



Your OUTsurance policy



Welcome to OUTsurance, where 'you always get something out'.

We are a proud leader in our field.

We recognise that you are in control of your possessions and have designed your policy to suit your individual requirements to ensure that you stay in control.

We pioneered the OUTbonus which is recognised as the reward for those who are claim free. We look forward to the day that you receive your OUTbonus.

This policy document forms an essential part of the set of documents we mailed to you. It defines the cover we provide under the following headings which are easily identified by the various icons:

- ✓ **WHAT IS COVERED and**
- ✗ **WHAT IS NOT COVERED**

Examples are used to explain specific, practical ways in which the cover is applied.

This is a plain language document, ensuring that it is easy to read and conveys the details of your policy in the clearest possible way.

Please read the documents to make sure that you understand the scope of your cover. Call us on **08 600 70 000** for any queries or to update your information.

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Your OUTsurance policy

This document together with your schedule, any written correspondence and verbal agreements form the basis of the contract between you (the policy holder) and us.

It is important that you read and understand these documents and that you make sure that all the information supplied by you, or anyone acting on your behalf, is correct. This contract is based on the information provided during the application process which determines whether we cover you, the premium we charge and the terms and conditions applicable to your cover. If any information has been withheld or misrepresented, this will affect the validity of the agreement and the outcome of any claim. All premiums paid will be forfeited.

Before your cover starts, we will agree on the cover, premium, terms and conditions, start and payment dates. Your cover will start on the agreed upon starting date on the condition that the first premium is successfully paid and received.

Premium payments

Your premiums must be paid by debit order on the agreed payment date and at the start of each period for which you want cover.

Premium refunds

If the OUTsured vehicle or watercraft is written-off, stolen/hijacked without being recovered, and is removed from cover after a claim is settled, there is no refund of the pro-rata portion of the monthly premium for the specific period for which that premium was paid.

Premiums not paid

If the premium is not paid on the payment date, you have a 15 day grace period after which we will automatically deduct the premium from the same account to ensure continuous cover. If this premium is also not paid you will have no cover for the period for which you did not pay. If your premiums are paid monthly, the grace period will only apply from the second month of cover.

Should you cancel or stop your debit order, it will be deemed that you have cancelled your cover and you will not enjoy the 15 day grace period. In the event that you reinstate your policy thereafter, your policy will be treated as a new policy and the grace period will only apply from the second month of cover thereafter.

Policy cancellations

You may cancel your policy at any time and with immediate effect.

In the event we receive a written or verbal instruction from any person other than you to cancel your policy, we will first contact you telephonically to confirm the validity of the instruction before your policy is cancelled. If we are unable to contact you the policy will remain active.

We may cancel your policy by giving you 31 days notice.

Your policy will cancel when your:

- monthly premiums are not paid for two consecutive months, either on the payment dates or within the grace periods in those months
- annual premiums are not paid on the payment date or within the grace period

The policy will end on the final day of the period for which you last paid your premium.

Premium reviews

Premiums will be reviewed annually on the anniversary date of your policy.

Policy changes

You may make changes to your policy at any time. Any change you make will be effective from the time and date agreed to.

We may change the terms and conditions of your policy by giving you 31 days' notice.

In the event of any legislative changes which have a material impact on your policy or cover, we will make the required changes and notify you by providing reasonable notice.

Your OUTbonus

The OUTbonus is a cash refund of your premiums that rewards you for not claiming. The OUTbonus cycle, including payment intervals and the appropriate percentages, is shown on your schedule.

Your OUTbonus will be forfeited following the payment of any claim submitted for any incident, including any liability claim settled or where letters of demand or summonses are referred to us and the incident date falls within the appropriate OUTbonus cycle. Your new cycle will start immediately after the incident date for which the claim was settled.

Your OUTbonus cannot be reinstated even if a successful claims cost recovery is made.

E.g. Following repairs to your vehicle after it is involved in an accident, we attempt to recover the costs involved. We cannot recover the full costs which include the repair costs and the claims processing costs. The OUTbonus can therefore not be reinstated since we paid the claim and only recovered a portion of the costs.

Should you decide to withdraw a claim in order to protect your OUTbonus, your decision will remain final and cannot be altered should any subsequent claim be submitted. No claim will be settled retrospectively once your OUTbonus has been paid.

Premium Discounts

You may at any time provide us with the details of persons you consider will be interested in any of our and/or our related companies' long-term or short-term insurance products. We may then contact these persons and if it results in a policy being entered into between us and that person, we will give you a discount on your premium payment in the succeeding months. The amount of discount that you will be entitled to per successful referral is set out in your referral discount statement available on request.

Please note that this discounted months' premium will not have an effect in the calculation of your OUTbonus and the OUTbonus will be calculated as if the discount did not apply.

E.g. If your premium is R500 and you successfully refer a client to us and we then only collect R300 premium for the next month due to the discount, 10% of the full premium before discount (R500) will still be allocated to the OUTbonus. Therefore, R50 will go toward the OUTbonus, not R30 (10% of the discounted premium of R300).

Your responsibilities

In order to have cover you need to:

- pay your premiums
- provide us with true and complete information when you apply for cover, submit a claim or make changes to your policy. This also applies to you or anyone acting on your behalf or in your interest, or any person who is covered by this policy, for example members of your household or the driver of a vehicle which is insured by this policy
- inform us immediately of any changes to your circumstances that may influence whether we give you cover, the conditions of cover or the premium we charge

E.g. If you sell your car and buy another one, you need to inform us about the change before you can take delivery of this car so that you can be certain that your car is OUTsured by the time you drive off the showroom floor.

This includes any changes to any information:

- on your schedule
- about the financial position of any person covered under this policy, specifically relating to defaults, civil judgements, sequestrations, administration orders and liquidations of companies in which you have an interest
- about convictions or charges for criminal offences against you or any person covered under this policy

Claims

Our responsibilities

We have the choice to settle your claim in any of the following ways:

- paying out cash to you
- repairing the damage at a repairer of our choice
- replacing the item at a supplier of our choice
- any combination of the above

Where any item claimed for is financed, we will first pay the finance company. Where a claim is settled for lost or damaged items, these items become ours.

If we elect to repair we will only do so up to the maximum OUTsured value noted on your schedule for the specific section you are claiming under.

Your responsibilities

You have certain responsibilities which are listed below. If you fail to meet these responsibilities, your claim may be rejected.

Time periods

You need to:

- report your claim or any incident that may lead to a claim to us as soon as possible, but not later than 31 days, after any incident. This includes incidents for which you do not want to claim but which may result in a claim in the future

E.g. If your car is involved in an accident with another car and there is no apparent damage to either car, we still want to know about this incident so that we can take steps to limit the effects of any claim which may be made by the other person.

- report any lost items, fire, theft, hijack (including attempted theft or hijack) or damage caused intentionally to the police within 24 hours of the incident

Preventing loss or damage

Take reasonable, necessary steps to prevent or minimise loss, damage, injury or liability. This includes:

- complying with all statutory requirements and manufacturer's recommendations
- maintaining the property/items in a fit and sound condition

Correct information

You need to give:

- all information and documentation we require within the timeframe we set
- true and complete information to us and the authorities

We act on the information you provide, therefore any information which is misleading, incorrect or false will prejudice the claims process.

Proof of ownership

You need to:

- prove ownership and value of any item that you are claiming for
- make damaged items which you are claiming for available for inspection in order to substantiate the extent and nature of the damage

Repairs and replacements

Before doing any repairs or replacements you must get our approval, failing which your claim may be rejected.

Any repairs or replacements must be completed within six months of your claim being settled.

Admitting guilt

Never admit guilt nor offer settlement to any other party involved in an incident in which you are involved. We will not be bound by any admission or offer you make to any person in relation to any incident.

E.g. If you are involved in an accident you may find yourself admitting blame for causing the accident to the other person involved. Your admission may prejudice any attempt to recover any money spent on repairing your car.

When we need your assistance

You need to comply with our reasonable instructions and requests.

E.g. After paying you for your stolen vehicle, we may need your assistance in identifying it should the police recover it.

Excess

This is the amount you contribute for each and every claim and is noted on your schedule.

In the event of a claim the excess is payable upfront to the service provider.

E.g. If you claim after an accident, you pay the excess directly to the panel beater. You still need to pay the excess even though you did not cause the accident.

Dual insurance

If there are any other insurance policies giving the same cover as in this policy we will pay our pro-rata portion of any claim. This does not apply to Personal Accident cover.

E.g. If you insure an item for R200 000 elsewhere and the same item is OUTsured for R200 000, we will only pay half and the other insurer will pay the other half when you claim.

We can act on your rights

When we settle your claim, we can act on your rights or obligations against other people to recover costs or to defend any claim they may have against you on the principle of subrogation. If we recover the excess we will refund it to you.

E.g. If you are involved in an accident caused by someone else, we will automatically try to recover your excess and the money that we paid in settlement of your claim from this person.

Disputed claims

In terms of the Policy Holder Protection Rules, if you dispute the outcome of your claim you have 90 days from the day you are first informed of the outcome to notify us about your objection. Immediately following this you have a further six months within which to serve a summons on us. If you do not do so within this period, your right to challenge the decision is forfeited.

Fraud or dishonesty

We have a responsibility to all our policy holders to ensure that fraudulent claims are eliminated in order to keep premiums as competitive as possible. If your claim is rejected you will need to reimburse us for any expenses we incur relating to the claim.

