

## BUSINESS POLICY WORDING

### AUTOMATIC PROVISIONS, EXTENSIONS AND FIRST AMOUNTS PAYABLE

The policy schedule will always take precedence over the policy wording. Limits noted on the policy schedule in respect of optional extensions will be over and above the limits reflected in this document.

PROVISION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE
<b>General Provisions</b>			
<b>Claims Preparation Costs</b>	All sections	R250 000 (in the annual aggregate)	Nil
<b>Security Guard</b>	<ul style="list-style-type: none"> <li>• Fire</li> <li>• Building Combined</li> <li>• Office Contents</li> <li>• Theft</li> <li>• Glass</li> <li>• Goods in Transit</li> <li>• Business All Risks</li> <li>• Electronic Equipment</li> </ul>	R10 000 per event	Nil
<b>Malicious Damage</b>	<ul style="list-style-type: none"> <li>• Fire</li> <li>• Building Combined</li> <li>• Office Contents</li> </ul>	Not exceeding item sum insured	Nil
<b>Fire-extinguishing Charges</b>	Fire	Reasonable cost not exceeding 20% of the sum insured	R1 000
	Buildings Combined	Reasonable cost not exceeding 20% of the sum insured	R1 000
	Office Contents	Reasonable cost not exceeding 20% of the sum insured	R1 000
	Goods in Transit	R10 000	R500
	Motor	R10 000	R500
	Motor Traders	R10 000	R500
<b>Subsidence and Landslip (limited cover)</b>	<ul style="list-style-type: none"> <li>• Fire</li> <li>• Building Combined</li> <li>• Office Contents</li> </ul>	Up to Building sum insured	R2 500
	<ul style="list-style-type: none"> <li>• Fire</li> <li>• Building Combined</li> <li>• Office Contents</li> <li>• Accidental Damage</li> <li>• Business Interruption</li> </ul>	R100 000 per event (in the aggregate)	1. Without approved surge protection: 10% of claim min, R2 500 2. With approved surge protection: R1 000
<b>Locks and Keys</b>	<ul style="list-style-type: none"> <li>• Office Contents</li> <li>• Theft</li> <li>• Money</li> </ul>	1. R5 000 per section 2. R10 000 per event (in the aggregate)	R500

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE													
<b>Fire</b>																
Geysers (as defined)	Column 1	R10 000 per event	1. 10% of claim, min R1 000 2. Non-compliant installation: additional R1 500													
Accidental Damage to Sanitary-ware	Section	R50 000 per incident	R1 000													
Leakage		R10 000 per event	Nil													
Shade Nets and Canopies		R50 000 per event	<table border="0"> <tr> <td><b>Age of shade net</b></td> <td><b>% of Co-insurance</b></td> </tr> <tr> <td>Up to 1 year</td> <td>10%</td> </tr> <tr> <td>Up to 2 years</td> <td>25%</td> </tr> <tr> <td>Up to 3 years</td> <td>40%</td> </tr> <tr> <td>Up to 4 years</td> <td>60%</td> </tr> <tr> <td>Up to 5 years</td> <td>80%</td> </tr> <tr> <td>Older than 5 years</td> <td>100%</td> </tr> </table>	<b>Age of shade net</b>	<b>% of Co-insurance</b>	Up to 1 year	10%	Up to 2 years	25%	Up to 3 years	40%	Up to 4 years	60%	Up to 5 years	80%	Older than 5 years
<b>Age of shade net</b>	<b>% of Co-insurance</b>															
Up to 1 year	10%															
Up to 2 years	25%															
Up to 3 years	40%															
Up to 4 years	60%															
Up to 5 years	80%															
Older than 5 years	100%															
Architects' and Other Professional Fees	Columns 1 and 3	Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil													
Capital Additions	Excluding Stock and Materials in Trade	Not exceeding 20% of the item sum insured	Nil													
Cost of Demolition, Clearing and Erection of Hoardings	Section	Not exceeding item sum insured	Nil													
Deterioration of Undamaged Stocks	Column 4	1. Actual purchase costs; or 2. actual manufacturing costs; 3. less net amount received from salvage sale	Nil													
Express Delivery and Overtime	Section	Not exceeding 50% of the repair/ replacement cost saved	Nil													
Motors and Pumping Equipment		1. R10 000 per event 2. R50 000 per period of insurance	10% of claim, min R500													
Municipal Plans Scrutiny Fee	Column 1	Not exceeding item sum insured	Nil													
Public Authorities' Requirements	Section	Not exceeding item sum insured	Nil													
Temporary Removal		Not exceeding 20% of the item sum insured	Nil													
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate)	Nil													
Public Supply		Not exceeding item sum insured	Nil													
Landscaping		Column 1	R10 000 per event	Nil												

