

MUA Executive Policy – 2017 version 1.01 (implementation date: 1 January 2017 on New Business and Renewals)

CLAUSE EFFECTED	CHANGE EXPLANATION	MUA Executive Policy 2015 version 1.00	MUA Executive Policy 2017 version 1.01
2. The roles of the insurer, underwriting manager and the broker			
The insurer	Reference to the section of Contents is corrected as the section is called "House Contents".	Auto & General undertakes to cover you for the events stated in your schedule as more fully described in the different sections (e.g. Buildings, Contents, Motor) of your policy. Only events which occur during the insured periods are covered provided that you have paid the premium. The amount of your cover is, however, restricted to the sum for which you or your property is insured as recorded in your schedule.	Auto & General undertakes to cover you for the events stated in your schedule as more fully described in the different sections (e.g. Buildings, House Contents, Motor) of your policy. Only events which occur during the insured periods are covered provided that you have paid the premium. The amount of your cover is, however, restricted to the sum for which you or your property is insured as recorded in your schedule.
4. Conditions of cover	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.	<p>4. Conditions of cover</p> <p>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</p> <ul style="list-style-type: none"> • you meet all the terms, conditions and requirements as listed in your policy • you or your broker has paid your premium to the insurer • you pay any excess amount stated in your schedule. 	<p>4. Conditions of cover</p> <p>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</p> <ul style="list-style-type: none"> • you meet all the terms, conditions and requirements as listed in your policy • you have paid your premium to the insurer or to an authorised party collecting premium on behalf of the insurer • you pay any excess amount stated in your schedule.
GENERAL DEFINITIONS			
6. Business use	The definition of "Business use" have been amended to formally include cover for reps although this has	6. Business use: Use in the type of profession or occupation (work) stated on your insurance proposal or as disclosed to the insurer and for which you earn a salary, a wage, other income or remuneration. If the use of the vehicle is stated in	6. Business use: Use in the type of profession or occupation (work) stated on your insurance proposal or as disclosed to the insurer and for which you earn a salary, a wage, other income or remuneration. If the use of the vehicle is stated in

	been the underwriting measure.	your schedule as 'business' (work), the vehicle may be used for social and domestic purposes, for journeys between your home and permanent place of business (work), and for use in your business or any other destination you may travel to for any purpose including business.	your schedule as 'business' (work), the vehicle may be used for social and domestic purposes, for journeys between your home and permanent place of business (work), and for use in your business including in connection with any business by an representative/agent, commission agent or any other destination you may travel to for any purpose including business.
7. Car	The use of the vehicle is irrelevant to this definition.	7. Car: A motor vehicle (including station wagons, minibuses, motorised caravans and the like) or similar vehicle which is meant for private use , is designed to seat 10 persons or fewer (including the driver).	7. Car: A motor vehicle (including station wagons, minibuses, motorised caravans and the like) or similar vehicle which is designed to seat 10 persons or fewer (including the driver).
11. Classic Private use	New definition to make provision for Classic cars and motorcycles which can only be insured for social and domestic purposes and not for the redefined "Private use".	N/A	11. Classic Private Use: If your Classic car or Classic motorcycle is stated in your schedule as "private", it may be used for social and domestic purposes only.
13. Comprehensive motor	This used to be a Specific definition under the Motor section. It is applicable to all motor sections and therefore added to the general section of definitions.	N/A	13. Comprehensive motor: (a) Insurance cover under which the insurer will pay you out for any loss or damage caused by you or the driver of the vehicle as noted in your schedule as a result of an insured event, including the amounts for which you are legally liable to any third party if the legal liability is related to the vehicle. (b) This insurance cover includes cover under which the insurer will pay you out for loss of or damage to any vehicle (and its permanently fitted accessories and spare parts) that you hire, lease or temporarily use in place of the vehicle which is out of use for an overhaul or for upkeep and/or repair by a business in the motor

			trade, if this substitution vehicle is not insured elsewhere. The maximum amount the insurer will pay is the reasonable retail value or agreed value of your insured vehicle, whichever is applicable. ((b) is not applicable to Section 8: Classic car and Motorcycle)
14. Comprehensive motor, excluding theft and hijacking	This used to be a Specific definition under the Motor section. It is applicable to all motor sections and therefore added to the general section of definitions.	N/A	<p>1. Comprehensive motor, excluding theft and hijacking: Insurance cover under which the insurer will pay you out for any loss of or damage caused by you or the driver of the vehicle as noted in your schedule as a result of an insured event, including the amounts for which you are legally liable to any third party if the legal liability relates to the vehicle, but does not arise as a result of theft or hijacking or any attempt at theft or hijacking of the insured vehicle or any part of it.</p> <p>This insurance cover includes cover under which the insurer will pay you out for loss of or damage to any vehicle (and its permanently fitted accessories and spare parts) that you hire, lease or temporarily use in place of the vehicle which is out of use for an overhaul or for upkeep and/or repair by a business in the motor trade if this substitution vehicle is not insured elsewhere, but not as a result of theft or hijacking or any attempt at theft or hijacking of the insured vehicle or any part of it. The maximum amount the insurer will pay is the reasonable retail value or agreed value of the vehicle, whichever is applicable as stated in your schedule.</p>

20. Excess	Introduced an increased basic excess instead of a voluntary excess. This was not in wording but implemented a while before this version. It is a compulsory excess and not an additional excess to the basic. This 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.	<p>Excess:</p> <p>a. Basic excess: 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. Voluntary excess: This is an additional amount by which you chose to increase your 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.</p> <p>c. Compulsory Excess: 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.</p>	<p>Excess:</p> <p>a. Basic excess: The first amount of any claim for which you are not insured. You may choose to increase your basic excess (increased basic excess), in return for a lower premium. You will have to pay this amount before the insurer will settle your claim.</p> <p>b. Compulsory excess: 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.</p>
21. Insured vehicle	This definition is deleted and forms part of the definitions for “vehicle”/ “watercraft”.	The vehicle described in your schedule including any permanently fitted accessories or spare parts in or on the vehicle.	N/A
22. Laid-up cover	This used to be a Specific definition under the Motor section. It is applicable to all motor sections and therefore added to the general section of definitions.	N/A	22. Laid-up cover Insurance cover that extends only to the loss of or damage to the vehicle which results from fire, theft or attempted theft when you or anyone permitted to drive the vehicle is not using it and it is in a locked garage or secure place.

			<p>If the vehicle will be out of use for a continuous period of 60 days or more, and this is not as a result of any loss or damage covered by your policy, the insurer may suspend the cover and refund you part of the premium for the laid-up period.</p> <p>The insurer will pay this refund when you ask for the cover to start again.</p> <p>If you want the insurer to suspend cover, you must request them to do so in writing.</p> <p>The cover is not available if your vehicle is a caravan or mobile home.</p> <p>The insurer will not pay for</p> <ol style="list-style-type: none"> loss of use, reduced value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages loss of value following repair loss or damage arising from theft while the ignition keys of your vehicle have been left in or on the vehicle, or damage by pests.
24. Motorcycle	Includes motorised wheelchairs	Motorcycle: A motorcycle, motor scooter (with or without a sidecar), scrambler, quad bike, or a golf cart.	Motorcycle: A motorcycle, motor scooter (with or without a sidecar), scrambler, quad bike, or a golf cart or motorized wheelchair.
21. Private use	This definition is replaced with the definition of "Classic private use"	Private use: If the vehicle is stated in your schedule as 'private', it may be used for social and domestic purposes only.	N/A
26. Private use:	This use options are now called "Private use" which includes	Private and commuting use: If the use of the vehicle is stated in your schedule as 'private and commuting ' (travelling to work and back), the	Private use: If the use of the vehicle is stated in your schedule as 'private', the vehicle may be used for social and domestic purposes, for journeys between