If you or anyone acting on your behalf or in your interest, or any person who is covered by this policy submits a claim, or any information or documentation relating to any claim that is in any way fraudulent, dishonest or inflated, we will reject that entire claim and cancel your policy retrospectively to the reported incident date or the actual incident date, whichever date is earliest.

Sharing of information

We respect the confidentiality of your information. In order to ensure sound insurance practices and prevent insurance fraud we confirm and disclose information relating to claims, insurance and financial history with other insurers, government bodies and credit bureaus. This is applicable to anyone who is covered under this policy. By entering into this policy, you agree to be bound by our privacy policy which is [available on our website](#). If you are not willing for this information to be confirmed or disclosed or to be bound by our privacy policy we will not be able to provide you with cover. For more information relating to our privacy policy, we request that you [visit our website](#).

What is not covered under your policy

This policy does not cover any loss, damage, liability or injury directly or indirectly arising from any of the following:

- ✘ War and public disorder
 - war or war-like acts
 - military uprisings, usurped power, rebellion or revolution

- civil commotion, labour disturbances or public disorder
 - any act of terrorism by any person or group, whether acting alone or under instruction
- ✘ Confiscated property
- Property that has been legally detained or confiscated.
- ✘ Pollution or contamination
- Pollution, contamination or seepage.
- Legal liability, loss or damage directly or indirectly caused by:
- ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel
 - nuclear material, nuclear fission or fusion, nuclear radiation
 - nuclear explosives or any nuclear weapon and/or
 - nuclear waste in whatever form
- For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.
- ✘ Programmes and data
- Electronic programmes, data or unlicensed software.
- ✘ More specifically covered elsewhere
- Your OUTsured possessions which are more specifically covered elsewhere.
- ✘ Wear-and-tear and breakdown
- any cause that was not sudden and unforeseen
 - gradual deterioration, including rising damp, wear-and-tear, rust, mildew or fading
 - a rise in the underground water table or pressure caused by it
 - defective lubrication or lack of oil or coolant
 - mechanical-, electrical- or electronic breakdown, defect or failure
 - damage to consumable parts or parts with a limited lifespan
 - damage recoverable under any maintenance or lease agreement
 - servicing, maintenance, cleaning, repairing, restoring, dyeing, bleaching or alteration
- ✘ Insects and pests
- Damage caused by insects or pests.
- ✘ Contracts or agreements
- breach of contract or agreement
 - liability arising from a contract or agreement, unless you would have had the same liability had you not entered into the contract or agreement
- ✘ Selling your possessions
- When selling your possessions, you need to have prior confirmation by your bank that valid and legal payment for the sale has been made and cleared by your bank before giving the property to the other person.

E.g. People sometimes “buy” items using false cheques or counterfeit money or by presenting a false proof of payment. In order to avoid becoming a victim of this kind of theft, you need to make sure that your bank confirms the payment before you give the item to the other person.

✘ Pawned items

Any pawned items, whether you pawned them or you are holding them on someone else's behalf.

✘ Consequential loss

Any consequential loss or damage; that is any loss or damage not directly caused by an OUTsured peril. Some consequential losses can be covered and are specifically noted.

E.g. The loss of use of your car following an accident and while it is being repaired is not automatically covered. The Car Hire option is available, and if selected we will indemnify you by covering the costs of the hired car from an OUTsurance approved service provider as a means of alternate transport.

✘ Illegal activities

The use of the OUTsured property for, or in connection with, the commission of any offence. This includes any incident relating to obtaining, using or soliciting narcotics.

✘ Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Employees Compensation Act
- the Motor Vehicle Accidents Fund Act
- any other insurance or OUTsurance contract

✘ Optional cover not automatically included

Where optional cover is available under certain sections it is automatically excluded unless the optional cover was selected and it was included on your schedule.

✘ Plants and animals

Unless otherwise stated elsewhere in this document, damage or injury to plants and animals is not covered.

✘ Existing damage

Any existing damage which occurred prior to the incident or prior to when your cover started.

✘ Counterfeit or stolen goods

Loss of or damage to any counterfeit or stolen goods.

✘ Communicable disease

This policy does not cover any loss, damage or liability directly or indirectly caused by, as a result of or contributed to by a communicable disease, or any actions or measures taken or implemented by anyone in response thereto, including but not limited to, any governmental body.

A Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism, including but not limited to any form of Corona viruses or Influenza viruses.

✘ Veld fires

There is no cover in the event of veld fires and fires spreading from adjacent properties within the first 7 days of cover.

✘ Flooding

There is no cover for any flooding within the first 7 days of cover.

✘ Cyber Event

This policy does not cover any losses or damages whatsoever directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a cyber event or cyber-attack including, but not limited to:

- loss or destruction of or damage to any property whatsoever (including a computer) or any loss or expense whatsoever resulting or arising therefrom
- any legal liability of whatsoever nature
- any consequential loss

A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device in computer or non-computer equipment or any computer software, tools, operating system or any computer hardware or peripherals and the information or data electronically or otherwise stored in or on any of the above, whether the property of the insured or not.

A cyber event, is defined as any event that adversely affects or has the potential to affect the confidentiality, integrity or availability of sensitive information and systems. A cyber event includes any cyber-attack, which is defined as an attempt by hackers to steal data, damage or destroy a computer network or system.

✘ Electricity grid failure or interruption

This policy does not cover any loss, damage or liability directly or indirectly caused by a total or partial interruption, interference, failure or suspension of the supply of electricity or restoration thereof.

This exclusion does not apply to power surge events resulting from load shedding. Load shedding is defined as scheduled electricity supply interruptions implemented by any party other than the insured, implemented in phases, which does not affect a whole municipality, province or country simultaneously.

SASRIA

Cover is provided by South African Special Risk Insurance Association (SASRIA) and only applies if it is noted on the schedule. SASRIA is the only non-life insurer that provides cover against risks such as civil commotion, public disorder, strikes, riots and terrorism.

It is a condition of cover that the insured, and anyone covered under the OUTsurance policy, must comply with its terms and conditions in order to be covered by SASRIA. The relevant policy wordings are available on SASRIA's official website (www.sasria.co.za).

Vehicle

What does Vehicle refer to?

Vehicle refers to any South African registered motorcar, motorcycle, light delivery vehicle (LDV), caravan or trailer. Vehicles used for emergency services (including traffic control and armed response vehicles), law enforcement, towing and taxi purposes are not covered. The vehicle that you have OUTsured is noted on your schedule.

The OUTsured value

The OUTsured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance, betterment or depreciation.

If the vehicle is financed, we will first pay the outstanding settlement amount to the finance company up to the maximum amount of the OUTsured value, excluding:

- any early settlement penalties
- additional finance charges
- any arrear instalments and interest

We will pay you the difference if the settlement amount is less than the OUTsured value, less the applicable excess and the charges stated above.

We consider the values provided by the Auto Dealer's Guide to determine the OUTsured value of your vehicle and its accessories. Should the vehicle not be listed in the guide, we will consider other suitable sources to establish its reasonable value.

Your vehicle can be OUTsured for one of the following values:

- retail value
- market value (the average between the vehicle's retail and trade values)
- nominated value (which applies to collectors' vehicles where a valuation is given by a suitable source)

If the vehicle is hijacked, stolen and not recovered or if it is written-off we will pay the OUTsured value, including the value of any specified non-standard factory fitted accessories, according to the values determined by the Auto Dealers' Guide.

If a previously rebuilt (code 3) vehicle is a total loss following a claim due to any insured peril, the claim settlement will be adjusted to 70% of the insured value.

Factory fitted sound equipment is automatically covered because it is included in the value of the vehicle. The basic vehicle excess is payable for any sound equipment claims. You can however specify the sound equipment under optional cover (for which an additional premium is charged) and then the lower sound equipment excess is payable.

Who is the regular driver?

The regular driver is the person who drives the vehicle most often in any monthly period and is noted on your schedule.

E.g. If you are noted as the regular driver of the vehicle but you let your 18 year old son drive your vehicle to university daily without telling us, we will charge a premium based on the profile of an older, more experienced driver rather than on the profile of a younger and less experienced driver. The difference in profile would obviously mean that we would charge more to OUTsure your son as the regular driver. We would therefore be receiving the incorrect premium and it would mean that your vehicle is not covered.

Vehicle use

Your vehicle can be OUTsured for either private use or business use.

Private use is for private or social purposes, including driving between your home and regular place of work.

Business use includes private use with additional cover for instances where the vehicle forms an essential part of the performance of any work or function.

E.g. Typical examples of where you would need to OUTsure your car for business use are:

- external sales, such as representatives and estate agents
- client servicing, such as external consulting and client liaison
- delivering any commodity

The use that you chose is noted on your schedule. In order to have cover, it is vital that you OUTsure your vehicle for the correct use.

E.g. A vehicle that is being used for business purposes has a greater chance of being stolen or involved in an accident as it is usually on the road more often and in a greater variety of areas than a vehicle used for private purposes. Therefore the premium for a vehicle being used for business purposes is higher compared to the same vehicle used for private purposes. It is important that you OUTsure your vehicle correctly otherwise it could affect the outcome of your claim.

In which countries are you covered?

Your cover is valid in South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe when used for private purposes.

If your vehicle is OUTsured for business use it is not covered while being used for business purposes outside South Africa unless you have selected the optional cover for business use in countries outside South Africa. It will still be covered when used for private purposes.

E.g. If your vehicle is OUTsured for business use and you go on holiday to Botswana where you have an accident, the damage is covered. However, if you are doing business at the time, the damage is not covered unless you have selected the optional cover.

