

Private Personal Lines – Important information about your cover

We understand that reading your insurance policy can be a tedious task and is possibly not at the top of your list of priorities. We include this information document to make sure that you are aware of the REALLY important things about your cover, and to help you find your way around your policy wording. Remember, it is still your responsibility to read through and make sure you understand the policy wording.

This document is for your information only and does not form part of your policy wording. It covers all the sections that are available to you, but the ones that you selected and have cover for are listed in your policy schedule.

Your responsibilities as the policyholder

You have certain responsibilities, as explained under the heading **Your responsibilities as the policyholder**, in the **Understanding your policy** section, which apply to all the cover you have selected under the policy. But there might also be extra responsibilities specific to your cover. Please check each cover section for a heading called **Your specific responsibilities**. We have the right to reject a claim if you do not comply with your responsibilities, so it is very important that you understand what these are.

It is important for us to know your insurance claims history. Please make sure that you have told us about ALL your previous claims for the past three years because this information affects your premium and might affect how we assess your future claims. Always be honest in all your interactions with us. Giving us incorrect information or misrepresenting information will affect your claim, and it could even mean that we cancel your policy.

Also remember that you must tell us when any of your information changes, especially material information which would affect our decision to insure your property. For example, moving to a new address, adding a thatch lapa to your house, changing the security of your house, or if the regular driver of your vehicle changes.

Your premium

(Under the heading **Pay your premiums on time**, in the **Your responsibility as the policyholder** section)

Your cover won't start until we have received your first premium. If your policy automatically cancels because we did not receive your first premium and you want to insure your property again, it means that we will treat it as a new policy and your premium might be different. Once your policy has started, all future premiums must be paid on your premium collection date. If you make a change to your policy which results in a premium change, and the date of the change does not coincide with the premium collection date, then we will either add or subtract the pro-rata premium to or from your next monthly debit order. Your consultant will advise on the process for pro-rata premiums when premiums are paid annually.

Monthly premiums are payable by bank debit order. There is no grace period for your first premium but if you miss a payment for any subsequent months, we will keep you covered for that month as a grace period. We will however request two months premiums the following month. Your policy will be cancelled if we do not receive the two months premiums and you will not have cover from the first missed payment date.

Annual premiums are payable by bank debit order or as agreed with your consultant and can be paid within the 30-day grace period after the start of your policy. If you don't pay, your policy will automatically lapse. You can only claim during the grace period if your premium is paid or if you have agreed to have it deducted from any settlement.

- **Cooling-off period:** If an insured event doesn't happen during the first fourteen days after you have received the policy documents, then you can cancel your cover from the date your cover started. You must tell us within fourteen days from the date you received the policy documents and we will pay back all the premiums you have paid for the cancelled cover.

Claims

(Claims, which you can find under the **Understanding your policy** section)

There are claims principles that you need to understand, and which are applied during a claim. These are explained in this section under the headings **How much we pay** and **Other points to note**. This includes one of our most important

principles, which is to leave you in the same financial position you were in before the loss occurred, when we settle a claim with you. We cannot do this if you are under-insured – this is when you insure something for less than its value and we must apply average. This is explained by means of an example under the sub-heading **What happens if you are under-insured?**

Claims procedure: There is a process that you need to follow in the event of a claim, and we provide you with a step-by-step guide under the heading **How to claim**. Remember that you need to tell us about any event that may lead to a claim as soon as possible, but not later than 30 days after the event. You will need to pay for the cost of the claims procedure unless we specifically offer to pay and make provision for payment in the policy schedule. The key claim deadlines are noted under the heading **Time limits that may affect your claim**. Any insured property that we decide is uneconomical to repair, or any lost or stolen property which is recovered, is referred to as salvage and becomes our property after we have paid out your claim. You **MUST NOT** dispose of any salvage before we agree to it.