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE
Water Leaks/Loss of Water	Section	<p><b>Loss of water</b></p> <ol style="list-style-type: none"> <li>R15 000 per event</li> <li>R50 000 per period of insurance</li> </ol> <p><b>Leak detection</b></p> <ol style="list-style-type: none"> <li>R5 000 per event</li> <li>R10 000 per period of insurance</li> </ol> <p><b>Filling of pools or ponds after maintenance/repairs</b></p> <ol style="list-style-type: none"> <li>R5 000 per event</li> <li>R10 000 per period of insurance</li> </ol>	10% of claim, minimum R500

Buildings Combined			
Geysers (as defined)	Section	R10 000 per event	<ol style="list-style-type: none"> <li>10% of claim, minimum R1 000</li> <li>Non-compliant installation: additional R1 500</li> </ol>
Accidental Damage to Sanitary-ware and Fixed Glass		R50 000 per incident	R1 000
Shade Nets and Canopies		R50 000 per event	<p><b>Age of shade net</b>    <b>% of Co-insurance</b></p> <p>Up to 1 year                      10%</p> <p>Up to 2 years                      25%</p> <p>Up to 3 years                      40%</p> <p>Up to 4 years                      60%</p> <p>Up to 5 years                      80%</p> <p>Older than 5 years                100%</p>
Public Supply Connections		Not exceeding item sum insured	Nil
Rent		30% of the Building sum insured	Nil
Liability		R2 500 000 per event	Nil
Architects' and Other Professional Fees		Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil
Capital Additions		Not exceeding 20% of the item sum insured	Nil
Cost of Demolition and Clearing and Erection of Hoardings		Not exceeding item sum insured	Nil
Landscaping		R10 000 per event	Nil
Motors and Pumping Equipment		<ol style="list-style-type: none"> <li>R10 000 per event</li> <li>R50 000 per period of insurance</li> </ol>	10% of claim, minimum R500
Municipal Plans Scrutiny Fee		Not exceeding item sum insured	Nil
Public Authorities' Requirements		Not exceeding item sum insured	Nil

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE
Temporary Repairs and Measures After Loss	Section	R50 000 (in the aggregate)	Nil
Temporary Removal		Not exceeding 20% of the item sum insured	Nil
Water Leaks/Loss of Water		<p><b>Loss of water</b></p> <ol style="list-style-type: none"> <li>R15 000 per event</li> <li>R50 000 per period of insurance</li> </ol> <p><b>Leak detection</b></p> <ol style="list-style-type: none"> <li>R5 000 per event</li> <li>R10 000 per period of insurance</li> </ol> <p><b>Filling of pools or ponds after maintenance/repairs</b></p> <ol style="list-style-type: none"> <li>R5 000 per event</li> <li>R10 000 per period of insurance</li> </ol>	10% of claim, minimum R500

Office Contents			
Accidental Damage to Sanitary-ware and Glass	Section	R50 000 per event	R1 000
Theft (following forcible and violent entry/exit)		25% of the Contents sum insured	10% of claim, minimum R500
Loss of Rent		30% of Contents sum insured	Nil
Loss of Documents		R50 000 per event	Nil
Liability Documents		R50 000 per event	Nil
Increase in Cost of Working		25% of the Contents sum insured	Nil
Capital Additions		Not exceeding 20% of the item sum insured	Nil
Removal of Debris		Not exceeding item sum insured	Nil
Temporary Removal		Not exceeding 20% of the item sum insured	Nil
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate) per insurance period	Nil

Business Interruption			
Prevention of Access		Limited to 75% of sum insured, not exceeding R20 000 000, per event	Nil

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE
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Theft			
Damage to Buildings		R10 000 per event	Nil
Additional Costs	<ul style="list-style-type: none"> <li>Loss of buildings</li> <li>Landlord's fixtures and fittings</li> <li>Temporary repairs</li> </ul>	R10 000 (in the aggregate) per event	R750
Property of Guests	Accommodation risks only	<ol style="list-style-type: none"> <li>R10 000 per person per event</li> <li>R25 000 in the aggregate of any one event</li> </ol>	R500

Money			
Credit/Debit Cards	Section	<ol style="list-style-type: none"> <li>R5 000 per event</li> <li>R15 000 per period of insurance</li> </ol>	Nil
Receptacles and Clothing		R5 000 per event	Nil
Seasonal Increase	15 December to 15 January	15% of the Major Limit or R25 000, whichever is the lesser	Basic first amount payable as per policy Schedule
Personal Accident (Assault)	Section	<ol style="list-style-type: none"> <li>Death – R10 000</li> <li>Permanent Disability – R10 000</li> <li>Medical Expenses – R10 000</li> <li>Other Reasonable Expenses (as listed in the wording) – up to R15 000</li> </ol>	Nil