		vehicle may be used for social and domestic purposes, for journeys between your home and permanent place of business or any other destination you may travel for any purpose other than business.	your home and permanent place of business or any other destination you may travel for any purpose other than business.
30. Personal Belongings	Watches are now included in the definition of Jewellery and therefore no longer has to be noted separately.	Property that you own, and which you normally wear or carry for your own use or for which you are legally responsible, including jewellery and watches, equipment for sports, hobbies and all household goods temporarily removed from the insured address.	Property that you own, and which you normally wear or carry for your own use or for which you are legally responsible, including jewellery, equipment for sports, hobbies and all household goods temporarily removed from the insured address.
36. Third party, fire and theft only	This used to be a Specific definition under the Motor section. It is applicable to all motor sections and therefore added to the general section of definitions.	N/A	Third party, fire and theft only: Insurance cover that will pay only for the loss or damage for which you are legally liable to a third party if the legal liability arises from an insured event involving the vehicle, or for loss of or damage to the vehicle which results from fire, theft or attempted theft.
37. Third party only	This used to be a Specific definition under the Motor section. It is applicable to all motor sections and therefore added to the general section of definitions.	N/A	Third party only: Insurance cover that will pay only for the loss or damage for which you are legally liable to a third party if the legal liability arises from an insured event involving the vehicle.
40. Vehicle	This definition has been amended to make provision for the deleted definition of “insured vehicle”	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. The vehicle described in your schedule is the insured vehicle.

41. Watercraft	This definition has been amended to include reference to “insured watercraft”	Jet skis, wet bikes, motor boats, speed boats, rowing boats, sailing boats, yachts, rubber dinghies less than 8 metres in length, consisting of superstructures, hulls, machinery, engines, motors, covers, fixtures, fittings, accessories, safety gear and equipment described in your schedule, and would normally be sold together, but excluding trailers.	Jet skis, wet bikes, motor boats, speed boats, rowing boats, sailing boats, yachts, rubber dinghies less than 8 metres in length, consisting of superstructures, hulls, machinery, engines, motors, covers, fixtures, fittings, accessories, safety gear and equipment described in your schedule, and would normally be sold together, but excluding trailers. The watercraft described in your schedule is the insured watercraft.
GENERAL CONDITIONS OF YOUR POLICY			
2.c.	Need to make provision for reporting watercraft accidents	c. Report any claim involving any of the following to the police as soon as possible after the event or loss <ul style="list-style-type: none"> • bodily injury, theft or any other criminal act • a motor accident • loss of property. 	c. Report any claim involving any of the following to the police as soon as possible after the event or loss <ul style="list-style-type: none"> • bodily injury, theft or any other criminal act • a motor accident • a watercraft accident • loss of property.
11. Inform the insurer of changed information	Clarifying that this clause allows the insurer to void the policy or items from cover. Reworded – no change to cover.	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"> • you fail to advise them immediately of changes to any relevant information, or • you have not described the conditions accurately, or • have misrepresented them, or • left out relevant information. 	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"> • you fail to advise them immediately of changes to any relevant information, or • you have not described the conditions accurately, or • have misrepresented them, or • left out relevant information.

		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, your policy will become invalid and you will lose any cover you will have otherwise enjoyed under any section of your policy.	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, your policy will be avoided from the date on which you should have informed the insurer, at the insurer's election.
17. Refund of premium	Refunds on annual premium has been implemented and needed to be formalised in the policy.	No refund of premium: If you suffer a complete loss you will not be entitled to a refund of the premium for that item for the remaining period of insurance.	Refund of premium: If you suffer a complete loss you will be entitled to a pro rata refund of the premium for that item for the remaining period of cover.
SECTION 1: BUILDINGS			
WHAT THE INSURER OFFERS			
B. REINSTATEMENT COVER	Reference in wording is made to “buildings” and not property – therefore corrected.	This cover is limited to the amount for which you are insured that is stated in your schedule and is calculated according to the cost of replacing the lost or damaged building or part of it with a new building of a similar type, but not superior to or more extensive than the originally insured property. ...	This cover is limited to the amount for which you are insured that is stated in your schedule and is calculated according to the cost of replacing the lost or damaged building or part of it with a new building of a similar type, but not superior to or more extensive than the original building. ...
AUTOMATIC EXTENSIONS OF COVER			
	The policy no longer refers to “voluntary excesses” but “increased basic excesses”. This is a compulsory excess and not an additional excess. Emphasising that the compulsory excesses always applies first to any claim.	These extensions of cover are in addition to the cover detailed above. If you claim under more than one extension, the combined total that the insurer will pay out will not exceed 25% of the total amount for which you are insured. The excess that is stated in your schedule does not apply to claims under these extensions, but any voluntary excess or excess that you chose will apply first to every claim.	These extensions of cover are in addition to the cover detailed above. If you claim under more than one extension, the combined total that the insurer will pay out will not exceed 25% of the total amount for which you are insured. The basic excess that is stated in your schedule does not apply to claims under these extensions, but any increased basic excess or compulsory excess will apply first to every claim.

SECTION 2: HOUSE CONTENTS			
SPECIFIC DEFINITIONS FOR THIS SECTION			
4. Jewellery	Watches are included in definition of “jewellery” and no longer have to be noted separately.	Jewellery and watches: This includes items which people wear or use to decorate themselves or their clothes. They are made of gold, silver, platinum or other precious metals and set with precious or semi-precious stones.	Jewellery: This includes items which people wear or use to decorate themselves or their clothes, and includes watches . They are made of gold, silver, platinum or other precious metals and set with precious or semi-precious stones.
WHAT THE INSURER OFFERS			
C. NO EXCESS PAYABLE	The policy no longer refers to “voluntary excesses” but “increased basic excesses”. This is a compulsory excess and not an additional excess. Emphasising that the compulsory excesses always applies first to any claim.	You will not pay <ul style="list-style-type: none"> the basic excess stated in your schedule where you are over 55 years of age, or any basic excess as defined in this wording if your claim is more than R100 000. However, any voluntary excess that you chose will apply first to every claim.	You will not pay <ul style="list-style-type: none"> the basic excess stated in your schedule where you are over 55 years of age, or any basic excess as defined in this wording if your claim is more than R100 000. However, any increased basic excess or compulsory excess will apply first to every claim.
D. LIMITS THAT APPLY TO JEWELLERY	No longer requires a valuation by professional valuator – any proof of ownership and specs will suffice. Theft/attempted theft of unspecified all risk jewellery items is subject to forcible and violent entry into the building and into the locked safe fixed to the building.	If you claim for loss of or damage to any jewellery and watches , the insurer will pay you out no more than R20 000 for each item or pair, unless you provide the most recent professional valuation for the item or pair by an independent jeweller that is dated before the date of loss or damage. The cover for each item or pair in excess of R 20 000 will be limited to the latest valuation provided by you. You must keep all items that are not specified and worth more than R50 000 each in a locked safe that is fixed to the building when you or any persons covered by this policy are not actually wearing or carrying the items.	If you claim for loss of or damage to any jewellery, the insurer will pay you out no more than R20 000 for each item or pair, unless you give the insurer proof of ownership and specifications/value of the item or pair (i.e. original, copies of purchase invoice/receipts; payment or valuation certificates dated prior to the loss) which they may require to assess your claim. You must keep your unspecified all risk items worth more than R50 000 each in a locked safe that is fixed to the building when you or any persons covered by this policy are not actually wearing or carrying the items. If you claim for loss or damage from theft or attempted theft of these unspecified all risk items,

