**Your new - Secure Policy wording**

With your new Secure policy wording there are various additional covers and changes to the policy wording which we would like to highlight for your information purposes. The additional covers are either automatically included or optional at an additional premium.

This document is in no way meant to replace the policy schedule or the Secure policy wording which provides all the terms, exclusions and conditions.

**Additional Covers**

The additional covers are identified within their specific sections:

* **General**
	+ Claims Preparation Costs now included - R1,000 per event.
	+ If you have chosen our all new Secure Bonus product then there is an explanation in regards to the Bonus which you would receive after 3 claim free years.
* **Household** **Goods**
	+ Optional - Should you use your private home as a bed and breakfast for less than 3 bedrooms, you have the option to include limited bed and breakfast cover which includes :-
		- Stock in trade – stock value to be insured and an additional premium charged
		- Loss or damage of personal effects of paying guests – R10 000
		- Trauma compensation for paying guests – R10 000
		- External signs, blinds and canopies – R10 000
		- Cleaning and dry-cleaning of guests property – R10 000
	+ automatic home industry cover at your private home for Stock in trade – R10 000
	+ automatic Accidental damage including power surge – R10,000
		- * You can increase this limit for an additional premium
			* NB: deliberate power cuts or load shedding are now included
* **Houseowners**
	+ the definition of the private dwelling now includes - Fixed water features, septic tanks, electric generators, statues and ponds, Jetties and Boardwalks
		- Jetties and boardwalks are limited to R10 000
	+ automatic limited cover for Gradual sinking of land (subsidence), and landslip of the land supporting the Private Home
		- full cover available, subject to a Geological report(for your account) and acceptance by the underwriters at an additional premium
	+ automatic Accidental damage to fixed machinery used in the Private Home – R10,000
		- You can increase this limit for an additional premium
	+ Wear and tear to geysers and pipes for up to R2,500 at an additional premium
	+ Automatic Damage to your Garden caused by an insured peril - R10 000
	+ Automatic cover for special alterations to your home as a result of an accident that caused bodily injury which leaves you permanently disabled and bound to a wheelchair - R10 000.
	+ You are also covered before your property transfer for loss or damage to your home caused by an Insured event for the period between you signing a Deed of Sale and the transfer of the property into your name by the Deeds Office. This only covers property you buy and insure and does not apply if your Home is insured by the seller or on the seller’s behalf
* **All Risks**
	+ - With Remote jamming or blocking becoming more of a risk you will now enjoy limited cover for specified items stolen from an unattended vehicle if there are no visible signs of forced entry to the vehicle. The maximum cover shall not exceed 75% of the value of the specified item or R10,000 in respect of any one event,
			* your portion will be 10% for each item claimed.
* **Motor**
	+ If you have chosen our all new Secure Bonus policy
		- You will now enjoy a Secured value for your vehicle(Not for Code 3 vehicles) which means that your value of your vehicle will be set from the inception or conversion to the Secure Bonus product and this value will be secured for 5 years (limited to vehicles with a retail value below R1 000 000).
		- should you have the misfortune to either write off your vehicle or the vehicle is hijacked or stolen you will be paid out the reasonable retail value as at the time your Secure Bonus policy started, less the applicable excess at the time of the loss unlike the conventional insurance being the reasonable retail value at the date of loss
	+ Automatic additional cover for car hire following an insured event in Namibia, Lesotho, Botswana, Swaziland, Zimbabwe, Malawi or Mozambique from a recognised car hire company in those countries. You would however need to pay for the car hire. On receipt of the invoice, we will then Compensate you up to an amount not exceeding the amount that car hire would have been payable in South Africa for the car hire type in your policy schedule.
	+ You can now chose the number of days for car hire of 30/60/90 days for an additional premium
	+ Should you have an insured incident in one of the countries mentioned above you would need to get the vehicle back to the South African border at your own expense. We will refund you the repatriation costs up to a maximum of R25 000 less R2 500 payable by you
* Optional 4x4, 4x2 Cover which includes the following covers:-
	+ Ability to authorise emergency repairs to the vehicle up to R10,000. You would just need to provide us with a detailed invoice and photographic evidence from the repairer as soon as reasonably possible in order for us to compensate you.
	+ Mechanical and Electrical Breakdown of Winching equipment up to R15,000 less an excess of 10% of the claim and a minimum R1,000.
	+ cost of replacing head, tail or fitted spotlights up to R5 000 less an excess of R350
* Automatic cover of R10,000 to make Special modifications to your vehicle as a result of an accident which leaves you permanently disabled.
* car hire is now available for Third Party, Fire and Theft at an additional premium
* **Personal Computers**
	+ With Remote jamming or blocking becoming more of a risk you will now enjoy limited cover for specified items stolen from an unattended vehicle if there are no visible signs of forced entry to the vehicle. The maximum cover shall not exceed 75% of the value of the specified item or R10,000 in respect of any one event and you will have an excess of 10% for each item claimed