Limits, sum insured, waiting periods and excesses

(Your excess and limit section which forms part of your policy schedule)

- **Limits:** You are only covered up to the limits shown on your policy schedule. The limit is the most we will pay for a claim.
- **Sum insured:** This is the actual value of an item that you asked us to insure, and not the sentimental or other value that the property may hold for you. You must make sure that you insure your property for its current replacement value. If you insure your property for less than its current replacement value, you will be under-insured and if you insure it for more than its value you will be over-insured.
- **Waiting periods:** Sometimes, for some cover sections, you will not be able to claim for a short time after you take out the cover. If a waiting period applies to your cover, it will be shown in your policy schedule. Where any cover, such as in the Legal costs section, is subject to a waiting period, you may only claim once it has ended.
- **Excesses:** The excess is the first amount you must pay when you claim. Your excess is made up of a basic excess, possibly excesses payable when conditions are not met, potential additional excesses and voluntary excesses (if selected). Please check your policy schedule to see what your excess amounts are and whether there are any additional excesses that apply to you. A zero excess is applied to policyholders who are 55 years and older, not gainfully employed and retired. How the excess works is explained under the heading **The payout is always reduced by the excess**, in **Claims** under the **Understanding your policy** section.

Additional cover and conditions for cover

These are important concepts that you need to understand and be aware of when you take up cover and in the event of a claim.

- **Additional cover you can choose:** This is cover that is not automatically included – it applies only if you have specifically requested it, i.e. it is listed as covered in the policy schedule and you pay an additional premium for it. Additional cover options are shown in each cover section.
- **Conditions for cover:** Some cover sections include conditions for cover. Please read through these carefully and understand what they are as they may affect your claims.
 - **An alarm warranty is an example of a condition for cover:** This means that we require you to have a linked alarm in your home as a minimum security requirement for Buildings and/or Household Contents cover. The alarm must be armed when your premises is unoccupied.
 - **When is your home considered to be occupied/unoccupied?**
 - If you go away on holiday, your premises is considered as being unoccupied if your domestic helper, who lives on your premises, is not left in charge and does not have access to the main residence. If, however in the same situation, you give your domestic helper access to the main residence and instruct her to take care of your home while you are away, your premises will be considered as being occupied.
 - **What does the alarm warranty mean for you when you leave your premises unoccupied?**
This means that when you leave your home, you must leave someone in charge. This person must have access to the alarm codes and arm the alarm if they leave the premises. They must also make sure that all the doors are locked, and that the home is secure when they are too far to hear what is going on in the main residence.

General exceptions and general exclusions – what we do not cover

(Under the heading **What we do not cover**, in the **Understanding your policy** section)

There are certain things we do not cover you for. We may reject a claim if the loss or damage was caused by or related to a general exception or general exclusion.

General exceptions: These are relating to circumstances that would not be covered and apply to all the cover sections. You will find these in under the sub-heading **General Exceptions**. The most important general exceptions you must know of are:

- **Wear and tear** – which means the gradual deterioration because of normal usage or the passage of time.
- **Consequential loss** – which is the further loss you may suffer because of an initial insured event (unless cover is specified as part of your policy).

Specific exceptions: There are also specific exceptions that only apply to certain items and these are explained under each cover section under the sub-heading **Specific exceptions**, under **What is not covered**.

General exclusions: These are relating to events that would not be covered and apply to all the cover sections. You will find these in under the sub-heading **General Exclusions**, in the **Understanding your policy** section. The most important general exclusions you must know of are:

- asbestos; and
- riots, public disorder, terrorism (which you can choose to cover through Sasria).

Your Buildings cover

You must insure your building for its full current replacement value to prevent under-insurance. The cost of replacing your building should include the cost of:

- removing all the remains and rubble,
- drawing up building plans and getting them approved,
- and then rebuilding everything you currently have (including outbuildings) at current building costs.