		<p>If these unspecified items are lost or stolen while they are not in a locked safe under the circumstances described above, any claim in respect of such item or pair will be limited to R 50 000.</p>	<p>there must be forcible and violent entry into the building and into the locked safe that is fixed to the building.</p> <p>If these unspecified all risk items are lost or stolen while they are not in a locked safe under the circumstances described above, any claim in respect of such item or pair will be limited to R 50 000.</p>
AUTOMATIC EXTENSIONS OF COVER			
	<p>The policy no longer refers to “voluntary excesses” but “increased basic excesses”. This is a compulsory excess and not an additional excess. Emphasising that the compulsory excesses always applies first to any claim.</p>	<p>These extensions of cover are in addition to the cover detailed above. If you claim under more than one extension, the combined total that the insurer will pay out will not exceed 25% of the total amount for which you are insured. The excess that is stated in your schedule does not apply to claims under these extensions, but any voluntary excess or excess that you chose will apply first to every claim.</p>	<p>These extensions of cover are in addition to the cover detailed above. If you claim under more than one extension, the combined total that the insurer will pay out will not exceed 25% of the total amount for which you are insured. The basic excess that is stated in your schedule does not apply to claims under these extensions, but any increased basic excess or compulsory excess will apply first to every claim.</p>
8. Guests’ and domestic employees’ personal belongings	<p>Clarifies the intention. Guest could never live permanently but it clarifies the possible interpretation issue.</p>	<p>The insurer will cover you for the loss of or damage to the contents and personal belongings of guests or domestic employees who live permanently at the address stated in your schedule. This cover will be limited to the amount stated in your schedule.</p> <p>The following conditions apply to this cover:</p> <ol style="list-style-type: none"> The contents and personal belongings of the guests or domestic employees are not insured in any other way. The loss of or damage to these contents and personal belongings occurs at the address stated in your schedule. 	<p>The insurer will cover you for the loss of or damage to the contents and personal belongings of guests who visit and / or domestic employees who reside at the address stated in your schedule. This cover will be limited to the amount stated in your schedule.</p> <p>The following conditions apply to this cover:</p> <ol style="list-style-type: none"> The contents and personal belongings of the guests or domestic employees are not insured in any other way. The loss of or damage to these contents and personal belongings occurs at the address stated in your schedule.

SPECIFIC EXCLUSIONS FOR THIS SECTION			
5.c.	Was left out in error. Therefore technically a restriction to cover.	c. rot, rising damp, a rise in the water table, fungus, mould, your contents being infested by vermin, insects or any other pests	c. rot, rising damp, a rise in the water table, fungus, mould, mildew , your contents being infested by vermin, insects or any other pests
SECTION 3: ALL RISKS			
SPECIFIC DEFINITIONS FOR THIS SECTION			
1. Unspecified all risk items	Definition remained unchanged. The reference to the item type changed (this changed thorough the wording – e.g. all risk unspecified item to unspecified all risk item)	All risks unspecified items: a. Clothing, b. personal belongings, c. personal equipment normally worn or used by the person participating in leisure sport and hobbies, and d. contents of caravans and camping equipment	Unspecified all risk items: a. Clothing, b. personal belongings, c. personal equipment normally worn or used by the person participating in leisure sport and hobbies, and d. contents of caravans and camping equipment
2. Specified all risk items	Definition remained unchanged. The reference to the item type changed (this changed thorough the wording)	All risks specified items: a. any personal belongings that are worth more than the amount stated under unspecified all risks in your schedule, b. items used for business or professional purposes, c. mobile communication equipment, cellular phones, laptops/notebooks/palmtops/portable computers, d. DVDs or compact discs, MP3 players, multimedia players and gaming stations and portable GPS navigation systems, e. firearms and guns, f. pedal cycles, and g. parachutes, paragliders and hang-gliders.	Specified all risk items: a. any personal belongings that are worth more than the amount stated under unspecified all risk items in your schedule, b. items used for business or professional purposes, c. mobile communication equipment, cellular phones, laptops/notebooks/palmtops/portable computers, d. DVDs or compact discs, MP3 players, multimedia players and gaming stations and portable GPS navigation systems, e. firearms and guns, f. pedal cycles, and g. parachutes, paragliders and hang-gliders.
WHAT THE INSURER OFFERS			
A. YOUR COVER	Cover remained unchanged. The reference	The insurer will cover you against loss of or damage to items defined as all risks specified or all	The insurer will cover you against loss of or damage to items defined as specified all risk items

	<p>to the item type changed (this changed thorough the wording)</p>	<p>risks unspecified items from any cause that is not listed under the general exclusions of the policy or specific exclusions of this section.</p> <p>The cover for loss or damage to any electronic equipment, business items or pedal cycles will be subject to a basic excess per item as stated in your schedule. Items which are specified and you have paid the additional premium payable for specified cover; will have no excess and no theft restriction/exclusions will apply.</p> <p>The cover for loss or damage to any item, as defined under the All Risks Unspecified items is subject to a basic excess as stated in your schedule.</p> <p>The insurer may decide to repair or replace the item(s) or pay you out for your loss or damage. The amount they will pay will be the lesser of the current cost of replacing the item(s) or the amount as stated in your schedule.</p> <p>If the insurer replaces an item, they are only required to supply an item of similar quality and value and not an exact duplicate of the item. Where the insurer repairs an item, they are only required to make reasonable repairs to restore the item to a similar condition.</p>	<p>or unspecified all risk items from any cause that is not listed under the general exclusions of the policy or specific exclusions of this section.</p> <p>The cover for loss or damage to any electronic equipment, business items or pedal cycles will be subject to a basic excess per item as stated in your schedule. Items which are specified and you have paid the additional premium payable for specified cover; will have no excess and no theft restriction/exclusions will apply.</p> <p>The cover for loss or damage to any item, as defined under the Unspecified all risk items is subject to a basic excess as stated in your schedule.</p> <p>The insurer may decide to repair or replace the item(s) or pay you out for your loss or damage. The amount they will pay will be the lesser of the current cost of replacing the item(s) or the amount as stated in your schedule.</p> <p>If the insurer replaces an item, they are only required to supply an item of similar quality and value and not an exact duplicate of the item. Where the insurer repairs an item, they are only required to make reasonable repairs to restore the item to a similar condition.</p>
<p>B. NO EXCESS PAYABLE</p>	<p>The policy no longer refers to “voluntary excesses” but “increased basic excesses”. This is a</p>	<p>You will not pay</p> <ul style="list-style-type: none"> the basic excess stated in your schedule where you are over 55 years of age, or 	<p>You will not pay</p> <ul style="list-style-type: none"> the basic excess stated in your schedule where you are over 55 years of age, or

	<p>compulsory excess and not an additional excess. Emphasising that the compulsory excesses always applies first to any claim.</p>	<ul style="list-style-type: none"> any basic excess as defined in this wording if your claim is more than R100 000. However, any voluntary excess that you chose will apply first to every claim. 	<ul style="list-style-type: none"> any basic excess as defined in this wording if your claim is more than R100 000. However, any increased basic excess or compulsory excess will apply first to every claim.
C. LIMITS THAT APPLY TO JEWELLERY	<p>No longer requires a valuation by professional valuator – any proof of ownership and specs will suffice.</p> <p>Theft/attempted theft of unspecified all risk jewellery items is subject to forcible and violent entry into the building and into the locked safe fixed to the building.</p>	<p>If you claim for loss of or damage to any jewellery and watches, the insurer will pay you out no more than R20 000 for each item or pair, unless you provide the most recent professional valuation for the item or pair by an independent jeweller that is dated before the date of loss or damage. The cover for each item or pair in excess of R 20 000 will be limited to the latest valuation provided by you.</p> <p>You must keep all items that are not specified and worth more than R50 000 each in a locked safe that is fixed to the building when you or any persons covered by this policy are not actually wearing or carrying the items.</p> <p>If these unspecified items are lost or stolen while they are not in a locked safe under the circumstances described above, any claim in respect of such item or pair will be limited to R 50 000.</p>	<p>If you claim for loss of or damage to any jewellery, the insurer will pay you out no more than R20 000 for each item or pair, unless you give the insurer proof of ownership and specifications/value of the item or pair (i.e. original, copies of purchase invoice/receipts; payment or valuation certificates dated prior to the loss) which they may require to assess your claim.</p> <p>You must keep your unspecified all risk items worth more than R50 000 each in a locked safe that is fixed to the building when you or any persons covered by this policy are not actually wearing or carrying the items. If you claim for loss or damage from theft or attempted theft of these unspecified all risk items, there must be forcible and violent entry into the building and into the locked safe that is fixed to the building.</p> <p>If these unspecified all risk items are lost or stolen while they are not in a locked safe under the circumstances described above, any claim in respect of such item or pair will be limited to R 50 000.</p>
SPECIFIC EXCLUSIONS FOR THIS SECTION			
2.	Cover of UAR items where no forcible and violent entry was evident, is no	2. Loss of unspecified personal belongings from an unoccupied vehicle, unless the belongings are out of sight in a locked boot or compartment	2. Loss of unspecified all risk items from an unoccupied vehicle, unless the items are