Your responsibilities

In order to have continuous cover and a valid claim, you need to adhere to the following:

Preventing loss or damage

Take reasonable, necessary steps to prevent or minimise loss, damage, injury or liability.

E.g. Your car is involved in an accident where the oil sump is damaged. Yet, despite the oil level warning light coming on, you continue driving, although circumstances reasonably allowed you to stop driving, and this causes engine damage. The damage to the engine is not covered.

Repairs and replacements

Any repairs or replacements must be completed within six months of your claim being settled.

Driver's responsibilities

Anyone driving the vehicle must adhere to the terms and conditions of this policy.

E.g. If you lend your car to a friend who is then involved in an accident while this person is under the influence of alcohol, there will be no cover. The driver of the vehicle is bound to the terms of this policy similar to you.

Important changes

Inform us immediately if:

- the address where the vehicle is kept, as noted on your schedule, changes
- the regular driver changes
- the use of the vehicle changes

Vehicle cover

You can OUTsure your vehicle for any one of the following:

- Comprehensive cover
- Limited cover (Third party, fire and theft)
- Liability to other parties

Vehicle security

You may need to fit additional anti-theft devices in your vehicle, the details of which will be confirmed with you.

In certain instances, you also have the option to pay an additional premium for theft and hijack cover rather than installing the required devices. The additional premium will be noted on your schedule where you have selected these options.

Comprehensive cover

You are covered for accidental damage to your own vehicle as well as damage to other people's property. Your vehicle is also covered for theft and hijack.

What is covered under Comprehensive Vehicle cover

✓ Loss of or damage to the vehicle

Loss or damage caused:

- in an accident or intentionally (including theft, hijacking, attempted theft or attempted hijacking)
- by fire, explosion, earthquake, storm, hail, flood, freezing or snow
- by animals (excluding domestic animals)

✓ Towing and storage

The reasonable costs to store or to tow the vehicle to the nearest repairer, following an incident for which you can claim.

✓ Liability to other people

You or any person driving the insured vehicle will be covered for legal liability following a vehicle accident which causes damage to other people's property, provided that any person driving the vehicle:

- drives with the permission of the insured or the regular driver
- has not previously been cancelled, refused cover or advised to arrange alternative insurance by any vehicle insurer, and

- does not enjoy similar liability cover elsewhere
- ✘ You are not covered for legal liability following damages to property belonging to members of the driver's household.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you. The maximum amount you can claim per accident is noted on your schedule.

The accident must involve:

- the OUTsured vehicle, or
 - any vehicle being towed by the OUTsured vehicle, or
 - a vehicle being driven by you, any members of your household or the regular driver, that you or they do not own
- ✓ Loss or damage to vehicle keys
- Lost or stolen vehicle keys are part of our standard vehicle cover
 - Lost or stolen vehicle keys will be covered in full subject to the standard vehicle excess
 - Damage to vehicle keys will not be covered where the damage did not occur as part of a normal covered event
 - For a lower excess the vehicle keys can be specified as accessories
- ✓ Medical expenses

Following an incident for which you can claim, we will pay the medical expenses incurred by any passenger of the vehicle. The maximum amount that you can claim for per incident is noted on your schedule.

What is not covered under Liability to other people

✘ Liability for death, bodily injury or emotional shock

Liability for death and bodily injury is covered by the Road Accident Fund inside South Africa. It is advisable to purchase cover for liability of death and bodily injury when travelling outside South Africa. Country specific cover is often compulsory and available when entering countries.

✘ Loss of or damage to property

Liability for loss of or damage to:

- property owned by you or in your control
 - property owned by or in the control of any member of your household, the regular driver or any of your employees
 - a vehicle being driven by you, the regular driver, any of your employees or members of your household. Loss or damage to these vehicles will only be covered if they are specifically insured for loss or damage with OUTsurance
 - a vehicle being towed by the OUTsured vehicle
 - property not belonging to you, where a claim for the damage to the vehicle itself would not have been covered
- ✘ Liability where your vehicle claim was rejected

Any incident which causes damage to other people's property or injury to them and where the claim for loss of or damage to the vehicle itself is not covered.

E.g. If the driver is under the influence of alcohol and causes an accident and we reject the claim for damage to the vehicle, any liability claim for damage to the other person's property will also be rejected.

✘ Cover given by legislation or other insurance contracts

Liability which is covered by:

- any compulsory motor vehicle insurance act
- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance or OUTsurance contract

✘ Intentional loss or damage

Loss of or damage to your vehicle:

- caused intentionally by you, members of your household, or
- which occurs with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver

What is not covered under Comprehensive Vehicle cover

✘ Driving without a valid licence

If you, members of your household, the regular driver, or anyone with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver, drives the vehicle:

- without a valid driver's licence or permit for the specific vehicle type
- with a foreign licence unless the driver has a valid International Driving Permit or a valid driver's licence issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in South Africa. Any person living in South Africa permanently must get a South African licence within five years of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid South African driver's licence

✘ Driving under the influence

If you, members of your household, the regular driver, or anyone with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver, drives the vehicle:

- is under the influence of alcohol or drugs
- has a concentration of alcohol in the blood exceeding the legal limit or fails a breathalyser test
- refuses to give either a breath or blood sample
- unlawfully consumes any intoxicating liquor or drug having a narcotic effect after an accident.

✘ Unlawfully leaving the scene of an accident

Unlawfully leaving the scene of an accident If the vehicle is involved in an accident and you, members of your household, the regular driver, or anyone with your knowledge or consent, or the knowledge or consent of members of your household or the regular driver, who drove the vehicle then leaves the scene of the accident unlawfully.

✘ Racing or using the vehicle to earn an income from it

Where the vehicle is used for:

- racing or competition
- driving instruction, towing and hiring for which the driver or the owner receives payment

✘ Unroadworthy vehicle

Where the vehicle is involved in an accident and it does not meet the roadworthy requirements as stated by road traffic legislation.

✘ Intentional loss or damage

Loss of or damage to your vehicle:

- caused intentionally by you, members of your household, or
- which occurs with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver

✘ Where your vehicle is used without your consent

Loss of or damage to your vehicle when any members of your household use your vehicle without your consent.

✘ Modifications to enhance engine performance

Any damage caused directly or indirectly as a result of modifications to the engine to enhance performance.

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ Non-standard vehicle sound equipment and accessories

Loss or damage to:

- factory fitted sound equipment and accessories

Any standard factory fitted sound equipment and vehicle accessories to motorcars, LDVs and motorcycles are automatically covered under standard Vehicle cover because it is included in the value of the vehicle. Accessories fitted to caravans and trailers are also covered if they are included in the OUTsured value. The basic vehicle excess will still be payable for any claims under the Vehicle section of the policy. You can however specify the sound equipment and vehicle accessories under the optional cover and then the lower sound equipment and accessories excess is payable.

- non-factory fitted sound equipment and accessories

Any non-factory fitted sound equipment and vehicle accessories items such as mag rims, boot spoilers and cell phone car kits need to be specified under the optional cover. You will enjoy no cover for these items if not specified. Items that are occasionally in the vehicle need to be OUTsured under Out-and-About cover.

✓ Car hire

Following an incident for which you can claim, we will indemnify you by covering the costs of a hired car, obtained from an OUTsurance approved service provider, where your vehicle is:

- damaged and being repaired
- damaged and not drivable
- stolen or hijacked

The hired car is available for a maximum period of 30 days or until your claim is finalised if it is within the 30 day period.

You will need to pay:

- the fuel and security deposit, running costs as well as the collection and delivery fees
- the excess in the event of a claim for loss of or damage to the hired car

✓ Business use in countries outside South Africa

Following an incident for which you can claim you are covered when the vehicle is used for any business purposes while travelling in Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe.

✓ Business use outside South Africa - additional countries

Following an incident for which you can claim you are also covered when the vehicle is used for any business purposes while travelling in The Democratic Republic of the Congo (in all areas south of and inclusive of Kolwezi), Kenya, Tanzania, Uganda, Rwanda, Burundi, Angola and Zambia.

✓ OUT-in-Africa

Refer to the OUT-in-Africa attachment to your schedule.

✓ Vehicle credit shortfall

You have a credit shortfall when the amount you owe in terms of a finance agreement with a finance company exceeds the OUTsured value we pay to settle a claim.

E.g. If your car is stolen and we pay R100 000, which is your car's OUTsured value, and you owe your bank R120 000 in terms of a finance agreement, we will deduct the excess and settle the difference by paying it to the bank. Any non-standard accessories must be specified for it to be covered.

The vehicle must:

- be uneconomical to repair
- have been stolen or hijacked and not recovered

What is not covered under Vehicle credit shortfall

- ✗ Any refundable amounts added to your finance agreement over and above the purchase price of the vehicle. This includes insurance premiums, motor warranties and maintenance programmes which must be refunded to you by the company that administers the policy or warranty.
- ✗ The credit shortfall on vehicle sound equipment or non-standard vehicle accessories which are not specified on your schedule and which form part of the finance agreement.
- ✗ The excess on your vehicle claim, arrear instalments due and interest on them, any amounts added to the principle debt after the commencement of the finance agreement and any early settlement penalties.

Limited cover

You are covered for damage to your own vehicle caused by fire as well as damage to other people's property.

Your vehicle is also covered for theft and hijack. Accidental damage to your own vehicle is not covered.