IMPORTANT: The table below highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

What we cover you for	Theft: We cover theft (or attempted theft) of any part of your building, but what we pay out depends on the underlying circumstances, including if your outbuildings are unoccupied or if you do not comply with the minimum security requirements. This is explained in detail under the sub-heading How much we pay for theft claims , in the Buildings sections.
	Subsidence and landslip: There is limited cover for loss or damage caused by subsidence, landslip or heave of the land supporting it. You can however extend your cover with the additional benefit Subsidence and landslip – extended cover, but it is ALWAYS subject to our approval.
	Geyser: You will only be covered for the actual costs if you get our permission to replace your geyser. If you don't get our permission, we will only pay up to the limit in your schedule. We do not cover damage to your geyser caused by the General Exception "Wear and Tear". You can however extend your cover with the additional benefit Geyser – extended cover which does cover wear and tear and resultant damage.
	Power surge – increased cover: This cover offers increased limits at an additional premium and only applies if you install a surge-protection device on the distribution board.
Specific exclusions	NO COVER if your building: <ul style="list-style-type: none"> ○ is unoccupied for longer than 60 days in a row, unless we have agreed to it or it is a holiday home.

	<ul style="list-style-type: none"> ○ has a thatch roof or if the building is of a non-standard construction, unless specifically mentioned in the schedule. ○ is not properly maintained.
Your specific responsibilities	<ul style="list-style-type: none"> ○ Make sure that you comply with the minimum security measures as stated in the schedule and they must be fully maintained and always in working order. We do not cover you for theft or malicious damage inside your buildings if you do not comply. ○ You must notify us of any building improvements to your buildings as you may require additional cover depending on the type of improvements. ○ You must comply with the national building regulations and having your building plans approved. ○ You need our approval for a retaining wall to be covered.

Your Household contents cover

You must insure your household contents for its full current replacement value to prevent underinsurance.

IMPORTANT: The table below highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

What we cover you for	<p>Theft: We cover theft (or attempted theft) of your household contents, but what we pay out depends on the underlying circumstances, including if your home or outbuildings are unoccupied or if you do not comply with the minimum security requirements. This is explained in detail under the sub-heading Theft, in the Household Contents section.</p>
	<p>Accidental damage inside your premises does not include:</p> <ul style="list-style-type: none"> ○ damage to audio-visual equipment caused by mechanical, electrical or electronic breakdown; ○ damage because of moving; and ○ damage to your fridge or freezer because of power loss, <p>UNLESS you have chosen the additional cover Accidental damage – extended cover.</p>
Additional cover you can choose	<p>Home-based business: we cover loss or damage to your business stock up to the limit stated in your policy schedule but only if it is a small business run from your home.</p>
	<p>Power surge – extended cover: This cover offers increased limits at an additional premium and only applies if you install a surge-protection device on the distribution board.</p>
What is not covered	<p>NO COVER for:</p> <ul style="list-style-type: none"> ○ mechanical or electrical breakdown unless specifically stated in the policy schedule. ○ contents kept in a thatch roof/non-standard construction, unless specifically stated in the policy schedule. ○ accidental damage to mobile electronic equipment, such as cell phones and laptops. <p>We will not pay more than 33.3% of the sum insured for:</p> <ul style="list-style-type: none"> ○ jewellery, watches, rugs, art, and carpets. For this reason, high value items should be specifically insured under the All Risks cover section. <p>Remember that your jewellery and watches are not covered while they are taken, carried or worn outside the home, for example when you go shopping. If you want this cover, you should rather insure it under our All Risks cover section.</p>
Your specific responsibilities	<ul style="list-style-type: none"> ○ Tell us if you run a business from your premises. A business may increase the risk of loss or damage to your contents. If it does, we may impose new terms, premiums and conditions. ○ Provide us with valuation certificates and proof of purchase. We will not cover more than the limit stated in your policy schedule for gold, silver, platinum, watches, precious or semi-precious stones without valuation certificates from a registered jeweller, and proof of purchase. ○ You must keep all jewellery and watches, valued at more than the amount stated in the schedule, in a securely locked wall- or floor-mounted safe when you are not using them.