	<p>longer subject to an R 1 000 additional excess – cover is only limited to R 10 000. Therefore this is an enhancement – used to cover R 9 000 which changed to R 10 000 cover.</p> <p>The wording clarifies that UAR must be concealed AND there must be forcible and violent entry into the vehicle as basic requirements for cover to be in place.</p>	<p>that forms part of a locked vehicle, and there is forcible and violent entry to the vehicle</p> <p>If your vehicle does not have a boot or compartment that locks and is part of the locked vehicle, you will be asked to pay an additional excess of R1 000.</p> <p>Where there is no signs of forcible and violent entry to the vehicle an additional excess of R 1 000 must be applied and the cover for unspecified items stolen will be limited to R 10 000.</p> <p>If the insured can prove that access to the vehicle is due to car jamming by way of video footage, the items will be settled in full. Any other requirement with regards to this exclusion remains unchanged.</p>	<p>a. concealed and out of sight in a boot or compartment that forms part of a locked vehicle, and</p> <p>b. there is forcible and violent entry to the vehicle</p> <p>If your vehicle does not have a boot or compartment that is part of the locked vehicle, you will be asked to pay an additional excess of R1 000.</p> <p>Where there is no signs of forcible and violent entry to the vehicle, the cover for unspecified all risk items stolen will be limited to R 10 000.</p> <p>If the insured can prove that access to the vehicle is due to car jamming by way of video footage, the items will be settled [paid out] in full. Any other requirement with regards to this exclusion remains unchanged.</p>
4.	This exclusion was divided into two separate exclusions. Does not change the restriction.	Wear and tear, depreciation (loss of value), inherent defect, gradual deterioration, loss or damage caused by moths, vermin, insects or mildew, unless this follows an accident or misfortune that is not excluded anywhere else in your policy	Loss or damage caused by wear and tear, depreciation (loss of value), inherent defect, gradual deterioration.
5.	This was part of exclusion 4 in error	N/A	Loss or damage caused by moths, vermin, insects, mould or mildew,
6.	Amended the way it reads – no change to the exclusion.	Chewing, scratching, tearing and fouling by domestic pets	Loss or damage caused by chewing, scratching, tearing and fouling by domestic pets
SECTION 4: PERSONAL LEGAL LIABILITY			
AUTOMATIC EXTENSIONS OF COVER			

1.Tenants	Clarification has been added as to what classifies as an “outbuilding”. “Insured event” is defined.	If you become legally liable as the tenant and not as the owner for damage to the building of a private residence and its domestic outbuildings (including fixtures and fittings) occupied by you as the tenant or by members of your household, the insurer will cover you up to the amount as stated in your schedule for any one accident or series of accidents arising out of one insured event.	If you become legally liable as the tenant and not as the owner for damage to the building of a private residence and its domestic outbuildings [permanent structures not inter-leading into the private dwelling] (including fixtures and fittings) occupied by you as the tenant or by members of your household, the insurer will cover you up to the amount as stated in your schedule for an insured event.
3. Wrongful arrest	“Insured event” is defined	If you become legally liable to pay for damages resulting from the wrongful arrest or alleged wrongful arrest which arises out of your activities as a member of a neighbourhood watch or a block watch group or a similar voluntary non-profit organisation, the insurer will cover you up to the amount as stated in your schedule for any one valid claim or series of valid claims arising out of one insured event, including legal costs and expenses.	If you become legally liable to pay for damages resulting from the wrongful arrest or alleged wrongful arrest which arises out of your activities as a member of a neighbourhood watch or a block watch group or a similar voluntary non-profit organisation, the insurer will cover you up to the amount as stated in your schedule for an insured event, including legal costs and expenses.
SECTION 5: MOTOR			
SPECIFIC DEFINITIONS FOR THIS SECTION			
1. Comprehensive motor	Moved to the General Definition section of the wording	If your vehicle is insured under this type of cover, the insurer will pay you out for a. any loss of or damage caused by you or the driver of the insured vehicle as noted in your policy schedule as a result of an insured event, including the amounts for which you are legally liable to any third party if the legal liability is related to the insured vehicle; or b. loss of or damage to any vehicle (and its permanently fitted accessories and spare parts) that you hire, lease or temporarily use in place of	N/A

		<p>your insured vehicle which is out of use for an overhaul or for upkeep and/or repair by a business in the motor trade, if this substitution vehicle is not insured elsewhere. The amount the insurer will pay is the reasonable retail value or agreed value of your insured vehicle, whichever is applicable.</p>	
<p>2. Comprehensive motor, excluding theft and hijacking</p>	<p>Moved to the General Definition section of the wording</p>	<p>If your vehicle is insured under this type of cover, the insurer will cover you for any loss of or damage to the vehicle caused by an insured event, but not occurring as a result of theft or hijacking or any attempt at theft or hijacking of the insured vehicle or any part of it.</p> <p>The insurer will also pay the amounts for which you are legally liable to a third party if the legal liability is related to the insured vehicle, but does not arise as a result of theft or hijacking or any attempt at theft or hijacking of the insured vehicle or any part of it.</p> <p>The insurer will pay for loss of or damage to any vehicle (and its permanently fitted accessories and spare parts) that you hire, lease or temporarily use in place of your insured vehicle which is out of use for an overhaul or for upkeep and/or repair by a business in the motor trade if this substitution vehicle is not insured elsewhere, but not as a result of theft or hijacking or any attempt at theft or hijacking of the insured vehicle or any part of it.</p> <p>The insurer will cover you up to the reasonable retail value or agreed value of your insured vehicle, whichever is applicable as stated in your schedule.</p>	<p>N/A</p>

<p>3. Laid-up cover</p>	<p>Moved to the General Definition section of the wording</p>	<p>If your vehicle is insured under this type of cover, the insurer will cover you only for the loss of or damage to the vehicle which results from fire, lightning, explosion or self-ignition, or by theft or attempted theft when you or anyone permitted to drive the insured vehicle is not using it and it is in a secure place.</p> <p>If your vehicle will be out of use for a continuous period of 60 days or more, and this is not as a result of any loss or damage covered by your policy, the insurer may suspend the cover and refund you part of the premium for the laid-up period.</p> <p>The insurer will pay this refund when you ask for the cover to start again.</p> <p>If you want the insurer to suspend cover, you must request them to do so in writing.</p> <p>During the period when cover is suspended, the insurer will continue to provide cover for loss or damage caused by fire or theft while the vehicle is in a locked private garage.</p> <p>The cover is not available if your vehicle is a caravan or mobile home.</p> <p>The insurer will not pay for</p> <ul style="list-style-type: none"> a. loss of use, reduced value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages, b. loss of value following repair, 	<p>N/A</p>
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		<p>c. loss or damage arising from theft while the ignition keys of your vehicle have been left in or on the vehicle, or</p> <p>d. damage by pests.</p>	
4. Territorial limits	Moved to <i>Your Cover</i>	The insurer will cover you in the Republic of South Africa, Namibia, Mozambique, Lesotho, Botswana, Swaziland, Zimbabwe, Malawi, Tanzania, Zambia, Kenya, Angola and Uganda.	The insurer will cover you <ul style="list-style-type: none"> 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)
5. Third party, fire and theft only	Moved to the General Definition section of the wording	If your vehicle is insured under this type of cover, the insurer will pay only for the loss or damage for which you are legally liable to a third party. If the legal liability arises from an insured event involving the insured vehicle, or for loss of or damage to the insured vehicle which results from fire, lightning, explosion, self-ignition, or from theft or attempted theft.	N/A
6. Third party only	Moved to the General Definition section of the wording	If your vehicle is insured under this type of cover, the insurer will pay only for the loss or damage for which you are legally liable to a third party if the legal liability arises from an insured event involving the insured vehicle.	N/A
SPECIFIC CONDITIONS FOR THIS SECTION			
5.	Moved to the Specific Exclusion for this Section	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.	Specific Exclusion for this Section 2. e. <p>2. Any event, injury, loss, damage and/or legal liability that occurs while you or anyone you allow to drive the vehicle with your expressed or implied consent</p> <p>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</p>