What is covered under Limited Vehicle cover

✓ Loss of or damage to the vehicle

Loss or damage caused by:

- fire
- theft or hijack (including attempted theft or attempted hijacking) of the vehicle itself

✓ Towing and storage

The reasonable costs to store or to tow the vehicle to the nearest repairer, following an incident for which you can claim.

✓ Liability to other people

You or any person driving the insured vehicle will be covered for legal liability following a vehicle accident which causes damage to other people's property, provided that any person driving the vehicle:

- drives with the permission of the insured or the regular driver
- has not previously been cancelled, refused cover or advised to arrange alternative insurance by any vehicle insurer, and
- does not enjoy similar liability cover elsewhere

✗ You are not covered for legal liability following damages to property belonging to members of the driver's household.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you. The maximum amount you can claim per accident is noted on your schedule.

The accident must involve:

- the OUTsured vehicle, or
- any vehicle being towed by the OUTsured vehicle, or
- a vehicle being driven by you, any members of your household or the regular driver, that you or they do not own

✓ Loss or damage to vehicle keys

- Lost or stolen vehicle keys are part of our standard vehicle cover
- Lost or stolen vehicle keys will be covered in full subject to the standard vehicle excess
- Damage to vehicle keys will not be covered where the damage did not occur as part of a normal covered event
- For a lower excess the vehicle keys can be specified as accessories

✓ Medical expenses

Following an incident for which you can claim, we will pay the medical expenses incurred by any passenger of the vehicle. The maximum amount that you can claim for per incident is noted on your schedule.

What is not covered under Liability to other people

✗ Liability for death, bodily injury or emotional shock

Liability for death and bodily injury is covered by the Road Accident Fund inside South Africa. It is advisable to purchase cover for liability of death and bodily injury when travelling outside South Africa. Country specific cover is often compulsory and available when entering countries.

✗ Loss of or damage to property

Liability for loss of or damage to:

- property owned by you or in your control
- property owned by you or in the control of any member of your household, the regular driver or any of your employees
- a vehicle being driven by you, the regular driver, any of your employees or members

of your household. Loss or damage to these vehicles will only be covered if they are specifically insured for loss or damage with OUTsurance

- a vehicle being towed by the OUTsured vehicle
- property not belonging to you, where a claim for the damage to the vehicle itself would not have been covered

✘ Liability where your vehicle claim was rejected

Any incident which causes damage to other people's property or injury to them and where the claim for loss of or damage to the vehicle itself is not covered.

E.g. If the driver is under the influence of alcohol and causes an accident and we reject the claim for damage to the vehicle, any liability claim for damage to the other person's property will also be rejected.

✘ Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance or OUTsurance contract
- any compulsory motor vehicle insurance act

✘ Where your vehicle is used without your consent

Loss of or damage to your vehicle when any members of your household use your vehicle without your consent.

✘ Intentional loss or damage

Loss of or damage to your vehicle:

- caused intentionally by you, members of your household, or
- which occurs with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver

What is not covered under Limited Vehicle cover

✘ Driving without a valid licence

If you, members of your household, the regular driver, or anyone with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver, drives the vehicle:

- without a valid driver's licence or permit for the specific vehicle type
- with a foreign licence unless the driver has a valid International Driving Permit or a valid driver's licence issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in South Africa. Any person living in South Africa permanently must get a South African licence within five years of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid South African driver's licence

✘ Driving under the influence

If you, members of your household, the regular driver, or anyone with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver, drives the vehicle:

- is under the influence of alcohol or drugs

- has a concentration of alcohol in the blood exceeding the legal limit or fails a breathalyser test
 - refuses to give either a breath or blood sample
 - unlawfully consumes any intoxicating liquor or drug having a narcotic effect after an accident
- ✘ Unlawfully leaving the scene of an accident
- Unlawfully leaving the scene of an accident If the vehicle is involved in an accident and you, members of your household, the regular driver, or anyone with your knowledge or consent, or the knowledge or consent of members of your household or the regular driver, who drove the vehicle then leaves the scene of the accident unlawfully.
- ✘ Racing or using the vehicle to earn an income from it
- Where the vehicle is used for:
- racing or competition
 - driving instruction, towing and hiring for which the driver or the owner receives payment
- ✘ Unroadworthy vehicle
- Where the vehicle is involved in an accident and it does not meet the roadworthy requirements as stated by road traffic legislation.
- ✘ Intentional loss or damage
- Loss of or damage to your vehicle:
- caused intentionally by you, members of your household, or
 - which occurs with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver
- ✘ Where your vehicle is used without your consent
- Loss of or damage to your vehicle when any members of your household use it without your consent.
- ✘ Modifications to enhance engine performance
- Any damage caused directly or indirectly as a result of modifications to the engine to enhance performance.

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ Non-standard vehicle sound equipment and accessories

Loss or damage to:

- factory fitted sound equipment and accessories

Any standard factory fitted sound equipment and vehicle accessories to motorcars, LDVs and motorcycles are automatically covered under standard Vehicle cover because it is included in the value of the vehicle. Accessories fitted to caravans and trailers are also covered if they are included in the OUTsured value. The basic vehicle excess will still be payable for any claims under the Vehicle section of the policy. You can however specify the sound equipment and vehicle accessories under the optional cover and then the lower sound equipment and accessories excess is payable.

- non-factory fitted sound equipment and accessories

Any non-factory fitted sound equipment and vehicle accessories items such as mag rims, boot spoilers and cell phone car kits need to be specified under the optional cover. You will enjoy no cover for these items if not specified. Items that are occasionally in the vehicle need to be OUTsured under Out-and-About cover.

✓ Car hire

Following an incident for which you can claim, we will indemnify you by covering the costs of a hired car, obtained from an OUTsurance approved service provider, where your vehicle is:

- damaged and being repaired
- damaged and not drivable
- stolen or hijacked

The hired car is available for a maximum period of 30 days or until your claim is finalised if it is within the 30 day period.

You will need to pay:

- the fuel and security deposit, running costs as well as the collection and delivery fees
- the excess in the event of a claim for loss of or damage to the hired car

✓ Business use in countries outside South Africa

Following an incident for which you can claim you are covered when the vehicle is used for any business purposes while travelling in Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe.

✓ Business use outside South Africa - additional countries

Following an incident for which you can claim you are also covered when the vehicle is used for any business purposes while travelling in The Democratic Republic of the Congo (in all areas south of and inclusive of Kolwezi), Kenya, Tanzania, Uganda, Rwanda, Burundi, Angola and Zambia.

✓ OUT-in-Africa

Refer to the OUT-in-Africa attachment to your schedule.

Liability to other people

You are covered for liability to other people where a vehicle accident caused damage to other people's property.

What is covered under Liability to other people

✓ Damage to other people's property

You or any person driving the insured vehicle will be covered for legal liability following a vehicle accident which causes damage to other people's property, provided that any person driving the vehicle:

- drives with the permission of the insured or the regular driver
- has not previously been cancelled, refused cover or advised to arrange alternative insurance by any vehicle insurer, and
- does not enjoy similar liability cover elsewhere

✘ You are not covered for legal liability following damages to property belonging to members of the driver's household.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

The accident must involve:

- the OUTsured vehicle, or
- any vehicle being towed by the OUTsured vehicle, or
- a vehicle being driven by you or members of your household or the regular driver, that you or they do not own

What is not covered under Liability to other people

✘ Liability for death, bodily injury or emotional shock

Liability for death and bodily injury is covered by the Road Accident Fund inside South Africa. It is advisable to purchase cover for liability of death and bodily injury when travelling outside South Africa. Country specific cover is often compulsory and available when entering countries.

✘ Loss of or damage to property

Liability for loss of or damage to:

- property owned by you or in your control
- property owned by or in the control of any member of your household, the regular driver or any of your employees
- a vehicle being driven by you, the regular driver, any of your employees or members of your household. Loss or damage to these vehicles will only be covered if it is specifically insured for loss or damage with OUTsurance
- a vehicle being towed by the OUTsured vehicle
- property not belonging to you, where a claim for the damage to the vehicle itself would not have been covered

✘ Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance or OUTsurance contract
- any compulsory motor vehicle insurance act

✘ Driving without a valid licence

If you, members of your household, the regular driver, or anyone with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver, drives the vehicle:

- without a valid driver's licence or permit for the specific vehicle type
- with a foreign licence unless the driver has a valid International Driving Permit or a valid driver's licence issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in South Africa. Any person living in South Africa permanently must get a South Africa licence within five years of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid South Africa driver's licence

✘ Driving under the influence

If you, members of your household, the regular driver, or anyone with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver, drives the vehicle:

- is under the influence of alcohol or drugs

- has a concentration of alcohol in the blood exceeding the legal limit or fails a breathalyser test
 - refuses to give either a breath or blood sample
 - unlawfully consumes any intoxicating liquor or drug having a narcotic effect after an accident
- ✘ Unlawfully leaving the scene of an accident
- Unlawfully leaving the scene of an accident If the vehicle is involved in an accident and you, members of your household, the regular driver, or anyone with your knowledge or consent, or the knowledge or consent of members of your household or the regular driver, who drove the vehicle then leaves the scene of the accident unlawfully.
- ✘ Racing or using the vehicle to earn an income from it
- Where the vehicle is used for:
- racing or competition
 - driving instruction, towing and hiring for which the driver or the owner receives payment
- ✘ Unroadworthy vehicle
- Where the vehicle is involved in an accident and it does not meet the roadworthy requirements as stated by road traffic legislation.
- ✘ Intentional loss or damage
- Loss of or damage to your vehicle:
- caused intentionally by you, members of your household, or
 - which occurs with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver
- ✘ Where your vehicle is used without your consent
- Loss of or damage to your vehicle when any members of your household use your vehicle without your consent.
- ✘ Modifications to enhance engine performance
- Any damage caused directly or indirectly as a result of modifications to the engine to enhance performance.