Glass			
Boarding Up	Section	R5 000 per event	Nil
Damage to Shop Fronts and the Like		R5 000 per event	
Removal and Reinstallation		R5 000 per event	
Watchman		R5 000 per event	

Goods in Transit			
Clearing Up and Removal of Debris Costs	Section	R10 000 per event	Nil
Fire-extinguishing Charges		Refer to General Provisions	Refer to General Provisions

Business All Risks			
Remote Blocking	Specified Items	Item sum insured or R25 000, whichever is the lesser	10% of claim, minimum R1 000

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE
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## Accidental Damage

<b>Accidental Costs</b>	<ul style="list-style-type: none"> <li>Buildings</li> <li>Plant and Machinery</li> </ul>	Not exceeding item sum insured	Nil
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## Combined Liability

<b>Defence Costs</b>	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	<ol style="list-style-type: none"> <li>R150 000 per event</li> <li>R250 000 in the aggregate for any one period of insurance</li> </ol>	R2 500
<b>Wrongful Arrest and Defamation</b>	In addition to Limit of Indemnity	<ol style="list-style-type: none"> <li>R150 000 per event</li> <li>R250 000 in the aggregate for any one period of insurance</li> </ol>	Nil

## Directors' and Officers' Liability

<b>Emergency Legal Costs</b>	Section	10% of the Limit of Indemnity	Nil
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## Group Personal Accident

<b>Additional Death Benefit</b>	Death	R15 000 per insured person	Nil
<b>Body Transportation Costs</b>	Death	R75 000 per insured person	Nil
<b>Childcare</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>R300 per day, maximum 28 days</li> <li>Limited to R15 000 per insured person per 12 month period</li> <li>Limited to R100 000 per policy per 12 month period</li> </ol>	7 day time excess
<b>Crime Benefit</b>	<ul style="list-style-type: none"> <li>Death</li> <li>Permanent Disability</li> </ul>	Additional 10% of insured person's Death or Permanent Disability benefit up to a maximum of R100 000	Nil
<b>Disfigurement</b>	Permanent Disability (payment is not in addition to benefit)	Limited to 50% of the Permanent Disability benefit	Nil
<b>Disfigurement Requiring Corrective Medical Procedure</b>	Permanent Disability (payment is in addition to benefit)	<ol style="list-style-type: none"> <li>Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per insured person</li> <li>All other areas of the body - 10% of the Permanent Disability benefit, maximum R100 000 per insured person</li> </ol>	Nil
<b>Emergency Transportation Costs</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>R200 000 per insured person</li> <li>R1000 000 per occurrence</li> </ol>	Nil
<b>Family/Servants Medical Expenses</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>R200 000 per insured person</li> <li>R1 000 000 per occurrence</li> </ol>	R250

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE
<b>Life Support Equipment</b>	Accidental Bodily Injury	R100 000 per insured person per occurrence	Nil
<b>Mobility Costs</b>	Permanent Disability	R250 000 per insured person	Nil
<b>Paraplegia</b>	Permanent Total Disability (in addition to benefit)	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000 and a maximum of R500 000	Nil
<b>Quadraplegia</b>	Permanent Total Disability (in addition to benefit)	25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000 and a maximum of R1 000 000	Nil
<b>Rehabilitation Costs</b>	Permanent Disability	80% of training costs, maximum R150 000 per insured person	Nil
<b>Relocation Costs</b>	<ul style="list-style-type: none"> <li>Death</li> <li>Permanent Disability</li> </ul>	<ol style="list-style-type: none"> <li>R150 000 per person</li> <li>75% of the actual loss caused</li> </ol>	Nil
<b>Repatriation Costs</b>	Accidental Bodily Injury	R200 000 per insured person	Nil
<b>Search and Rescue</b>	Section	<ol style="list-style-type: none"> <li>R100 000 per insured person per occurrence</li> <li>R500 000 per 12 month period of insurance</li> </ol>	Nil
<b>Seat Belt Benefit</b>	<ul style="list-style-type: none"> <li>Death</li> <li>Permanent Disability (in addition to benefit)</li> </ul>	10% of the Death or Permanent Disability benefit, maximum R100 000	Nil
<b>Temporary Drivers</b>	Accidental Bodily Injury	R2 000 per week or the Temporary Total Disability benefit, whichever is the lesser	Nil
<b>Trauma Counselling</b>	Section	<ol style="list-style-type: none"> <li>R1 000 per consultation</li> <li>R10 000 per annum per insured person</li> <li>R100 000 per 12 month period of insurance</li> </ol>	Nil