6.	Moved to <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>If, after an insured loss or damage has occurred,</p> <ul style="list-style-type: none"> • a part, accessory or fitment needed to repair the vehicle is not available, and • 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>the insurer will pay you an amount equal to the value of the part at the time of loss or damage.</p>
WHAT THE INSURER OFFERS			
A. YOUR COVER	Used to be part of "Specific Conditions for this Section"	N/A	<p>If, after an insured loss or damage has occurred,</p> <ul style="list-style-type: none"> • a part, accessory or fitment needed to repair the vehicle is not available, and • 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>the insurer will pay you an amount equal to the value of the part at the time of loss or damage.</p>
	New insert – although always applied it is now formally addressed in the wording	N/A	...If the vehicle is damaged outside the vehicle manufacturer warranty period, all attempts will be made to put you back in the same position as you were before the damage occurred. The insurer alone may decide whether new, used or alternative parts will be used for the repair of the vehicle. These parts will be used only on non-critical safety components...
	Lay out changed	<p>The insurer will cover you only if the insured event occurs in any of the countries listed under Section 5: Motor, Specific definitions, Territorial limits.</p> <p>The insurer will not cover you where the insured event that gives rise to a claim occurs outside the Republic of South Africa, if your vehicle has been</p>	<p>The cover type you have chosen is stated in your schedule.</p> <p>The insurer will cover you</p> <ul style="list-style-type: none"> • only if the insured event occurs in the Republic of South Africa, Namibia, Mozambique, Lesotho, Botswana, Swaziland, Zimbabwe, Malawi,

		<p>outside the Republic of South Africa for longer than a continuous period of 30 days.</p> <p>The insurer will not cover you for loss or damage which occurs outside of the Republic of South Africa, if you have used the insured vehicle outside of South Africa for more than a total of 90 days during any period of insurance.</p> <p>The insurer will cover you against loss of or damage to the vehicle while it is being transported by sea or air, between ports or places in the countries in which the cover under your policy is valid, including during loading and unloading.</p>	<p>Tanzania, Zambia, Kenya, Angola and Uganda (territorial limits)</p> <ul style="list-style-type: none"> 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. <p>The insurer will not cover you</p> <ul style="list-style-type: none"> 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 for loss or damage which occurs outside of the Republic of South Africa, if you have used the vehicle outside of Republic of South Africa for more than a total of 90 days during any period of insurance.
<p>B. NEW VEHICLES</p>	<p>Changes highlighted was made for clarity purposes</p>	<p>If within one year of your insured vehicle first being registered as a new vehicle or of it first being used, it is</p> <ol style="list-style-type: none"> stolen or hijacked and not recovered or returned to you within a reasonable period, or damaged and the cost of the repairs is more than 70% of the reasonable retail value, including tax at the date of the damage occurring, 	<p>If within one year of the vehicle first being registered as a new vehicle or of it first being used, whichever comes first, it is</p> <ol style="list-style-type: none"> stolen or hijacked and not recovered or returned to you within a reasonable period, or damaged and the cost of the repairs is more than 70% of the reasonable retail value, including tax at the date of the damage occurring,

		<p>then the insurer will either</p> <p>a. replace your vehicle with a new one of the same or similar make and model, or</p> <p>b. pay the cost of purchasing a new vehicle of the same or similar make and model</p> <p>up to the lesser of the reasonable retail value of the insured vehicle at the date of loss or the amount stated in your schedule.</p> <p>If your vehicle is lost or damaged more than one year from your insured vehicle first being registered as a new vehicle or from it first being used, the maximum amount the insurer will pay you will be the retail value of the insured vehicle at the time of loss or damage or the limit stated in your schedule, whichever is the lesser.</p>	<p>then the insurer will either</p> <p>a. replace your vehicle with a new one of the same or similar make and model, or</p> <p>b. pay the cost of purchasing a new vehicle of the same or similar make and model</p> <p>up to the lowest of the reasonable retail value of the vehicle at the date of loss or the amount stated in your schedule.</p> <p>If your vehicle is lost or damaged more than one year from the vehicle first being registered as a new vehicle or from it first being used, whichever comes first, the maximum amount the insurer will pay you will be the retail value of the vehicle at the time of loss or damage or the limit stated in your schedule, whichever is the lesser.</p>
C. NO EXCESS PAYABLE, b.	Voluntary excess changed to increased basic excess	<p>b. You will not pay the basic excess, except if you have chosen to pay a voluntary excess, for any claim where</p> <p>i. the vehicle is less than 12 months old from the date it was first registered, and</p> <p>ii. you, your spouse or life partner or main driver (stated in your schedule) is driving or is in charge of for the purpose of driving the vehicle provided that there is no endorsement (a note indicating a change) in your schedule which overrides (takes the place of) this benefit.</p>	<p>b. You will not pay the basic excess, except for an increased basic excess, for any claim where</p> <p>i. the vehicle is less than 12 months old from the date it was first registered, and</p> <p>ii. you, your spouse or life partner or main driver (stated in your schedule) is driving or is in charge of for the purpose of driving the vehicle provided that there is no endorsement (a note indicating a change) in your schedule which overrides (takes the place of) this benefit.</p>
AUTOMATIC EXTENSIONS OF COVER			
16. Transport cover	Removed this extension – it is automatically included as part of Your 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	N/A

		countries in which the cover under this policy is valid, including during loading and unloading.	
SPECIFIC EXCLUSIONS FOR THIS SECTION			
2.e.	This used to be a Specific Condition	N/A	2. Any event, injury, loss, damage and/or legal liability that occurs while you or anyone you allow to drive the vehicle with your expressed or implied consent 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
2.f.	New exclusion – Section 61 of the National Road Traffic Act obliges you to stop your vehicle at time of accident	N/A	2. Any event, injury, loss, damage and/or legal liability that occurs while you or anyone you allow to drive the vehicle with your expressed or implied consent f. leaves the scene of the accident unlawfully
2.h.	First bullet point has been deleted to make provision for the amended definition of "Business use" allowing cover for reps.	h. uses your insured vehicle to <ul style="list-style-type: none"> • carry goods or samples for trade purposes, • carry passengers for hire or reward (other than vehicle sharing and under Section 8: Classic Car and Motorcycle on occasions where the vehicle is hired out for wedding ceremonies and matric farewells, provided that you, the nominated driver, is the sole driver on such occasions), • tow another vehicle for reward, • rent it out, • teach learner drivers to drive for reward, • race or rally, and 	h. uses the vehicle to <ul style="list-style-type: none"> • carry passengers for hire or reward (other than vehicle sharing and under Section 8: Classic Car and Motorcycle on occasions where the vehicle is hired out for wedding ceremonies and matric farewells, provided that you, the nominated driver, is the sole driver on such occasions), • tow another vehicle for reward, • rent it out, • teach learner drivers to drive for reward, • race or rally, and • compete in timing or trials or any driving on a motor track or a racing circuit, track obstacle course or test circuit