Bonus benefits

There is no excess payable for any of the following claims:

What is covered	Maximum payable
✓ <u>Cleaning</u> Cleaning of your vehicle following any fatality or serious injuries	R2 500

Buildings

What does Buildings refer to?

Buildings refers to the immovable structures, this includes the home and the outbuildings whether they are separate from the home or not, at the address noted on your schedule. It also includes all permanent fixtures, fittings and improvements, such as driveways, walls, fences, patios, swimming pools, swimming pool-, borehole- and spa pumps, gate motors, tennis courts, underground pipes and cables. Dams and dam walls, jetties and piers, canal walls, boreholes, loose gravel paths and coverings, bridges, pool cleaning equipment and utilities, such as gas, water and electricity, are excluded.

The OUTsured value

The OUTsured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance and under-OUTsurance.

You need to OUTsure your building for its replacement value. This is the cost of rebuilding or repairing the building with new materials.

The replacement value must include the following additional costs:

- professional and municipal fees
- demolition charges
- debris removal
- making the site safe against further incidents

Should you OUTsure the building for an amount less than its replacement value, we will pay you proportionately.

E.g. If the correct OUTsured value of the building is R400 000 and you OUTsure it for R200 000 you will be compensated for 50% of your loss.

Water heating systems will be covered up to the total replacement value. Water heating systems includes geysers, boilers, heat pumps, solar water heating systems and their panels as well as water heating systems for swimming pools and jacuzzis.

It is your responsibility to update your OUTsured value.

Your responsibilities

In order to have continuous cover and a valid claim, you need to adhere to the following:

Important changes

Inform us immediately when:

- the building is unoccupied for any period longer than 60 consecutive days

E.g. When lawful occupants still reside in the building but are away from the property for more than 60 consecutive days.

- the building is vacant, empty, abandoned or illegally occupied

E.g. When all lawful occupants move out of the building it immediately becomes vacant.

- the building is let or sublet

- any alterations, additions or improvements are made to the building

E.g. If your building has a slate roof, we charge a specific premium for that. If you later thatch the roof without telling us, we would be receiving the incorrect premium because thatch has a greater risk of fire damage. Your building will therefore not be covered for fire damage.

Responsibilities of people living at the premises

Anyone living at the premises must adhere to the terms and conditions of this policy.

What is covered under Comprehensive Buildings cover

✓ Fire, explosion and earthquake

Loss or damage caused by:

- fire
- explosion and earthquake

✗ There is no cover for veld fires and fires spreading from adjacent properties within the first seven days of cover.

✓ Subsidence

Damage caused by the downward movement of land resulting from natural shifts or human activity, causing structural damage to your property.

✗ There is no cover for damage relating to subsidence caused by

- volume changes in clay based soil or in rock caused by changes in the moisture levels
- excavations, other than mining activities
- removal of or weakening of pillars
- settlement, shrinkage or expansion of the soil supporting the structures
- the poor compaction of soil used to fill areas under paving and floors
- the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.

✗ There is no cover for additional underpinning of foundations necessary to prevent further damage.

✓ Acts of nature

Loss or damage caused by wind, thunder, lightning, storm, hail, flood or snow.

✗ There is no cover for any flooding within the first seven days of cover.

✓ Bursting of water heating systems and pressurised water pipes

Loss or damage caused to your building by leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply-tanks, cisterns and pressurised water pipes forming a permanent part of the building.

✗ There is no cover for loss or damage caused by the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.

✓ Water heating systems and pressurised water pipes wear-and-tear

Damage caused to your building by leaking, bursting or overflowing of water heating systems, its parts and any concealed pressurised water pipes. This includes damage caused by rust, decay, gradual deterioration, wear-and-tear, cracking and splitting.

The cost of repairing or replacing the water heating system, its parts and any concealed pressurised pipes is covered in full.

- ✘ There is no cover for loss or damage caused by the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.

✓ Theft

Loss or damage caused by theft, attempted theft and other intentional acts.

- ✘ There is no cover for loss or damage caused by theft, attempted theft and other intentional acts:
 - from outbuildings, whether they are separate from the home or not, unless there are visible signs of forced entry into the outbuilding
 - while the building is let or sublet unless there are visible signs of forced entry
 - where there are people living in the building but it is unoccupied for more than 60 consecutive days

E.g. When lawful occupants still reside in the building but are away from the property for more than 60 consecutive days.

- the building is vacant, empty, abandoned or illegally occupied

E.g. When all lawful occupants move out of the building it immediately becomes vacant.

✓ Power surges

Loss or damage caused by power surges and dips.

✓ Impact

Loss or damage caused by:

- animals (excluding domestic animals)
- aircraft and articles dropped from them
- vehicles
- falling trees and trees cut down by a professional tree feller

✓ Accidental damage

Accidental damage to:

- fixed glass and sanitary ware, unless the building is unoccupied
- water-, sewerage-, gas-, electricity- and telephone connections between the building and the public supply or mains for which you are responsible

- ✘ There is no cover for accidental damage to any other items

E.g. If a painter is busy painting your house, there is no cover if he accidentally knocks over the container and spills the paint on the floor.

✓ Alterations and additions

Loss or damage occurring during construction or alteration, caused by an incident for which you can claim. This includes cover for building materials, fixtures, fittings and improvements which you own or for which you are responsible.

- ✘ There is no cover:
 - where acts of nature (wind, thunder, lightning, storm, hail, flood or snow) either cause or contribute to the damage of unroofed or partially roofed structures

- for glass and sanitary ware which are accidentally broken
- for personal liability
- for stolen building materials, fixtures, fittings and improvements if the building is abandoned, vacant, empty or illegally occupied. If the building is occupied, unfitted fixtures and fittings are covered for theft if they are stored inside the building and there are visible signs of forced entry into the building

✓ Fire brigade charges

Charges made by the fire brigade or any public authority following an incident for which you can claim.

✓ Temporary accommodation

Following an incident for which you can claim, we will pay for:

- alternative accommodation of similar value and location to the building if you occupy the building or
- rent that you lose if the building is let or sublet

Cover is limited to 20% of the OUTsured value and applies for the period reasonably required to make the building fit to live in.

If you enjoy more specific cover elsewhere the above will only be covered after your claim was settled.

- ✗ The cost of rent that you lose where the building is let or sublet to holidaymakers, or where it is used as a guest house, is not covered.

✓ Additional security

Following an incident for which you can claim, we will pay for the costs reasonably incurred to appoint a security guard from a security company should it be deemed necessary to protect your property and it is not possible to temporarily secure your property otherwise.

The cover amount is limited to R5 000 per incident.

✓ Liability to other people

You are covered for the following up to the maximum amount noted on your schedule:

Personal liability as a homeowner

Where you and members of your household who live with you are legally liable for:

- accidental death or bodily injury to people other than members of your household
- accidental loss of or damage to property belonging to people other than members of your household or your domestic employees

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability to domestic employees

You are covered for all amounts where you are legally liable for the death of or bodily injury to any of your domestic employees caused by an accident while he/she was working for you.

If you enter into a contract with a security firm, the security personnel will be regarded as being your domestic employees.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

What is not covered under Liability to other people

✘ Liability arising from

- any trade, business or profession
- the ownership, possession or occupation of land, buildings or structures other than the building or structure covered by this policy
- the ownership, possession or use of lifts
- the ownership, possession or use of any vehicle. This would include motorcars, motorcycles, motorised scooters, LDVs, golf carts, aircraft, watercraft, motorised toys, trailers and caravans. This does not include ride-on lawnmowers, motorised wheelchairs and motorised scooters not registered for use on public roads.
- the use of weapons and firearms
- damages and legal costs awarded against you by a court outside South Africa
- any incident which causes damage to other people's property or injury to them and where a claim for damage to the building itself would not have been covered

E.g. You cannot claim for the damage to your building where a poorly built wall collapses, which means that if this incident causes injury to a visitor, your liability to this person will not be covered.

- any incident more specifically covered elsewhere
- the ownership or possession of animals other than cats and dogs
- the ownership or possession of cats and dogs outside of the risk address noted on your schedule.

✘ Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance or OUTsurance contract
- any compulsory motor vehicle insurance act

✘ Liability arising from the ownership or possession of the following dog breeds:

- Boerboel/South African Mastiff
- Bullmastiff
- Bull Terrier
- Chow Chow
- Doberman
- German Shepherd/Alsatian
- Pitbull
- Rottweiler
- Sharpei
- Staffordshire Bull Terrier
- Staffordshire Terrier
- mixed breeds of one/more of the breeds listed above

What is not covered under Comprehensive Buildings cover

✘ Theft and other intentional damage

Loss or damage:

- caused intentionally by you, any members of your household, your tenant or lawful occupant, or
- which occurs with your knowledge or consent

✘ Matching materials

Any additional costs resulting from the unavailability of matching materials.

E.g. If we fix your burst pipe and some damaged tiles in your bathroom and you then want to replace undamaged tiles as they no longer match, we will not pay for the replacement of the undamaged tiles.

✘ Scorching

Loss or damage caused by scorching.

E.g. There is no cover if damage is caused by a hot iron placed face down on a kitchen cupboard surface or cigarette burns on a carpet.