	<ul style="list-style-type: none"> ○ Make sure that you comply with the minimum security measures as stated in the schedule, and they must be fully maintained and always in working order. We do not cover you for theft or malicious damage inside the home and outbuildings if you do not comply. ○ If we have agreed to cover your household contents in a building which is of a non-standard construction, then you must have either surge and fire protection OR a lightning conductor and fire protection. ○ Don't leave your home unoccupied for longer than 60 days in a row, unless we have agreed to it or it is noted as a holiday home in your policy schedule.
--	--

Your All Risks cover

Make sure that you are happy with how you have insured your property that you remove from your home, and that your policy schedule shows your choice correctly. You can choose to cover these out and about items as:

- **Specified property**, which tends to be items of high value. We only pay up to the value you gave us per item. You must provide us with a very detailed description of the property because if any information is incorrect, we may not pay a claim.
- **Unspecified property**, which tends to include items of a lower value, such as clothing and groceries, and each item does not have to be specified. We will pay up to the limit stated in your policy schedule for any one item or several items, like make-up in a handbag. The following is not covered and can only be covered under Specified property:
 - Golf clubs and pedal cycles.
 - Other sporting equipment if damage is caused while in use.
 - Vehicle sound equipment, certain electronic or computer equipment, and cell phones.
 - Other items excluded are listed under the heading **Which items of your property are insured**, in the **All Risks** section.

We will pay out based on the replacement cost of any damaged or lost property and **How much we pay** is explained under the heading **Paying out after a claim**, in the **All Risks** section.

You can choose to cover your personal computer in one of two ways:

- Specify the personal computer for loss or damage under the All Risks section; **OR**
- Take cover for personal computers, desktops, laptops and tablets and their associated accessories under the Personal Computers section. The following additional benefits are included in this section:
 - accidental electronic breakdown;
 - ensuring compatibility between your old and new computer; and
 - reinstatement of data (excluding lost data and programs caused by program errors, viruses/malware and intentional cancellation, corruption of data or incorrect entry).

The replacement value and the cover that you have chosen (accidental electronic breakdown, compatibility and reinstatement of data) must in be included in the total sum insured.

When considering the replacement value of your computer, remember to include any accessories and software supplied as part of the computer by the original equipment manufacturer AND any programs or software for which you have a legal licence.

IMPORTANT: The table below highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

What we cover you for	Remote blocking for specified property: You must prove the use of a blocking device if your specified property is stolen from your vehicle without any forced entry. You will have limited cover if you can't prove the use of a blocking device.
------------------------------	--

Additional cover you can choose	Remote blocking for unspecified property: You must prove the use of a blocking device if your unspecified property is stolen from your vehicle without any forced entry. You will have limited cover if you can't prove the use of a blocking device. You will pay an additional premium if you choose cover for remote blocking for unspecified property.
What is not covered	NO COVER for: <ul style="list-style-type: none"> ○ vehicles, money, cameras and photographic equipment used for business purposes or financial gain. ○ loss or damage caused by theft from an unattended vehicle unless the vehicle is locked, the property is out of view in a locked boot or compartment and there are clear signs of forced entry. ○ specified remote-controlled aeroplanes/drones while in use or in flight.
Your specific responsibilities	<ul style="list-style-type: none"> ○ Look after your pedal cycles. We will not cover your pedal cycle if it is not left in a designated secure area when not in use. You must also use an approved lock, chain or cable when securing your pedal cycle. ○ Provide us with valuation certificates. We will not cover more than the limit stated in your schedule for gold, silver, platinum, watches, precious or semi-precious stones without valuation certificates from a registered jeweller. ○ Tell us if you remove jewellery or watches from a bank safe deposit. We will apply a limit if you don't tell us.

Legal costs

We cover the costs that you might incur if you must defend yourself against legal action, or if you are forced to take legal action against someone else. We will not pay more than the limit shown in the policy schedule during a 12-month period. The amount paid out will be based on the tariffs of our preferred attorneys. How we pay out is explained under the heading **Paying out after a claim**, in the **Legal Costs** section.

IMPORTANT: The table below highlights only a few aspects of your cover, and you need to read the cover section policy wording for all the details.

