

Household Contents

This section gives you cover for the contents of your house including fixtures and fittings that you are responsible for if they are damaged or stolen by anything sudden and unforeseen that is not excluded.

You are covered for

damage to or theft of the contents that belong to you in the building stated on your declaration including fixtures and fittings in or on your building that you are responsible for. We will only pay for the theft of your contents if there are visible signs that the thieves have forced their way into your building, unless you have chosen to pay for the **Theft cover without forcible and violent entry extension under Optional cover to choose from.**

We will also pay the reasonable costs of putting out a fire on your premises that you are legally liable to pay.

If you have an alarm system then it must be activated when no-one is on the premises with your permission and if you have security doors on your doors leading to the outside, they must be kept locked.

Running a business from home

Your policy has been extended to allow you to run a business from your building as long as

- (a) the business is not one that manufactures anything other than if it is a dressmaking business.
- (b) no more than 20% of the floor space of your building is used for the business.

We will pay for loss of or damage to stock in trade and office equipment (including computer equipment) up to 20% of the value of your household contents that you declare on your declaration. You must include the value of the contents used for business purposes in your sum insured and all the terms and conditions that apply to your Household Contents apply. We will accept your financial interest in the business as insurable interest.

Optional cover to choose from

Below is optional cover that you may choose to take. **You will be charged an extra premium for this cover.**

Theft cover without forcible and violent entry extension

We will pay for the theft of your contents even if there are no visible signs that the thieves have forced their way into your building. If you have an alarm system then it must be activated when there is no-one on the premises with your permission and if you have security doors on your doors leading to the outside, they must be kept locked.

Personal belongings away from your building (unspecified all risks)

We will pay up to R10 000 for clothing or items normally worn or carried by you, including sports equipment, that belong to you, if they are damaged or stolen while not at the address noted on your declaration. We will not pay for the theft of or damage to laptops, i-pads or other portable computer equipment, cell phones, sunglasses or camera equipment. We will not pay for damage to sports equipment while you are using it to play sport and we will not pay for theft of any item stolen from a motor vehicle.

If the item is valued at more than R2 500, or one of the items listed above then you need to specify it under the **Specified All Risks** section of your policy and pay extra premium for that item only if you wish to cover it away from the address noted on your declaration.

We will not pay a claim

1. for damage to or theft of your contents
 - (a) while structural alterations are being made to your building unless you advise us before the alterations are started. We will not pay for any damage caused by the builders. We will not pay for damage or theft that is a direct result of the roof or any part of it, or an outside wall, or any window or door to the outside having been removed.

- (b) caused directly or indirectly by any workmen stopping or not completing any work on your premises.
 - (c) if the amount claimed is less than R1 000.
2. for damage to or theft of
- (a) money or currency, including Mandela coins, Kruger Rands and similar coins of more than R10 000 in any 12 month period.
 - (b) stamp or coin collections or rare book collections.
 - (c) motor vehicles, trailers, caravans, watercraft, drones or aircraft or their accessories, or animals.
 - (d) uncut precious or semi-precious stones.
 - (e) more than 30% of the sum insured for precious metals and stones, jewellery and furs.
 - (f) more than 30% of the sum insured for paintings, sculptures and other collectables.
 - (g) unlicensed firearms or guns or firearms or guns that are not stored in compliance with the law. We will not pay for damage to firearms or guns caused by internal explosion.
 - (h) documents other than for the replacement of the actual document.
3. for damage to your contents
- (a) as a result of any process involving the use of water except for putting out a fire.
 - (b) caused by chipping, scratching, denting or staining.
 - (c) caused by any animal, bird, reptile or insect.
 - (d) caused by any process of dyeing, cleaning or renovating or by light or atmospheric conditions.
 - (e) caused by faulty design or construction of, or the removal or weakening of support, to any building.
 - (d) caused by excavation on or under land other than excavations in the course of mining operations.
 - (e) caused by power-surge of more than R50 000 in any one 12 month period.

4. for accidental damage
 - (a) to musical instruments caused by the breaking of reeds, skins or strings.
 - (b) to audio tapes, cassettes or compact discs.
 - (c) to glass that is not part of an item of furniture, glassware or other brittle items unless caused by attempted theft.
 - (d) to sporting equipment while it is being used unless you have specified the equipment under the **Specified All Risks** Section of your policy.
 - (e) to paintings or artwork unless caused by attempted theft.
 - (f) if there is no visible damage to the item.

5. for damage to any computer or electronic equipment
 - (a) caused by development of poor contacts or scratching of painted or polished surfaces.
 - (b) parts that have a short life, like (but not limited to) x-ray tubes, bulbs, valves, fuses or contacts and if these parts are damaged we will pay only for the value at the time of loss and not for the new replacement value.
 - (c) arising directly or indirectly out of or in connection with the action of any computer virus, Trojan or worm(s) or other destructive media or caused by the data being accidentally deleted.

6. for theft of jewellery or watches
 - (a) of more than R25 000 in total unless they are stolen from a locked safe or were being worn at the time of the theft.
 - (b) unless you have a certificate from a registered manufacturing jeweller or gemologist given to you before the loss or theft happened proving the value of the jewellery or watch.