✘ Where any of the following cause or contribute to damage

- volume changes in any clay based soil or in rock caused by changes in their moisture or water content
- scratching, chipping, cracking, denting, biting, tearing or dirtying
- defects in the design or construction of the building, or where the structure would not have been approved by the relevant local authority at the time of construction
- construction, alteration or repairs, defective workmanship or materials
- a lack of maintenance

✘ Vacant, empty, abandoned or illegally occupied buildings

If the building is vacant, empty, abandoned or illegally occupied there is no cover for:

- theft, attempted theft and other intentional acts
- fire and explosion
- accidental damage

E.g. When lawful occupants move out of the building it immediately becomes vacant.

✘ Retaining walls

There is no cover for damage to retaining walls unless they are designed and constructed according to structural engineering specifications.

✘ Extreme weather conditions

Damage directly or indirectly caused by settlement, shrinkage or expansion of soil due to the change in moisture content caused by extreme weather conditions like drought or wet seasons.

What is covered under Limited Buildings cover

✓ Fire, explosion and earthquake

Loss or damage caused by:

- fire
- explosion and earthquake

✘ There is no cover for veld fires and fires spreading from adjacent properties within the first seven days of cover.

✓ Subsidence

Damage caused by the downward movement of land resulting from natural shifts or human activity, causing structural damage to your property.

- ✘ There is no cover for damage relating to subsidence caused by:
 - volume changes in clay based soil or in rock caused by changes in the moisture levels
 - excavations, other than mining activities
 - removal of or weakening of pillars
 - settlement, shrinkage or expansion of the soil supporting the structures
 - the poor compaction of soil used to fill areas under paving and floors
 - the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.
- ✘ There is no cover for additional underpinning of foundations necessary to prevent further damage.
- ✓ Acts of nature

Loss or damage caused by wind, thunder, lightning, storm, hail, flood or snow.
- ✘ There is no cover for any flooding within the first seven days of cover.
- ✓ Bursting of water heating systems and pressurised water pipes

Loss or damage caused to your building by leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply-tanks, cisterns and pressurised water pipes forming a permanent part of the building.
- ✘ There is no cover for loss or damage caused by the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.
- ✓ Water heating systems and pressurised water pipes wear-and-tear

Damage caused to your building by leaking, bursting or overflowing of water heating systems, its parts and any concealed pressurised water pipes. This includes damage caused by rust, decay, gradual deterioration, wear-and-tear, cracking and splitting.

The cost of repairing or replacing the water heating system, its parts and any concealed pressurised pipes is covered in full.
- ✘ There is no cover for loss or damage caused by the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.
- ✓ Power surges

Loss or damage caused by power surges and dips.
- ✓ Impact

Loss or damage caused by:

 - animals (excluding domestic animals)
 - aircraft and articles dropped from them
 - vehicles
 - falling trees and trees cut down by a professional tree feller
- ✓ Accidental damage

Accidental damage to:

 - fixed glass and sanitary ware, unless the building is unoccupied
 - water-, sewerage-, gas-, electricity- and telephone connections between the building and the public supply or mains for which you are responsible
- ✘ There is no cover for accidental damage to any other items.

E.g. There is no cover if a painter is painting your building and accidentally drops the container and spills paint on the floor.

✓ Alterations and additions

Loss or damage occurring during construction or alteration, caused by an incident for which you can claim. This includes cover for building materials, fixtures, fittings and improvements which you own or for which you are responsible.

✗ There is no cover:

- where acts of nature (wind, thunder, lightning, storm, hail, flood or snow) either cause or contribute to the damage of unroofed or partially roofed structures
- for glass and sanitary ware which are accidentally broken
- for personal liability
- for stolen building materials, fixtures, fittings and improvements if the building is abandoned, empty, vacant or illegally occupied. If the building is occupied, unfitted fixtures and fittings are covered for theft if they are stored inside the building and there are visible signs of forced entry into the building

✓ Fire brigade charges

Charges made by the fire brigade or any public authority following an incident for which you can claim.

✓ Temporary accommodation

Following an incident for which you can claim, we will pay for:

- alternative accommodation of similar value and location to the building if you occupy the building or
- rent that you lose if the building is let or sublet

Cover is limited to 20% of the OUTsured value and applies for the period reasonably required to make the building fit to live in.

If you are more specifically insured elsewhere then this will only be covered once your claim has been settled.

✗ The cost of rent that you lose where the building is let or sublet to holidaymakers, or where it is used as a guest house, is not covered.

✓ Liability to other people

You are covered for the following up to the maximum amount noted on your schedule:

Personal liability as a homeowner

Where you and members of your household who live with you are legally liable for:

- accidental death or bodily injury to people other than members of your household
- accidental loss of or damage to property belonging to people other than members of your household or your domestic employees

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability to domestic employees

You are covered for all amounts where you are legally liable for the death of or bodily injury to any of your domestic employees caused by an accident while he/she was working for you.

If you enter into a contract with a security firm, the security personnel will be regarded as being your domestic employees.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

What is not covered under Liability to other people

✘ Liability arising from

- any trade, business or profession
- the ownership, possession or occupation of land, buildings or structures other than the building or structure covered by this policy
- the ownership, possession or use of lifts
- the ownership, possession or use of any vehicle. This would include motorcars, motorcycles, motorised scooters, LDVs, golf carts, aircraft, watercraft, motorised toys, trailers and caravans. This does not include ride-on lawnmowers, motorised wheelchairs and motorised scooters not registered for use on public roads.
- the use of weapons and firearms
- damages and legal costs awarded against you by a court outside South Africa
- any incident which causes damage to other people's property or injury to them and where a claim for damage to the building itself would not have been covered

E.g. You cannot claim for the damage to your building where a poorly built wall collapses, which means that if this incident causes injury to a visitor, your liability to this person will not be covered.

- any incident more specifically covered elsewhere
- the ownership or possession of animals other than cats and dogs
- the ownership or possession of cats and dogs outside of the risk address noted on your schedule.

✘ Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance or OUTsurance contract
- any compulsory motor vehicle insurance act

✘ Liability arising from the ownership or possession of the following dog breeds:

- Boerboel/South African Mastiff
- Bullmastiff
- Bull Terrier
- Chow Chow
- Doberman
- German Shepherd/Alsatian
- Pitbull
- Rottweiler
- Sharpei
- Staffordshire Bull Terrier
- Staffordshire Terrier
- mixed breeds of one/more of the breeds listed above

What is not covered under Limited Buildings cover

✘ Theft and other intentional damage

Loss or damage caused by theft, attempted theft and other intentional acts.

✘ Matching materials

Any additional costs resulting from the unavailability of matching materials.

E.g. If we fix your burst pipe and some damaged tiles in your bathroom and you then want to replace undamaged tiles as they no longer match, we will not pay for the replacement of the undamaged tiles.

✘ Scorching

Loss or damage caused by scorching.

E.g. There is no cover if damage is caused by a hot iron placed face down on a kitchen cupboard surface or cigarette burns on a carpet.

✘ Where any of the following either cause or contribute to damage

- volume changes in any clay-based soil or in rock caused by changes in their moisture or water content
- scratching, chipping, cracking, denting, biting, tearing or dirtying
- defects in the design or construction of the building, or where the structure would not have been approved by the relevant local authority at the time of construction
- construction, alteration or repairs, defective workmanship or materials
- a lack of maintenance

✘ Vacant, empty, abandoned or illegally occupied buildings

If the building is vacant, empty, abandoned or illegally occupied there is no cover for:

- theft, attempted theft and other intentional acts
- fire and explosion
- accidental damage

E.g. When lawful occupants move out of the building it immediately becomes vacant.

✘ Retaining walls

There is no cover for damage to retaining walls unless they are designed and constructed according to structural engineering specifications.

✘ Extreme weather conditions

Damage directly or indirectly caused by settlement, shrinkage or expansion of soil due to the change in moisture content caused by extreme weather conditions like drought or wet seasons.

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ Theft cover for unoccupied or vacant buildings

Unoccupied:

Theft and attempted theft are covered if there are people living in the building but it is unoccupied for more than 60 consecutive days. There must be visible signs of forced or violent entry or exit from the building itself.

Vacant:

Theft and attempted theft are covered when no lawful occupants reside in the building or all lawful occupants move out of the building. In order to enjoy cover the following conditions must be met:

- Garden must be maintained
 - Property must be kept neat
 - Weekly visit to the property in order to limit damage
 - Linked alarm installed or security guard on duty if the property is not in a security estate with restricted access and 24 hours patrol
- ✘ There is no cover for the theft and attempted theft of fixtures and fittings during alterations and additions at the property unless the building is occupied.

✓ Property used for business purposes

Property used for business purposes is only covered if noted on your schedule.

✓ Comprehensive subsidence

Damage caused by the downward movement of all soil types resulting from natural shifts or human activity, causing structural damage to your property, subject to:

- the building foundations and construction being designed and approved by a licensed structural engineer
- approval by OUTsurance

- ✘ There is no cover for damage relating to subsidence caused by:
- excavations other than by mining activities
 - removal of or weakening of supporting pillars
 - the poor compaction of soil used to fill areas under paving and floors
 - the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.

✓ Veldfires liability

Damage or bodily injury caused by spreading of a veld or forest fire.

The maximum amount you can claim for any incident is noted on your schedule.

- ✘ There is no cover if you or any members of your household do not comply with legislation such as the National Veld and Forest Fire Act.