		<ul style="list-style-type: none"> • compete in timing or trials or any driving on a motor track or a racing circuit, track obstacle course or test circuit 	
4.	Deleted – has no relevance to the insurance contract	Where you hire a vehicle abroad, the insurer will not be legally responsible for paying for the loss of or damage to the hired car and you must ensure that you take up the rental company's insurance cover	N/A
SECTION 6: MOTORCYCLES			
SPECIFIC CONDITIONS FOR THIS SECTION			
NEW	The Specific Conditions was previously only noted under Section 5: Motor and reference made to all section it applies to. Now included under each section for clarity purposes.	The specific conditions below also apply to Section 6: Motorcycles, Section 7: Caravans and Trailers, Section 8: Classic Car and Motorcycles and Section 9: Legal Liability to Third Parties, where relevant and applicable.	<p>You must comply strictly with these conditions. If you do not, the insurer may refuse to cover your claim and/or reclaim any benefit already paid to you and will be entitled to cancel your policy.</p> <ol style="list-style-type: none"> 1. You must take all reasonable steps to protect the vehicle from loss or damage. 2. You must keep the vehicle in good running order and a roadworthy condition. 3. If the vehicle or any part of it does not comply with or in any way meet any of the required conditions for roadworthiness as set out in the Road Traffic Act (or any law that replaces it, or any provincial or local laws which apply to the vehicle), then all benefits (payouts) from any claim you may make under this policy will fall away and the insurer will have no legal liability to you or any other party in respect of any claim under this section of your policy.

			4. The insurer must be able to examine the vehicle at any reasonable time.
WHAT THE INSURER OFFERS			
A. YOUR COVER	Often no listed retail value is available and a retail value is sourced.	The maximum amount that the insurer will pay for loss of or damage to your insured vehicle will be the lowest of the following amounts <ul style="list-style-type: none"> stated in your schedule, the listed retail value, or the agreed value of the vehicle . 	The maximum amount that the insurer will pay for loss of or damage to the vehicle will be the lowest of the following amounts <ul style="list-style-type: none"> stated in your schedule, the reasonable retail value, or the agreed value of the vehicle.
	Used to be part of "Specific Conditions for this Section"	N/A	If, after an insured loss or damage has occurred, <ul style="list-style-type: none"> a part, accessory or fitment needed to repair the vehicle is not available, and the repairers have made every reasonable attempt to obtain the necessary part for at least 60 days from the date you made the claim the insurer will pay you an amount equal to the value of the part at the time of loss or damage.
	New insert – although always applied it is now formally addressed in the wording	N/A	...If the vehicle is damaged outside the vehicle manufacturer warranty period, all attempts will be made to put you back in the same position as you were before the damage occurred. The insurer alone may decide whether new, used or alternative parts will be used for the repair of the vehicle. These parts will be used only on non-critical safety components...
	Lay out changed	The insurer will cover you only if the insured event occurs in any of the countries listed under Section 5: Motor, Specific definitions, Territorial limits. The insurer will not cover you where the insured event that gives rise to a claim occurs outside the Republic of South Africa, if your vehicle has been	The cover type you have chosen is stated in your schedule. The insurer will cover you <ul style="list-style-type: none"> only if the insured event occurs in the Republic of South Africa, Namibia, Mozambique, Lesotho, Botswana, Swaziland, Zimbabwe, Malawi,

		<p>outside the Republic of South Africa for longer than a continuous period of 30 days.</p> <p>The insurer will not cover you for loss or damage which occurs outside of the Republic of South Africa, if you have used the insured vehicle outside of South Africa for more than a total of 90 days during any period of insurance.</p> <p>The insurer will cover you against loss of or damage to the vehicle while it is being transported by sea or air, between ports or places in the countries in which the cover under your policy is valid, including during loading and unloading.</p>	<p>Tanzania, Zambia, Kenya, Angola and Uganda (territorial limits)</p> <ul style="list-style-type: none"> 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. <p>The insurer will not cover you</p> <ul style="list-style-type: none"> 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 for loss or damage which occurs outside of the Republic of South Africa, if you have used the vehicle outside of Republic of South Africa for more than a total of 90 days during any period of insurance.
<p>A. NEW VEHICLES</p>	<p>Changes highlighted was made for clarity purposes</p>	<p>If within one year of your insured vehicle first being registered as a new vehicle or of it first being used, it is</p> <ol style="list-style-type: none"> stolen or hijacked and not recovered or returned to you within a reasonable period, or damaged and the cost of the repairs is more than 70% of the reasonable retail value, including tax at the date of the damage occurring, 	<p>If within one year of the vehicle first being registered as a new vehicle or of it first being used, whichever comes first, it is</p> <ol style="list-style-type: none"> stolen or hijacked and not recovered or returned to you within a reasonable period, or damaged and the cost of the repairs is more than 70% of the reasonable retail value, including tax at the date of the damage occurring,

		<p>then the insurer will either</p> <p>a. replace your vehicle with a new one of the same or similar make and model, or</p> <p>b. pay the cost of purchasing a new vehicle of the same or similar make and model</p> <p>up to the lesser of the reasonable retail value of the insured vehicle at the date of loss or the amount stated in your schedule.</p> <p>If your vehicle is lost or damaged more than one year from your insured vehicle first being registered as a new vehicle or from it first being used, the maximum amount the insurer will pay you will be the retail value of the insured vehicle at the time of loss or damage or the limit stated in your schedule, whichever is the lesser.</p>	<p>then the insurer will either</p> <p>a. replace your vehicle with a new one of the same or similar make and model, or</p> <p>b. pay the cost of purchasing a new vehicle of the same or similar make and model</p> <p>up to the lowest of the reasonable retail value of the vehicle at the date of loss or the amount stated in your schedule.</p> <p>If your vehicle is lost or damaged more than one year from the vehicle first being registered as a new vehicle or from it first being used, whichever comes first, the maximum amount the insurer will pay you will be the retail value of the vehicle at the time of loss or damage or the limit stated in your schedule, whichever is the lesser.</p>
C. NO EXCESS PAYABLE, b.	Voluntary excess changed to “increased basic excess”	<p>b. You will not pay the basic excess, except if you have chosen to pay a voluntary excess, for any claim where</p> <p>i. the vehicle is less than 12 months old from the date it was first registered, and</p> <p>ii. you, your spouse or life partner or main driver (stated in your schedule) is driving or is in charge of for the purpose of driving the vehicle provided that there is no endorsement (a note indicating a change) in your schedule which overrides (takes the place of) this benefit.</p>	<p>b. You will not pay the basic excess, except for an increased basic excess, for any claim where</p> <p>i. the vehicle is less than 12 months old from the date it was first registered, and</p> <p>ii. you, your spouse or life partner or main driver (stated in your schedule) is driving or is in charge of for the purpose of driving the vehicle provided that there is no endorsement (a note indicating a change) in your schedule which overrides (takes the place of) this benefit.</p>
SPECIFIC EXCLUSIONS FOR THIS SECTION			
NEW	Exclusions were noted under Section 5: Motor with reference to all	The general exclusions, specific exclusions noted under Section 5: Motor and the liability exclusions	The insurer will not cover the following: 1. The excess(es) as stated in your schedule