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

Maximum limit payable per event

We will pay up to the limit stated for:

<p>Your contents while you are on holiday.</p> <p>We will not pay unless there is forcible or violent entry into the building or the hotel room.</p>	<p>R10 000</p>
<p>Your contents at a boarding school, university accommodation, nursing home or hospital.</p> <p>We will not pay unless there is forcible or violent entry into the room that you occupy.</p>	<p>R10 000</p>
<p>Your contents at your work address.</p> <p>We will not pay unless there is forcible or violent entry into the building.</p>	<p>R2 500</p>
<p>Your contents while at a drycleaner, laundromat or repairer.</p> <p>We will not pay for stolen items unless there is forcible or violent entry into the building.</p>	<p>R2 500</p>
<p>Removal of debris from your property after a claim.</p>	<p>R50 000</p>
<p>Your domestic helper’s property if it is stolen or damaged by something covered by this section while on your premises.</p> <p>We will not pay for stolen items unless there is forcible or violent entry into the domestic helpers’ room.</p>	<p>R5 000</p>
<p>Your guest’s property, but not money or currency, that is not insured on another policy if it is damaged or stolen while on your premises.</p> <p>We will not pay for stolen items unless there is forcible or violent entry into the building.</p>	<p>R5 000</p>
<p>Contents outside on your premises if they are damaged or stolen as long as they are items that are designed and made to be outside.</p>	<p>R 5 000</p>

Washing stolen from your wash-line on your premises.	R2 500
Replacement of locks and keys leading to the outside of your building if one of the keys has been lost or stolen.	R10 000
Loss of metered water that results in charges that you are legally liable to pay for as a direct result of breaks or bursts in the water mains system. We will pay up to the amount stated or the amount by which the quarterly reading is more than the average of the previous four quarters whichever is the lesser amount.	R5 000
The re-landscaping of gardens and removing fallen trees after a claim as long as you can prove that the damage to the garden was as a direct result of the same event as the claim we have agreed to pay.	R2 500
Your contents in transit in your motor vehicle, caravan, trailer or boat caused by (a) fire, lightning, explosion, collision or overturning of the motor vehicle (b) theft or attempted theft while your contents are being taken from the shop at which they were bought or a place of repair or renovation to your building or when you are going on holiday. We will not pay for theft from any motor vehicle, caravan, trailer or boat when left unattended unless the 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.	R5 000

Damage to your contents being moved by a removal company caused by	up to the amount on your declaration
(a) fire, lightning, explosion, collision or overturning of the removal vehicle	(sum insured)
(b) theft or attempted theft as long as there is visible forcible or violent entry into the removal vehicle	

while they are being moved by a removal company because you are moving home.

We must approve the removal company in advance.

Deterioration of fridge or deep freeze contents as a result of breakdown, accidental damage or failure of power supply but not the deliberately withholding of electricity by any authority.	R2 500
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The cost of employing a pest control expert to get rid of pests in your building on your premises as long as the pests are a risk to your health, or can lead to loss of or damage to your contents other than edible contents, or the infestation is so bad that we believe it is impossible for you to continue to live in your building. We will not pay a claim if your building has been unoccupied for more than 60 consecutive days. We will not pay for damage caused by the pests.	R25 000
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We will not pay more than one claim in any 36 month period.

Rent and other accommodation after a claim that we pay if your building cannot be lived in.	25% of the value on your declaration for your contents
The amount paid will be based on the length of time needed to rebuild your building and what it would cost to rent a similar building.	(sum insured)

We will only pay you or someone on your behalf once you have incurred the cost of the rental.

Reinstatement of data or programs on your computer if we have paid a claim on the computer.	R10 000
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Programs not compatible with a computer replaced by us as long as you can prove that you originally bought the programs.	R10 000
Temporary repairs or employing a security guard to keep your contents at the address noted on your declaration safe after a claim that we agree to pay.	R10 000
The cost of putting out a fire on your premises that you are legally liable to pay.	R25 000

Security requirements

Burglar alarm warranty (if you have stated on your declaration that your building is protected by an alarm system)

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 premises are unoccupied.

Burglar bar and security gate warranty (if you have stated on your declaration that your building is protected by burglar bars and security gates)

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 your premises are unoccupied.

Provisions of this section

We increase the value of your contents (sum insured) every 12 months

The sum insured (but not the sum insured of any **benefit at no extra cost**) will be automatically increased on the anniversary or renewal date of the policy by a percentage that we believe to be in line with the trend in CPIX inflation. The new sum insured will be advised to you and the premium will be charged for the new insurance period. You are however still responsible for making sure that the sum insured is correct.

Basis of indemnity

We will pay the value of your contents (sum insured) declared on your declaration but we will not pay you or anyone on your behalf more than the sum insured. We will retain the right to repair or replace property damaged or stolen at any time instead of paying you its' value.

Average clause

You need to declare the value of your contents for the total cost of replacing them as new. If you declare the value of your contents for an amount less than the total replacement cost then we will only pay your claim proportionately.

For example if the total replacement cost is R2 000 000 and you declare your contents for R1 000 000, we will only pay 50% of your claim because you will only have paid us 50% of the premium that we would have charged for R2 000 000 of cover.

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.