No refund of premium</b></p> <p>If you suffer a complete loss <b>you will not be entitled</b> to a refund of the premium for that item for the remaining <b>period of insurance.</b></p>	<p>17. Refund of premium</p> <p>If you suffer a complete loss <b>you will be entitled</b> to a <b>pro rata refund</b> of the premium for that item for the remaining <b>period of cover.</b></p>
<b>GENERAL EXCLUSIONS OF YOUR POLICY</b>			
<b>8.</b>	This is an exclusion and not a section – the reference was corrected.	<p>8. Any legal liability, loss, damage, cost or expense or any loss that results directly or indirectly from, is caused by, contributed to by or arises from</p> <ol style="list-style-type: none"> <li>ionising, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel</li> <li>nuclear material, nuclear fission or fusion, nuclear radiation</li> <li>nuclear explosives or any nuclear weapon</li> </ol>	<p>8. Any legal liability, loss, damage, cost or expense or any loss that results directly or indirectly from, is caused by, contributed to by or arises from</p> <ol style="list-style-type: none"> <li>ionising, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel</li> <li>nuclear material, nuclear fission or fusion, nuclear radiation</li> <li>nuclear explosives or any nuclear weapon</li> <li>nuclear waste in whatever form even if there is any other cause or event that contributes at the same time or at any other time to the loss</li> </ol>

		<p>d. nuclear waste in whatever form even if there is any other cause or event that contributes at the same time or at any other time to the loss</p> <p>For the purpose of <b>this section only</b>, combustion will include any self-sustaining process of nuclear fission.</p>	For the purpose of <b>this exclusion</b> , combustion will include any self-sustaining process of nuclear fission.
<b>SECTION 1: CLASSIC CAR AND MOTORCYCLE</b>			
<b>SPECIFIC CONDITIONS FOR THIS SECTION</b>			
<b>5.</b>	This is now under section of exclusions.	<p>5. If, while your vehicle is insured under this policy, your driver's licence or that of any person who drives your insured vehicle is endorsed, suspended or cancelled, or if you or any person who drives your insured vehicle is charged with or convicted of negligent, reckless or improper driving, you must notify the insurer in writing immediately. In these circumstances the insurer may choose to either endorse or cancel your policy.</p>	N/A
<b>6.</b>	Now under <i>Your Cover</i>	<p>6. If, after an insured loss or damage has occurred,</p> <p>a. a part, accessory or fitment needed to repair your vehicle is not available, and</p> <p>b. the repairers have made every reasonable attempt to obtain the necessary part for at least 60 days from the date you made the claim</p> <p>the insurer will pay you an amount equal to the value of the part at the time of loss or damage.</p> <p>The insurer will pay for the part at the price stated in the most recent price list that applies to your vehicle, plus any increase in the price due to</p>	N/A

		inflation from the date of the price list to the date of settlement of your claim.	
WHAT THE INSURER OFFERS			
<b>A. YOUR COVER</b>	Part of Specific Condition now under Your Cover. Territorial Limit and Transport cover now included under Your cover. Lay-out changed. No change to cover.	<p>The insurer will cover you for any loss, damage, death, injury or liability to a third party arising in connection with the occurrence of an insured event in relation to the insured vehicle.</p> <p>The insurer may decide whether to repair, reinstate or replace your vehicle or any part of the vehicle, its permanently fitted accessories or spare parts. Alternatively, the insurer may compensate you in cash for the amount of the loss or damage, but will not pay you more than the agreed value stated in your schedule, less any excess which is payable.</p> <p>If you bought the vehicle on a hire purchase or similar agreement, then the insurer will pay the owner of the vehicle in terms of the agreement, and once the insurer has paid the owner, you can make no further claims against the insurer.</p> <p>If, after an insured loss or damage has occurred,</p> <ul style="list-style-type: none"> <li>• a part, accessory or fitment needed to repair the vehicle is not available, and</li> <li>• the repairers have made every reasonable attempt to obtain the necessary part for at least 60 days from the date you made the claim</li> </ul> <p>the insurer will pay you an amount equal to the value of the part at the time of loss or damage.</p>	<p>The insurer will cover you for any loss, damage, death, injury or liability to a third party arising in connection with the occurrence of an insured event in relation to the insured vehicle.</p> <p>The insurer may decide whether to repair, reinstate or replace your vehicle or any part of the vehicle, its permanently fitted accessories or spare parts. Alternatively, the insurer may compensate you in cash for the amount of the loss or damage, but will not pay you more than the agreed value stated in your schedule, less any excess which is payable.</p> <p>If you bought the vehicle on a hire purchase or similar agreement, then the insurer will pay the owner of the vehicle in terms of the agreement, and once the insurer has paid the owner, you can make no further claims against the insurer.</p> <p style="color: red;">If, after an insured loss or damage has occurred,</p> <p style="color: red;">a. a part, accessory or fitment needed to repair the vehicle is not available, and</p> <p style="color: red;">b. the repairers have made every reasonable attempt to obtain the necessary part for at least 60 days from the date you made the claim</p> <p style="color: red;">the insurer will pay you an amount equal to the value of the part at the time of loss or damage.</p>

		<p>The only cover type available is Comprehensive Motor as defined.</p> <p>The only use type available is Private use as defined.</p>	<p>The only cover type available is Comprehensive Motor as defined.</p> <p>The only use type available is Private use as defined.</p> <p>The insurer will cover you</p> <ul style="list-style-type: none"> <li>• only if the insured event occurs in the Republic of South Africa, Namibia, Mozambique, Lesotho, Botswana, Swaziland, Zimbabwe, Malawi, Tanzania, Zambia, Kenya, Angola and Uganda (territorial limits)</li> <li>• for loss of or damage to the vehicle while it is being transported by road, sea, air or between ports or places in the countries in which the cover under your policy is valid, including during loading or unloading.</li> </ul> <p>The insurer will not cover you</p> <ul style="list-style-type: none"> <li>• where the insured event that gives rise to a claim occurs outside the Republic of South Africa, if your vehicle has been outside the Republic of South Africa for longer than a continuous period of 30 days; or</li> <li>• for loss or damage which occurs outside of the Republic of South Africa, if you have used the insured vehicle outside of Republic of South Africa for more than a total of 90 days during any period of insurance.</li> </ul>
<p><b>B. NAMED DRIVER CLAUSE</b></p>	<p>Inserted “or life partner”</p>	<p>The insurer will cover the insured vehicle only while it is being driven by you or your spouse, or any driver named in your schedule, or by a mechanic who is carrying out repairs or maintenance.</p>	<p>The insurer will cover the insured vehicle only while it is being driven by you, your spouse <b>or life partner</b>, or any driver named in your schedule, or by a mechanic who is carrying out repairs or maintenance.</p>

<b>AUTOMATIC EXTENSIONS FOR THIS SECTION</b>			
<b>13.</b>	This is removed as an Automatic Extension as this is automatically part of <i>Your Cover</i> .	13. Transport cover The insurer will cover you against loss of or damage to the vehicle while it is being transported by road, sea or air, between ports or places in the countries in which the cover under this policy is valid, including during loading and unloading.	N/A
<b>SPECIFIC EXCLUSIONS FOR THIS SECTION</b>			
<b>2 e.</b>	Specific Condition is now under the section of exclusions of the policy.	N/A	e. has a driver's licence which is endorsed, suspended or cancelled, or if you or any person who drives the vehicle is charged with or convicted of negligent, reckless or improper driving

**GENERAL COMMENTS ON CHANGES**

- The reference to "your insured vehicle" changed to "the vehicle".