	<p>sections it applies to. Only additional exclusion were noted under this section. Now all relevant exclusions are inserted under the section.</p>	<p>noted under Section 9: Legal Liability to Third Parties apply to Section 6: Motorcycles</p> <p>The following additional exclusions will also apply:</p> <ol style="list-style-type: none"> 1. Damage to or legal liability connected with any insured unlicensed motorcycle, quad bike or golf cart while you or anyone you allow to drive the vehicle drives it on a public road 2. The insurer will not be legally liable for the theft of accessories unless the motorcycle is stolen at the same time. 	<ol style="list-style-type: none"> 1. Radios, various players and accessories unless specified and indicated in your schedule 2. Any event, injury, loss, damage and/or legal liability that occurs while you or anyone you allow to drive the vehicle with your expressed or implied consent <ol style="list-style-type: none"> a. incurs loss or damage arising from theft of the vehicle while the ignition keys of the vehicle have been left in or on the vehicle b. uses or drives it in any way other than according to the description of its use, or not in line with its specifications given in the manufacturer's booklet c. is not fully licensed to drive the vehicle in terms of the law that applies to any territory listed as the territorial limits (This exclusion will not apply while you or any person who may drive the vehicle is learning to drive, provided that the learner driver complies with the laws and regulations for learner drivers.) d. drives the vehicle while under the influence of alcohol or drugs, or while the alcohol content of the driver's blood is above the legal limit 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
			<ol style="list-style-type: none"> g. uses the vehicle for commercial travelling, or for any business, trade or work, other than as stated in your schedule

2.f.	New exclusion – Section 61 of the National Road Traffic Act obliges you to stop your vehicle at time of accident.	N/A	f. leaves the scene of the accident unlawfully
2.h.	First bullet point has been deleted to make provision for the amended definition of “Business use” allowing cover for reps.	<p>h. uses the vehicle to</p> <ul style="list-style-type: none"> • carry goods or samples for trade purposes • carry passengers for hire or reward • rent it out • teach learner drivers to drive for reward • race or rally • compete in timing or trials or any driving on a motor track or a racing circuit, track obstacle course or test circuit 	<p>h. uses the vehicle to</p> <ul style="list-style-type: none"> • carry passengers for hire or reward • rent it out • teach learner drivers to drive for reward • race or rally • compete in timing or trials or any driving on a motor track or a racing circuit, track obstacle course or test circuit
			<p>i. uses the vehicle to transport toxic waste, medical waste, explosives or other hazardous goods, for which you need permission from the authorities</p> <p>j. uses the vehicle to carry any load or passengers that are above the capacity that the vehicle has been made for or is licensed to carry</p> <p>j. uses the vehicle on airport property anywhere other than in the car park or drop-off zone</p> <p>3. Any event, injury, loss, damage and/or liability that occurs while a member of the motor trade is looking after or has control of the vehicle, unless it is being overhauled, serviced or repaired or you have recently bought it and it is waiting to be collected from a recognised motor dealer</p> <p>4. Theft of accessories unless the motorcycle is stolen at the same time</p>

			<p>5. Any event, injury, loss, damage and/or liability that occurs because</p> <p>a. you chose to abandon the vehicle after an accident, unless you felt that your life was in danger</p> <p>b. your claim results from or is connected to an exchange, cash or credit sales agreement, or amounts to theft under false pretences and fraud, or</p> <p>c. customs or other officials or authorities have demanded you forfeit the vehicle or have seized, detained, confiscated or requisitioned it</p> <p>6. The depreciation, decrease or reduction in value of the vehicle whether caused by damage or loss arising from an insured event or from resultant repairs or from wear and tear or otherwise</p> <p>7. Mechanical, electronic or electrical breakdown, failures or breakages, including any loss of or damage to any mechanical, electrical or electronic part as a result of that breakdown, failure, breakage or defective workmanship</p> <p>8. Gradual damage including wear and tear or other gradual processes including rust, oxidation, smoke, mildew, corrosion, decay or deterioration over time or by any other means, or damage caused by infestation by vermin, insects or any other pests</p> <p>9. Damage to tyres from applying brakes or from punctures, cuts or bursts caused by road hazards or potholes, except where the damage is as</p>
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			<p>a result of an accident which also causes damage to other parts of the vehicle</p> <p>10. Any secondary loss or damage flowing from or consequent to any loss which may give rise to a claim under this policy, including loss of income or profit</p> <p>11. Payments, arrear payments, interest and finance charges which you owe due to you having purchased the vehicle through a hire purchase or similar agreement</p> <p>12. An insured event that gives rise to a claim and which happens outside the Republic of South Africa, if the vehicle has been outside the Republic of South Africa for longer than a continuous period of 30 days</p> <p>13. Loss or damage which occurs outside the Republic of South Africa, if you have used the vehicle outside of the Republic of South Africa for more than a total of 90 days during any 12-month period of insurance</p>
SECTION 7: CARAVANS AND TRAILERS			
SPECIFIC CONDITIONS FOR THIS SECTION			
NEW	The Specific Conditions was previously only noted under Section 5: Motor and reference made to all section it applies to. Now included under each section for clarity purposes.	N/A	<p>You must comply strictly with these conditions. If you do not, the insurer may refuse to cover your claim and/or reclaim any benefit already paid to you and will be entitled to cancel your policy.</p> <p>1. You must take all reasonable steps to protect the vehicle from loss or damage.</p>

			<p>2. You must keep the vehicle in good running order and a roadworthy condition.</p> <p>3. If the vehicle or any part of it does not comply with or in any way meet any of the required conditions for roadworthiness as set out in the Road Traffic Act (or any law that replaces it, or any provincial or local laws which apply to the vehicle), then all benefits (payouts) from any claim you may make under this policy will fall away and the insurer will have no legal liability to you or any other party in respect of any claim under this section of your policy.</p> <p>4. The insurer must be able to examine the vehicle at any reasonable time.</p>
WHAT THE INSURER OFFERS			
A. YOUR COVER	Caravans and trailers can be insured for market or agreed value. No retail value exists.	The maximum amount that the insurer will pay for loss of or damage to your insured vehicle will be the lowest of the amounts <ul style="list-style-type: none"> • stated in your schedule, • the listed retail value, or • the agreed value of the vehicle. 	The maximum amount that the insurer will pay for loss of or damage to the vehicle will be the lowest of the amounts <ul style="list-style-type: none"> • the agreed value, or • the market value at the time of loss.
	Used to be part of "Specific Conditions for this Section"	N/A	If, after an insured loss or damage has occurred, <ul style="list-style-type: none"> • a part, accessory or fitment needed to repair the vehicle is not available, and • the repairers have made every reasonable attempt to obtain the necessary part for at least 60 days from the date you made the claim the insurer will pay you an amount equal to the value of the part at the time of loss or damage.
	New insert – although always applied it is now	N/A	...If the vehicle is damaged outside the vehicle manufacturer warranty period, all attempts will be

	formally addressed in the wording		made to put you back in the same position as you were before the damage occurred. The insurer alone may decide whether new, used or alternative parts will be used for the repair of the vehicle. These parts will be used only on non-critical safety components...
	Lay out changed	<p>The insurer will cover you only if the insured event occurs in any of the countries listed under Section 5: Motor, Specific definitions, Territorial limits.</p> <p>The insurer will not cover you 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.</p> <p>The insurer will not cover you for loss or damage which occurs outside of the Republic of South Africa, if you have used the insured vehicle outside of South Africa for more than a total of 90 days during any period of insurance.</p> <p>The insurer will cover you against loss of or damage to the vehicle while it is being transported by sea or air, between ports or places in the countries in which the cover under your policy is valid, including during loading and unloading.</p>	<p>The cover type you have chosen is stated in your schedule.</p> <p>The insurer will cover you</p> <ul style="list-style-type: none"> • 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) • 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. <p>The insurer will not cover you</p> <ul style="list-style-type: none"> • 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 • for loss or damage which occurs outside of the Republic of South Africa, if you have used the vehicle outside of Republic of South Africa for more