Bonus benefits

There is no excess payable for any of the following claims:

What is covered	Maximum payable
✓ <u>Cleaning</u> Cleaning of your home following any fatality or serious injuries	R2 500

Contents

What does Contents refer to?

Contents refers to all personal possessions inside your home and outbuildings at the address noted on your schedule. Outbuildings, whether they are separate from the home or not, include garages, domestic quarters and storerooms. The Contents must belong to you or to any members of your household who live with you.

- ✘ Jewellery, watches and gold coins are only covered for the amount specified on your schedule.
- ✘ Jewellery, watches and gold coins with individual values of more than R75 000 must be specified and will be noted on your schedule.

The OUTsured value

The OUTsured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance and under-OUTsurance.

You need to OUTsure your contents for its total replacement value. This is the cost of replacing your lost or damaged items with new ones. Should you OUTsure the Contents for an amount less than its replacement value, we will pay you proportionately.

E.g. If the correct total OUTsured value of the contents at the time of a claim is R400 000 and you OUTsure it for R200 000 you will be compensated for 50% of your loss.

It is your responsibility to update your OUTsured value.

Your responsibilities

In order to have continuous cover and to have a valid claim, you need to adhere to the following:

Important changes

Inform us immediately when:

- you move and your address changes

E.g. If you move from Upington to Johannesburg without telling us, we will continue charging a premium for your contents at your previous address. The notably higher crime rate in Johannesburg would obviously mean that it would cost more to OUTsure your contents. We also need to evaluate the physical security at your new home before giving you cover.

- your home is unoccupied for any period longer than 60 consecutive days

E.g. When lawful occupants still reside in the building but are away from the property for more than 60 consecutive days.

- your home is let or sublet

Responsibilities of people living at the premises

Ensure that anyone living on the premises complies with the terms and conditions of this policy.

What is covered under Comprehensive Contents cover

✓ Fire, explosion and earthquake

Loss or damage caused by:

- fire
- explosion and earthquake

✗ There is no cover for veld fires and fires spreading from adjacent properties within the first seven days of cover.

✓ Subsidence

Damage caused by the downward movement of land resulting from natural shifts or human activity, causing structural damage to your property.

✗ There is no cover for damage relating to subsidence caused by:

- volume changes in clay based soil or in rock caused by changes in the moisture levels
- excavations, other than mining activities
- removal of or weakening of pillars
- settlement, shrinkage or expansion of the soil supporting the structures
- the poor compaction of soil used to fill areas under paving and floors.
- the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.

✗ There is no cover for additional underpinning of foundations necessary to prevent further damage.

✓ Acts of nature

Loss or damage caused by wind, thunder, lightning, storm, hail, flood or snow.

✗ There is no cover for any flooding within the first seven days of cover.

✓ Bursting of water heating systems and pressurised water pipes

Loss or damage caused to your contents by leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply-tanks, cisterns and pressurised water pipes forming a permanent part of the building.

✗ There is no cover for loss or damage caused by the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.

✓ Theft

Loss or damage caused by theft, attempted theft and other intentional acts.

✗ There is no cover for loss or damage caused by theft, attempted theft and other intentional acts:

- from outbuildings unless there are visible signs of forced entry into the outbuilding
- while the building is let or sublet unless there are visible signs of forced entry
- where there are people living in the building but it is unoccupied for more than 60 consecutive days

E.g. When lawful occupants still reside in the building but are away from the property for more than 60 consecutive days.

- the building is vacant, empty, abandoned or illegally occupied

E.g. When all lawful occupants move out of the building it immediately becomes vacant.

✓ Power surges

Loss or damage caused by power surges and dips.

✓ Impact

Loss or damage caused by:

- animals (excluding domestic animals)
- aircraft and articles dropped from them
- vehicles
- falling trees and trees cut down by a professional tree feller

✓ Accidental breakage

Accidental breakage of television sets, mirrors or glass forming part of any furniture.

- ✗ There is no cover for accidental breakage to any other items.

E.g. There is no cover for breakage to an ornament that is accidentally dropped or broken.

✓ Fire brigade charges

Charges made by the fire brigade or any public authority following an incident for which you can claim.

✓ Temporary accommodation

Home Owner

Following an incident for which you can claim, we will pay for:

- alternative accommodation of similar value and location to the building if you occupy the building or
- rent that you lose if the building is let or sublet
- cover is limited to 20% of the OUTsured value and applies for the period reasonably required to make the home fit to live in

Tenant

Following an incident for which you can claim, we will pay for:

- the reasonable rental cost, for similar alternative accommodation if your home is not fit to live in
- cover is limited to 20% of OUTsured value and applies for a maximum period of 30 days

If you enjoy more specific cover elsewhere the above will only be covered after your claim was settled.

- ✗ The cost of rent that you lose where the building is let or sublet to holidaymakers, or where it used as a guesthouse, is not covered.

✓ Contents being transported

Damage to contents being transported to a new permanent address caused by the following:

- an accident involving the vehicle carrying the contents
- fire, lightning or explosion

✓ Liability to other people

You are covered for the following, up to the amount noted on your schedule:

Personal liability

Where you and members of your household who live with you are legally liable for:

- accidental death or bodily injury to people other than members of your household or your domestic employees

- accidental loss of or damage to property belonging to people other than members of your household or your domestic employees

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability to domestic employees

You are covered for all amounts where you are legally liable for the death of or bodily injury to any of your domestic employees caused by an accident while he/she was working for you.

If you enter into a contract with a security firm, the security personnel will be regarded as being your domestic employees.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability as a tenant

You are covered for all amounts which you are legally liable to pay to your landlord arising from accidental loss of or damage to the rented building where you are living permanently.

What is not covered under Liability to other people

x Liability arising from

- any trade, business or profession
- the ownership or occupation of any land or building
- the ownership, possession or use of lifts
- the ownership, possession or use of any vehicle. This would include motorcars, motorcycles, motorised scooters, LDVs, golf carts, aircraft, watercraft, motorised toys, trailers and caravans. This does not include ride-on lawnmowers, motorised wheelchairs and motorised scooters not registered for use on public roads
- the use of weapons and firearms
- damage or liability which arose outside South Africa
- liability for damages, compensation, interest, costs, expenses or payments in connection with any demand, claim or proceeding made by or brought outside the jurisdiction of South Africa
- any incident which causes damage to other people's property or injury to them and where the claim for loss of or damage to the item itself is not covered under this policy

E.g. You cannot claim for damage to your contents which you caused intentionally, which means that if this incident causes injury to a visitor, your liability to this person will not be covered.

- any incident more specifically covered elsewhere
- the ownership or possession of animals other than cats and dogs
- the ownership or possession of cats and dogs outside of the risk address noted on your schedule.

x Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Occupational Health and Safety Act
- the Compensation for Occupational Injury and Diseases Act
- any other insurance or OUTsurance contract
- any compulsory motor vehicle insurance act

- ✗ Liability arising from the ownership or possession of the following dog breeds:
 - Boerboel/South African Mastiff
 - Bullmastiff
 - Bull Terrier
 - Chow Chow
 - Doberman
 - German Shepherd/Alsatian
 - Pitbull
 - Rottweiler
 - Sharpei
 - Staffordshire Bull Terrier
 - Staffordshire Terrier
 - mixed breeds of one/more of the breeds listed above

What is not covered under Comprehensive Contents cover

- ✗ Theft, attempted theft and other intentional damage

Loss or damage:

- caused intentionally by you, any members of your household, your tenant or lawful occupant, or
- which occurs with your knowledge or consent

- ✗ Money

Money, cheques, bonds, promissory notes, coins, stamps or personal documents.

- ✗ Vehicles

Vehicles (including motorcars, motorcycles, motorised scooters, LDVs, caravans, trailers, aircraft and watercraft).

- ✗ Matching materials

Any additional costs resulting from the unavailability of matching materials.

- ✗ Scorching

Loss or damage caused by scorching.

E.g. There is no cover if damage is caused by a hot iron placed face down on a kitchen table surface or cigarette burns on a loose carpet.

- ✗ Sets and pairs

Remaining parts or items that are part of any set or pair.

E.g. If you claim for a stolen item that forms part of a set or pair and which needs to be replaced, we will either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

- ✗ Where any of the following cause or contribute to damage

- volume changes in any clay based soil or in rock, caused by changes in their moisture or water content
- scratching, chipping, cracking, denting, biting, tearing or dirtying
- defects in the design or construction of the building, or where the structure would not have been approved by the relevant local authority at the time of construction

- construction, alteration or repairs, defective workmanship or materials
- a lack of maintenance

✘ Vacant, empty, abandoned or illegally occupied buildings

If the building is vacant, empty, abandoned or illegally occupied there is no cover for:

- theft, attempted theft and other intentional acts
- fire and explosion
- accidental damage

E.g. When all lawful occupants move out of the building it immediately becomes vacant.

✘ Retaining walls

There is no cover for damage caused by retaining walls unless they are designed and constructed according to structural engineering specifications.

✘ Extreme weather conditions

Damage directly or indirectly caused by settlement, shrinkage or expansion of soil due to the change in moisture content caused by extreme weather conditions like drought or wet seasons.

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ Theft cover for unoccupied buildings

Theft and attempted theft are covered if there are people living in the building but it is unoccupied for more than 60 consecutive days. There must be visible signs of forced or violent entry or exit from the building itself.

- ✘ There is no cover for contents should the property be unoccupied during alterations or additions.

Property used for business purposes is only covered if noted on your schedule.