**Changes in your Secure policy wording**

We would also like to highlight certain of the changes to the new Secure policy wording

* **General**
	+ Your policy schedule will now indicate the insurer who underwrites this policy
	+ Claiming
		- If an incident might lead to a claim against you, you will need to send us copies of any documents (including legal proceedings) relating to the incident that you may receive, as soon as possible.
		- Compliance with terms and conditions
			* We only give compensation if you have complied with the terms and conditions of this policy.
	+ If we compensate you for a claim, an event or item, we will not refund any premium for the remainder of the period of insurance for that event or item
	+ Inflation protection (Houseowners and Household Goods)
		- The insured amount for the property insured under the above sections will increase each month to cater for the effect of inflation according to the percentage that we apply at the renewal anniversary date.
		- It still remains your responsibility to make sure that the limits are sufficient to cover the value of the insured items under these sections at the date of the loss or damage.
	+ Your authorisation to us in regards to the sharing of information is now included
* **Household Goods**
	+ outbuildings at the address in the schedule is now more specifically defined as being situated within 4m of the main building and less than 15% of the total square meter of the entire Home.
	+ Insured Events Loss or damage by insured events
		- Malicious damage is excluded while your Home or Outbuildings are being lent, let, sub-let or unoccupied for 30 (thirty) days or more;
		- Loss or damage from theft or attempted theft
			* a building you are temporarily living in; a commercial storage facility where you have deposited Household Goods for safe keeping or at any hotel, guesthouse, club or bank safe is subject to there being visible signs of forced entry or exit;
	+ The following is added to what we do not insure
		- loss or damage arising from claims occurring outside the policy territories;
		- loss from or relating to any exchange, cash or credit sale agreement, including theft under false pretence and fraud.
* **All Risks**
	+ We have increased the list of Items that need to be specified in the policy wording :-
		- artificial limb/s and replacements; computing equipment and accessories (e.g. palmtops, notebooks and laptops); portable gaming electronic equipment;  keys, access cards and remote control units; garden equipment controlled by a driver and all tools, spare parts and accessories;  children’s car seats; photographic equipment; jewellery.
		- Certain of these items were queried and the following items were then added back to the cover by endorsement in your policy schedule
			* Unspecified/General All Risks
				+ We compensate you up to 25% of the total limit of compensation for any one general item. Insured Items under General have been amended to include the following items:

Audio-visual devices, mp3 players, gaming devices and cameras; GPS equipment ; Jewellery/Watches

Jewellery/Watches over R25 000 must however be specified

* + Jewellery/Watch/firearm left unattended :
		- Watches, firearms and/or jewellery need to be locked in a safe when not being worn at a premises which you are temporarily occupying, such as a hotel/guesthouse or in a building which is not your home failing which the item(s) will be limited to R25 000.
	+ all insured jewellery, watches, firearms or any other high value items that exceed R25 000 in value need to be locked away in a safe when not worn and a valuation certificate is required in the event of a claim otherwise cover will be limited to R25 000 per item
	+ Loss or damage to any bicycle by theft or attempted theft if the bicycle is left unattended is not covered unless the bicycle was securely locked or was in a securely locked building when it was stolen or damaged;
		- no cover for loss of or damage to accessories of your bicycle unless the entire bicycle is lost or damaged.
* **Household** **Goods**
	+ Cover for loss or damage caused by household pests such as moths or other insects or their larvae, vermin, rodents or your own domestic pets is now included
* **Motor**
	+ Definitions are added to the wording in regards to
		- Code 3 and Build-up vehicles
		- SAPVIN
	+ Farming use for vehicles is an additional option
	+ What we do not insure under credit shortfall (endorsement added to policy schedule)
		- We will exclude and deduct previous credit rolled over, as well as other amounts included in the credit facility that were unrelated to the original financing of the vehicle.
			* An example is where finance houses allow you to take a re-advance against the car
	+ The insurable value for code 3 vehicles is now limited to 70% of the retail value
	+ Cover for damage caused by moths or other insects or their larvae, vermin, rodents or your own domestic pets to your vehicle is now included
	+ What we do not insure
		- driving the vehicle under the influence of alcohol or drugs, or your blood-alcohol level is over the legal limit is amended
			* to your knowledge is now taken out, thus even if you did not know the driver will be under the influence, the claim will be void
* **Extended Liability**
	+ The limits are amended to top up the liability covers, the individual sections Liability li

***This document is in no way meant to replace the policy wordings which provides all terms, exclusions and conditions for the items which have been highlighted in the document***