			<p>than a total of 90 days during any period of insurance.</p>
SPECIFIC EXCLUSION FOR THIS SECTION			
	<p>Exclusions were noted under Section 5: Motor with reference to all sections it applies to. Now all relevant exclusions are inserted under the section.</p>	<p>The general exclusions, specific exclusions noted under Section 5: Motor and the liability exclusions noted under Section 9: Legal Liability to Third Parties apply to Section 7: Caravans and Trailers</p>	<p>The insurer will not cover the following:</p> <ol style="list-style-type: none"> 1. The excess(es) as stated in your schedule 2. Radios, various players and accessories unless specified and indicated on your schedule 3. Any event, injury, loss, damage and/or legal liability that occurs while you or anyone you allow to drive the vehicle with your expressed or implied consent <ol style="list-style-type: none"> a. incurs loss or damage arising from theft of the vehicle while the ignition keys of the vehicle have been left in or on the vehicle b. uses or drives it in any way other than according to the description of its use, or not in line with its specifications given in the manufacturer's booklet c. is not fully licensed to drive the vehicle in terms of the law that applies to any territory listed as the territorial limits of your policy (This exclusion will not apply while you or any person who may drive the vehicle is learning to drive, provided that the learner driver complies with the laws and regulations for learner drivers.) d. drives the vehicle while under the influence of alcohol or drugs, or while the alcohol content of the driver's blood is above the legal limit

			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
2.f.	New exclusion – Section 61 of the National Road Traffic Act obliges you to stop your vehicle at time of accident	N/A	f. leaves the scene of the accident unlawfully
			g. uses the vehicle for commercial travelling, or for any business, trade or work, other than as stated in your schedule
2.h.	First bullet point has been deleted to make provision for the amended definition of "Business use" allowing cover for reps.	<p>h. uses the vehicle to</p> <ul style="list-style-type: none"> • carry goods or samples for trade purposes • carry passengers for hire or reward • rent it out • teach learner drivers to drive for reward • race or rally • compete in timing or trials or any driving on a motor track or a racing circuit, track obstacle course or test circuit 	<p>h. uses the vehicle to</p> <ul style="list-style-type: none"> • carry passengers for hire or reward • rent it out • teach learner drivers to drive for reward • race or rally • compete in timing or trials or any driving on a motor track or a racing circuit, track obstacle course or test circuit
			<p>i. uses the vehicle to transport toxic waste, medical waste, explosives or other hazardous goods, for which you need permission from the authorities</p> <p>j. uses the vehicle to carry any load or passengers that are above the capacity that the vehicle has been made for or is licensed to carry</p>

			<p>k. uses the vehicle on airport property anywhere other than in the car park or drop-off zone</p> <p>15. Any event, injury, loss, damage and/or liability that occurs while a member of the motor trade is looking after or has control of the vehicle, unless it is being overhauled, serviced or repaired or you have recently bought it and it is waiting to be collected from a recognised motor dealer</p> <p>16. Any event, injury, loss, damage and/or liability that occurs because</p> <p>b. you chose to abandon the vehicle after an accident, unless you felt that your life was in danger</p> <p>c. your claim results from or is connected to an exchange, cash or credit sales agreement, or amounts to theft under false pretences and fraud, or</p> <p>d. customs or other officials or authorities have demanded you forfeit the vehicle or have seized, detained, confiscated or requisitioned it</p> <p>17. The depreciation, decrease or reduction in value of the vehicle whether caused by damage or loss arising from an insured event or from resultant repairs or from wear and tear or otherwise</p> <p>18. Mechanical, electronic or electrical breakdown, failures or breakages, including any loss of or damage to any mechanical, electrical or electronic part as a result of that breakdown, failure, breakage or defective workmanship</p>
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			<p>19. Gradual damage including wear and tear or other gradual processes including rust, oxidation, smoke, mildew, corrosion, decay or deterioration over time or by any other means, or damage caused by infestation by vermin, insects or any other pests</p> <p>20. Damage to tyres from applying brakes or from punctures, cuts or bursts caused by road hazards or potholes, except where the damage is as a result of an accident which also causes damage to other parts of the vehicle</p> <p>21. Any secondary loss or damage flowing from or consequent to any loss which may give rise to a claim under this policy, including loss of income or profit</p> <p>22. Payments, arrear payments, interest and finance charges which you owe due to you having purchased the vehicle through a hire purchase or similar agreement</p> <p>23. An insured event that gives rise to a claim and which happens outside the Republic of South Africa, if the vehicle has been outside the Republic of South Africa for longer than a continuous period of 30 days</p> <p>24. Loss or damage which occurs outside the Republic of South Africa, if you have used the vehicle outside the Republic of South Africa for</p>
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			more than a total of 90 days during any 12-month period of insurance
SECTION 8: CLASSIC CAR AND MOTORCYCLE			
SPECIFIC DEFINITIONS FOR THIS SECTION			
4. Territorial limits	Now part of Your Cover	N/A	The insurer will cover you <ul style="list-style-type: none"> 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)
3.Comprehensive motor	The definition moved to General Definitions	If your vehicle is insured under this type of cover, the insurer will pay you out for any loss of or damage caused by you or the driver of the insured vehicle as noted in your policy schedule as a result of an insured event, including the amounts for which you are legally liable to any third party if the legal liability is related to the insured vehicle.	N/A
SPECIFIC CONDITIONS FOR THIS SECTION			
NEW	The Specific Conditions was previously only noted under Section 5: Motor and reference made to all section it applies to. Now included under each section for clarity purposes.	N/A	You must comply strictly with these conditions. If you do not, the insurer may refuse to cover your claim and/or reclaim any benefit already paid to you and will be entitled to cancel your policy. <ol style="list-style-type: none"> You must take all reasonable steps to protect the vehicle from loss or damage. You must keep the vehicle in good running order and a roadworthy condition. If the vehicle or any part of it does not comply with or in any way meet any of the required conditions for roadworthiness as set out in the Road Traffic Act (or any law that replaces it, or any

			<p>provincial or local laws which apply to the vehicle), then all benefits (payouts) from any claim you may make under this policy will fall away and the insurer will have no legal liability to you or any other party in respect of any claim under this section of your policy.</p> <p>4. The insurer must be able to examine the vehicle at any reasonable time.</p> <p>5. If your schedule states that the vehicle has a tracking device or other security device, then the insurer will not cover you for any claim relating to theft or hijacking of the vehicle if the device is not in full working order at the time that the loss occurs.</p>
WHAT THE INSURER OFFERS			
A. YOUR COVER	Used to be part of "Specific Conditions for this Section"	N/A	<p>If, after an insured loss or damage has occurred,</p> <ul style="list-style-type: none"> a part, accessory or fitment needed to repair the vehicle is not available, and 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>the insurer will pay you an amount equal to the value of the part at the time of loss or damage.</p>
	<p>Classis section use of vehicles is "Classic Private Use".</p> <p>Rest of paragraph was new insert</p>	N/A	<p>The only use type available is Classic private use as defined.</p> <p>The insurer will cover you</p> <ul style="list-style-type: none"> only if the insured event occurs in the Republic of South Africa, Namibia, Mozambique,

			<p>Lesotho, Botswana, Swaziland, Zimbabwe, Malawi, Tanzania, Zambia, Kenya, Angola and Uganda (territorial limits)</p> <ul style="list-style-type: none"> 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. <p>The insurer will not cover you</p> <ul style="list-style-type: none"> 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 for loss or damage which occurs outside of the Republic of South Africa, if you have used the vehicle outside of Republic of South Africa for more than a total of 90 days during any period of insurance.
B. NAMED DRIVER CLAUSE	Inserted “ or life partner”	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.	The insurer will cover the insured vehicle only while it is being driven by you, your spouse or life partner , or any driver named in your schedule, or by a mechanic who is carrying out repairs or maintenance.
AUTOMATIC EXTENSIONS OF COVER			
13. Transport cover	Removed this extension – it is automatically included as part of Your 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
SPECIFIC EXCLUSIONS FOR THIS SECTION			

e.	This was a Specific Condition and has now been moved and inserted under exclusions for all motor sections.	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
f.	New exclusion – Section 61 of the National Road Traffic Act obliges you to stop your vehicle at time of accident	N/A	f. leaves the scene of the accident unlawfully

GENERAL COMMENTS ON CHANGES

- The reference to “the insured vehicle” changed to “the vehicle”.
- The reference to “the insured watercraft” changed to “the watercraft”.