

## Business All Risks

This section gives you cover for items belonging to you when they are not in your building, if they are stolen or damaged by anything sudden or unforeseen that is not excluded. You must note each item that you wish to cover while away from your building separately. We will pay for damage to or theft of the items regardless of where in the world the damage or theft happens but we will pay you in the Republic of South Africa in South African Rands.

### We will not pay a claim

1. for damage to or loss or disappearance of
  - (a) uncut precious or semi-precious stones, Mandela Coins or Kruger Rands.
  - (b) any stamp collection unless one or more complete pages are lost or damaged and we will only pay  $\frac{2}{3}$  of the value shown in any current recognised stamp catalogue for any stamp.
  - (c) current coins even if they are part of a coin collection and we will only pay  $\frac{2}{3}$  of the value shown in any current recognised coin catalogue for any coin.
  - (d) firearms or guns unless stored in a gun-safe that complies with the law when not in use and unless you have a valid license to keep the firearm or gun. We will not pay for damage to firearms or guns caused by rust, corrosion, mechanical defects or internal explosion.
2. for the cost of reproducing sound, data and images on tapes, records, film or magnetic media.
3. caused by mechanical, electrical or electronic breakdown of any property, wear and tear, damage happening while the item is being cleaned, repaired, altered in any way or restored or any damage that is not sudden and unforeseen.
4. for damage caused by vermin, insects, animals, birds, damp, mildew or rust.

5. for more than the value on your declaration for the item or the value of the item at the time of the claim whichever is the lesser amount. You will have to give us satisfactory proof of the value of the item.
6. for loss, disappearance or theft of any property from any motor vehicle, caravan, trailer or boat when left unattended unless the loss, disappearance or theft follows visible forcible or violent entry or unless the theft is immediately after an accident. We will not pay your claim unless the items stolen were in the fully enclosed portion of the motor vehicle, caravan, trailer or boat and not able to be seen from the outside.
7. for theft of any item from the premises noted on your declaration unless there are visible signs that the thieves have forced their way into the building on the premises. If there is an alarm system then it must be activated when there is no-one on your premises with your permission or with the permission of a director or shareholder of your business.
8. for theft of or damage to an item as a result of your dishonesty or the dishonesty of any partner, director or employee of the business whether you or they are acting alone or in collusion with others.
9. for theft or damage as a result of detention, confiscation or requisition by customs or other officials or authorities.
10. for damage to any electronic equipment caused directly or indirectly by any computer virus, Trojan, worm(s) or other destructive media or for data being accidentally deleted.

**We also cover you for the following benefits at no extra cost**

**Maximum amount payable per event**

**We will pay up to the amount stated for:**

Reinstatement of data or programs on your computer as part of a claim we pay. R10 000

Programs not compatible with a computer replaced by us as long as you can prove that you originally bought the programs. R10 000

**Security requirements**

**Burglar alarm warranty (if you have declared on your declaration that your building is protected by an alarm system and applying to theft from your premises only)**

We will not pay a claim for theft or attempted theft of your contents unless the building is protected by a burglar alarm that is

- (a) kept fully operational at all times.
- (b) linked to a 24 hour control centre with an armed response unit.
- (c) armed whenever the building is unoccupied.

**Burglar bar and security gate warranty (if you have declared on your declaration that your building is protected by burglar bars and security gates and applying to theft from your premises only)**

We will not pay a claim for theft or attempted theft of your contents unless all opening windows on your building are protected by burglar bars and all doors that lead to the outside of your building are protected by security gates. The security gates must be locked when the building is unoccupied.

## **Provisions of the section**

### **Safety deposit**

If you note on your declaration that an item is kept in a bank safety deposit box, we will pay your claim only if the item is damaged while it is in the safety deposit box or stolen from the safety deposit box.

If you are going to take the item out of the bank safety deposit box, even temporarily, then you must advise us in advance so that we can change your cover.

### **Bicycles**

If your bicycle is left unattended away from your premises, we will not pay your claim for theft unless it was attached by a lock to a permanently fixed structure or a motor car.

### **Pairs and sets**

Where an item that is damaged or stolen is part of a pair or set we will not pay for more than the value of the part that is damaged or stolen. We will not take into account the value that the item has as part of a pair or set.