## Stated Benefits

<b>Additional Death Benefit</b>	Death	R15 000 per insured person	Nil
<b>Body Transportation Costs</b>	Death	R75 000 per insured person	Nil
<b>Childcare</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>R300 per day, maximum 28 days</li> <li>Limited to R15 000 per insured person per 12 month period</li> <li>Limited to R100 000 per policy per 12 month period</li> </ol>	7 day time excess
<b>Crime Benefit</b>	<ul style="list-style-type: none"> <li>Death</li> <li>Permanent Disability</li> </ul>	Additional 10% of insured person's Death or Permanent Disability benefit up to a maximum of R100 000	Nil

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE
<b>Disfigurement</b>	Permanent Disability (payment is not in addition to benefit)	Limited to 50% of the Permanent Disability benefit	Nil
<b>Disfigurement Requiring Corrective Medical Procedure</b>	Permanent Disability (payment is in addition to benefit)	<ol style="list-style-type: none"> <li>1. Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per insured person</li> <li>2. All other areas of the body – 10% of the Permanent Disability benefit, maximum R100 000 per insured person</li> </ol>	Nil
<b>Emergency Transportation Costs</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>1. R200 000 per insured person</li> <li>2. R1 000 000 per occurrence</li> </ol>	Nil
<b>Family/Servants Medical Expenses</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>1. R50 000 per person</li> <li>2. R200 000 any 12 month period of insurance</li> </ol>	R250
<b>Life Support Equipment</b>	Accidental Bodily Injury	R100 000 per insured person per occurrence	Nil
<b>Mobility Costs</b>	Permanent Disability	R250 000 per insured person	Nil
<b>Paraplegia</b>	Permanent Total Disability (in addition to benefit)	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000 and a maximum of R500 000	Nil
<b>Quadraplegia</b>	Permanent Total Disability (in addition to benefit)	25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000 and a maximum of R1 000 000	Nil
<b>Rehabilitation Costs</b>	Permanent Disability	80% of training costs, maximum R150 000 per insured person	Nil
<b>Relocation Costs</b>	<ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Disability</li> </ul>	<ol style="list-style-type: none"> <li>1. R150 000 per person</li> <li>2. 75% of the actual loss caused</li> </ol>	Nil
<b>Repatriation Costs</b>	Accidental Bodily Injury	R200 000 per insured person	Nil
<b>Search and Rescue</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>1. R100 000 per insured person per occurrence</li> <li>2. R500 000 per 12 month period of insurance</li> </ol>	Nil
<b>Seat Belt Benefit</b>	<ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Disability (in addition to benefit)</li> </ul>	10% of the Death or Permanent Disability benefit, maximum R100 000	Nil
<b>Temporary Drivers</b>	Accidental Bodily Injury	R2 000 per week or the Temporary Total Disability benefit, whichever is the lesser	Nil
<b>Trauma Counselling</b>	Section	<ol style="list-style-type: none"> <li>1. R1 000 per consultation</li> <li>2. R10 000 per annum per insured person</li> <li>3. R100 000 per 12 month period of insurance</li> </ol>	Nil



EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE
<b>Motor Specified</b>			
<b>Additional Costs</b>	All specified vehicles	R40 000 in the aggregate any one event	Nil
<b>Sound Equipment</b>	All specified vehicles	• Factory fitted – replacement value	Basic motor first amount payable as per policy Schedule
		• After market installation – R3 500	R500
<b>Medical Expenses</b>	<ul style="list-style-type: none"> <li>Private type motor car</li> <li>Motorised caravan</li> <li>Any other type of insured vehicle (other than a bus or taxi)</li> </ul>	R10 000 per event	Nil
<b>Repatriation</b>	<ul style="list-style-type: none"> <li>Private type cars</li> <li>LDV's with a GVM of less than 3 500kg</li> </ul>	<ol style="list-style-type: none"> <li>Occupants – R10 000 (maximum 4 occupants)</li> <li>Vehicle transport cost – R5 000</li> <li>Temporary repairs – R5 000</li> </ol>	Nil
<b>Passenger Liability</b>	Liability to Third Parties (excluding caravans and trailers)"	R2 500 000 per occurrence	Nil
<b>Loss of Locks, Keys, Central Locking Devices and Remotes</b>	All specified vehicles	R15 000 per event	10% of claim, minimum R1 250
<b>Parking Facilities and Movement of Third Party Vehicles</b>	All specified vehicles	R2 500 000 per event	Nil
<b>Windscreen/Glass</b>	All specified vehicles	Repair/replacement cost	As per policy schedule
<b>Wreckage Removal</b>	All specified vehicles	R10 000 any one occurrence	Nil
<b>Emergency Accommodation</b>	<ul style="list-style-type: none"> <li>Private type cars</li> <li>LDV's with a GVM of less than 3 500kg</li> </ul>	<ol style="list-style-type: none"> <li>R500 per person</li> <li>R2 500 per occurrence</li> <li>R5 000 per period of insurance</li> </ol>	Nil
<b>Tracking Device</b>	Specified vehicles	R1 500	Nil
<b>Loss of Fuel</b>	All specified vehicles	R1 000 per occurrence	R250