What we cover you for	Legal costs arising out of the following: Civil action, criminal charge, labour relations and family matters. IMPORTANT: Waiting periods may apply and you can only claim once the waiting period has ended.
What is not covered	NO COVER FOR: <ul style="list-style-type: none"> ○ Business activities: your business or occupation, or the renting or letting of property. ○ Unauthorised or non-legal costs: this includes any costs by attorneys not appointed by us.
Your specific responsibilities	<ul style="list-style-type: none"> ○ Use the Small Claims court where appropriate and if within its jurisdiction. ○ Return all recoveries from the other party to us.

Your Motor cover

Make sure that your policy schedule shows the correct vehicle details, and tell us as soon as possible if anything changes, like the:

- Use of the car – there are three categories of use that you can select from:
 - **Private use** – social, domestic, pleasure as well as EMERGENCY travel to and from work.
 - **Private and work** – social, domestic, pleasure as well as ALL travel to and from work.
 - **Private, work and business** – social, domestic, pleasure, ALL travel to and from work, as well as TRAVEL FOR BUSINESS or PROFESSIONAL PURPOSES **excluding** travel for commercial purposes (this includes vehicles used as an employee pool-car driven by multiple drivers, as well as if you visit clients with tools, machinery and stock).

- Regular driver of the car.
- Address where you usually park the car.
- Parking situation (for example, open carport or locked garage).

Parts: We only use new “Original Equipment Manufacturer” (OEM) parts if the vehicle is still covered by the standard manufacturer’s warranty. If not, we may use second-hand or alternative parts of similar age and condition. We may also use new OEM or certified parts from other manufacturers.

Window glass: We can use suppliers other than the original manufacturers, but the window glass we use will always be subject to the required SABS standard.

Claims in other countries: There are several costs that we will not cover if the claim occurs in a neighbouring country, including government-imposed duties, customs, charges or stamps. Read more about this under the heading **How we handle claims in neighbouring countries**, in the **Motor** section.

IMPORTANT: The table below highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

What we cover you for	Transport, towing & storage after an accident: You will only be covered for the full towing costs if you get our permission to use the towing service provider before your car gets towed. If you don’t, we will only pay up to the limit in your schedule.
	Window glass: You will only be covered for the full costs if you get our permission to replace the glass. If you don’t, we will only pay up to the limit in your schedule.
	Non-manufacturer (aftermarket) accessories and equipment: If your vehicle is fitted with aftermarket accessories and equipment, we will not pay more than the limit stated in the policy schedule. If you feel that it is not enough, you may ask us to increase your cover for aftermarket accessories and equipment.
	Theft of spare wheels: Your spare wheel fitted to the outside of your vehicle must have a Vesa-approved or factory fitted wheel-lock.
Additional cover you can choose	Car hire: You will need to return the hire car ONE DAY after your vehicle is repaired, replaced or we have paid out.
Your specific responsibilities	<ul style="list-style-type: none"> ○ You must lay a criminal charge against anyone using your vehicle without your knowledge or consent. ○ You must adhere to the security requirements as indicated in your policy schedule, like an immobilizer or tracking device. ○ You must tell us of certain traffic offences such as if your driver’s licence is endorsed, suspended or cancelled, or if you have been charged for driving under the influence.

Your EnRoute cover

We will pay out the amount of cover you chose should you and your passengers be involved in a vehicle accident that causes you or your passengers’ bodily injury, disability or death. This cover is linked to your vehicle insured under the motor section of this policy. The vehicle must be enclosed and allowed to legally carry passengers.

How the pay-out works is discussed under the heading **Paying out after a claim**, in the **EnRoute cover** section. We will pay out less than the benefits stated in the policy schedule for the death of a child, temporary disability and death following permanent disability.

Temporary-disability and medical expenses are in addition to any pay-out you receive for death or permanent disability. We pay the person (their legal representative or estate) who died or was injured directly.

Additional cover you can choose	RoadCover is a value added service provided by an outside organisation which is not underwritten by The Hollard Insurance Company Ltd. ALL enquires must be submitted directly to RoadCover by calling 0860 726 837 (0860 RCOVER).
--	---