<b>Motor Traders</b>			
<b>Additional Costs</b>	Sub-section A	R40 000 in the aggregate any one event	Nil
<b>Medical Benefits</b>	<ul style="list-style-type: none"> <li>Private type motor car</li> <li>Motorised caravan</li> <li>Any other type of insured vehicle (other than a bus or taxi)</li> </ul>	R10 000 per event	Nil
<b>Loss of Keys</b>	Sub-section A	R7 500 per event	R750
<b>Wreckage Removal</b>	Sub-section A	R10 000 any one occurrence	Nil

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE
<b>Motor Fleet</b>			
<b>Additional Costs</b>	All fleet vehicles	R40 000 in the aggregate any one event	Nil
<b>Sound Equipment</b>	All fleet vehicles	• Factory fitted – replacement value	Basic motor first amount payable as per policy Schedule
		• After market installation – R3 500	R500
<b>Medical Expenses</b>	<ul style="list-style-type: none"> <li>Private type motor car</li> <li>Motorised caravan</li> <li>Any other type of insured vehicle (other than a bus or taxi)</li> </ul>	R10 000 per event	Nil
<b>Repatriation</b>	<ul style="list-style-type: none"> <li>Private type cars</li> <li>LDV's with a GVM of less than 3 500kg</li> </ul>	<ol style="list-style-type: none"> <li>Occupants – R10 000 (max 4 occupants)</li> <li>Vehicle transport cost – R5 000</li> <li>Temporary repairs – R5 000</li> </ol>	Nil
<b>Loss of Locks, Keys, Central Locking Devices and Remotes</b>	All fleet vehicles	R15 000 per event	10% of claim, minimum R1 250
<b>Parking Facilities and Movement of Third Party Vehicles</b>	All fleet vehicles	R2 500 000 per event	Nil
<b>Windscreen/Glass</b>	All fleet vehicles	Repair/replacement cost	As per policy schedule
<b>Wreckage Removal</b>	All fleet vehicles	R10 000 any one occurrence	Nil
<b>Emergency Accommodation</b>	<ul style="list-style-type: none"> <li>Private type cars</li> <li>LDV's with a GVM of less than 3 500kg</li> </ul>	<ol style="list-style-type: none"> <li>R500 per person</li> <li>R2 500 per occurrence</li> <li>R5 000 per period of insurance</li> </ol>	Nil
<b>Tracking Device</b>	Fleet vehicles	R1 500	Nil
<b>Loss of Fuel</b>	All fleet vehicles	R1 000 per occurrence	R250

<b>Enroute In-Car Insurance</b>			
<b>Trauma Counselling</b>	Section	<ol style="list-style-type: none"> <li>R300 per counselling session</li> <li>R3 000 any one motor vehicle accident</li> </ol>	Nil

<b>Enroute On-Road Insurance</b>			
<b>Trauma Counselling</b>	Section	<ol style="list-style-type: none"> <li>R300 per counselling session</li> <li>R3 000 any one motor vehicle accident</li> </ol>	Nil

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE
<b>Electronic Equipment</b>			
<b>Architects' and Other Professional Fees</b>	Section	Not exceeding 20% of the amount of the claim	Nil
<b>Clearance Costs</b>		Not exceeding 20% of the amount of the claim	Nil
<b>Express Delivery and Overtime</b>		Not exceeding 50% of the repair/ replacement cost saved	Nil
<b>Software Upgrade</b>		Not exceeding 20% of the value of the insured equipment or R5 000 whichever is the lesser	R750
<b>Increased Cost of Working</b>		R10 000 per event	24 hour time excess
<b>Reinstatement of Data/Programs</b>		R10 000 per event	R750

Subject otherwise to the terms, exceptions and conditions of the policy.