✓ Comprehensive subsidence

Damage caused by the downward movement of all soil types resulting from natural shifts or human activity, causing structural damage to your property, subject to:

- the building foundations and construction being designed and approved by a licensed structural engineer
- approval by OUTsurance

- ✘ There is no cover for damage relating to subsidence caused by:

- excavations other than by mining activities
- removal of or weakening of pillars
- the poor compaction of soil used to fill areas under paving and floors
- the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.

✓ Garden and leisure equipment

Loss of or damage to garden and leisure equipment which are designed to be left outside your home such as garden furniture, braai equipment, pool cleaning equipment and jungle gyms.

✓ Goods used for business purposes

Loss of or damage to goods used for business purposes caused by any of the OUTsured incidents listed under this section.

✓ Theft of contents being transported

Theft of contents while being transported to a new permanent address.

✓ Damage of contents being transported

Damage of contents being transported to a new permanent address.

✓ Extended liability

Refer to the extended liability attachment to your schedule.

✓ Accidental breakage cover

Cover for accidental breakage of household goods at the risk address up to the amount specified. The maximum claim amount for a single item is noted on your schedule.

✗ Cell phones, smart watches and portable computer equipment are only covered if they are noted under specified OUT-and-about cover on your schedule.

✗ Intentional acts by you, members of your household or tenants are not covered.

✓ Veld fires liability

Damage or bodily injury caused by spreading of a veld- or forest fire.

The maximum amount you can claim for any incident is noted on your schedule.

✗ There is no cover if you or any members of your household do not comply with legislation such as the National Veld and Forest Fire Act.

What is covered under Limited contents cover

✓ Fire, explosion and earthquake

Loss or damage caused by:

- fire
- explosion and earthquake

✗ There is no cover for veld fires and fires spreading from adjacent properties within the first seven days of cover.

✓ Subsidence

Damage caused by the downward movement of land resulting from natural shifts or human activity, causing structural damage to your property.

✗ There is no cover for damage relating to subsidence caused by:

- volume changes in clay based soil or in rock caused by changes in the moisture levels
- excavations, other than mining activities
- removal of or weakening of pillars
- settlement, shrinkage or expansion of the soil supporting the structures
- the poor compaction of soil used to fill areas under paving and floors.
- the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.

✗ There is no cover for additional underpinning of foundations necessary to prevent further damage.

✓ Acts of nature

Loss or damage caused by wind, thunder, lightning, storm, hail, flood or snow.

- ✗ There is no cover for any flooding within the first seven days of cover.

✓ Bursting of water heating systems and pressurised water pipes

Loss or damage caused to your contents by leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply-tanks, cisterns and pressurised water pipes forming a permanent part of the building.

- ✗ There is no cover for loss or damage caused by the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.

✓ Power surges

Loss or damage caused by power surges and dips.

✓ Impact

Loss or damage caused by:

- animals (excluding domestic animals)
- aircraft and articles dropped from them
- vehicles
- falling trees and trees cut down by a professional tree feller

✓ Accidental breakage

Accidental breakage of television sets, mirrors or glass forming part of any furniture.

- ✗ There is no cover for accidental breakage to any other items.

E.g. There is no cover for breakage to an ornament that is accidentally dropped or broken.

✓ Fire brigade charges

Charges made by the fire brigade or any public authority following an incident for which you can claim.

✓ Temporary accommodation

Home Owner

Following an incident for which you can claim, we will pay for:

- Alternative accommodation of similar value and location to the building if you occupy the building or
- Rent that you lose if the building is let or sublet
- Cover is limited to 20% of the OUTsured value and applies for the period reasonably required to make the home fit to live in

Tenant

Following an incident for which you can claim, we will pay for:

- The reasonable rental cost, for similar alternative accommodation if your home is not fit to live in
- Cover is limited to 20% of OUTsured value and applies for a maximum period of 30 days

If you enjoy more specific cover elsewhere the above will only be covered after you claim was settled.

- ✗ The cost of rent that you lose where the building is let or sublet to holidaymakers, or where it used as a guesthouse, is not covered.

✓ Contents being transported

Damage to contents being transported to a new permanent address caused by the following:

- an accident involving the vehicle carrying the contents
- fire, lightning or explosion

✓ Liability to other people

You are covered for the following, up to the amount noted on your schedule:

Personal liability

Where you and members of your household who live with you are legally liable for:

- accidental death or bodily injury to people other than members of your household or your domestic employees
- accidental loss of or damage to property belonging to people other than members of your household or your domestic employees

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability to domestic employees

You are covered for all amounts where you are legally liable for the death of or bodily injury to any of your domestic employees caused by an accident while he/she was working for you.

If you enter into a contract with a security firm, the security personnel will be regarded as being your domestic employees.

The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability as a tenant

You are covered for all amounts which you are legally liable to pay to your landlord arising from accidental loss of or damage to the rented building where you are living permanently.

What is not covered under Liability to other people

✗ Liability arising from

- any trade, business or profession
- the ownership or occupation of any land or building
- the ownership, possession or use of lifts
- the ownership, possession or use of any vehicle. This would include motorcars, motorcycles, motorised scooters, LDVs, golf carts, aircraft, watercraft, motorised toys, trailers and caravans. This does not include ride-on lawnmowers, motorised wheelchairs and motorised scooters not registered for use on public roads
- the use of weapons and firearms
- damages and legal costs awarded against you by a court outside South Africa
- any incident which causes damage to other people's property or injury to them and where the claim for loss of or damage to the item itself is not covered under this policy

E.g. You cannot claim for damage to your contents which you caused intentionally, which means that if this incident causes injury to a visitor, your liability to this person will not be covered.

- any incident more specifically covered elsewhere
 - the ownership or possession of animals other than cats and dogs
 - the ownership or possession of cats and dogs outside of the risk address noted on your schedule.
- ✘ Cover given by legislation or other insurance contracts
- Liability which is covered by:
- the Occupational Health and Safety Act
 - the Compensation for Occupational Injury and Diseases Act
 - any other insurance or OUTsurance contract
 - any compulsory motor vehicle insurance act
- ✘ Liability arising from the ownership or possession of the following dog breeds:
- Boerboel/South African Mastiff
 - Bullmastiff
 - Bull Terrier
 - Chow Chow
 - Doberman
 - German Shepherd/Alsatian
 - Pitbull
 - Rottweiler
 - Sharpei
 - Staffordshire Bull Terrier
 - Staffordshire Terrier
 - mixed breeds of one/more of the breeds listed above

What is not covered under Limited contents cover

- ✘ Theft and other intentional damage
Loss or damage caused by theft, attempted theft and other intentional acts.
- ✘ Money
Money, cheques, bonds, promissory notes, coins, stamps or personal documents.
- ✘ Vehicles
Vehicles (including motorcars, motorcycles, motorised scooters, LDVs, caravans, trailers, aircraft and watercraft).
- ✘ Matching materials
Any additional costs resulting from the unavailability of matching materials.
- ✘ Scorching
Loss or damage caused by scorching.

E.g. There is no cover if damage is caused by a hot iron placed face down on a kitchen table surface or cigarette burns on a loose carpet.

- ✘ Sets and pairs
Remaining parts or items that are part of any set or pair.

E.g. If you claim for a stolen item that forms part of a set or pair and which needs to be replaced, we will either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

✘ Where any of the following cause or contribute to damage

- volume changes in any clay based soil or in rock, caused by changes in their moisture or water content
- scratching, chipping, cracking, denting, biting, tearing or dirtying
- defects in the design or construction of the building, or where the structure would not have been approved by the relevant local authority at the time of construction
- construction, alteration or repairs, defective workmanship or materials
- a lack of maintenance

✘ Vacant, empty, abandoned or illegally occupied buildings

If the building is vacant, empty, abandoned or illegally occupied there is no cover for:

- theft, attempted theft and other intentional acts
- fire and explosion
- accidental damage

E.g. When all lawful occupants move out of the building it immediately becomes vacant.

✘ Retaining walls

There is no cover for damage caused by retaining walls unless they are designed and constructed according to structural engineering specifications.

✘ Extreme weather conditions

Damage directly or indirectly caused by settlement, shrinkage or expansion of soil due to the change in moisture content caused by extreme weather conditions like drought or wet seasons.

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ Comprehensive subsidence

Damage caused by the downward movement of all soil types resulting from natural shifts or human activity, causing structural damage to your property, subject to:

- the building foundations and construction being designed and approved by a licensed structural engineer
- approval by OUTsurace

✘ There is no cover for damage relating to subsidence caused by:

- excavations other than by mining activities
- removal of or weakening of pillars
- the poor compaction of soil used to fill areas under paving and floors
- the bursting, leaking or overflowing of non-pressurised pipes such as sewerage, wastewater and stormwater pipes.

✓ Damage of contents being transported

Damage of contents being transported to a new permanent address.

Bonus benefits

Bonus benefits are only available for clients who have been insured with OUTsurance for more than one year. There is no excess payable for any of the following claims:

What is covered	Maximum payable
<p>✓ <u>Theft</u></p> <p>Theft of the following:</p> <ul style="list-style-type: none">• laundry from the washing line• personal possessions of guests	<p>R3 000</p> <p>R5 000</p>
<p>✓ <u>Groceries</u></p> <p>Spoiling of the contents of a fridge or freezer following a power surge event. This bonus benefit will only apply should the spoilage of contents be as a result of and in addition to a valid power surge damage claim for the fridge or freezer.</p>	<p>R5 000</p>
<p>✓ <u>Death of a spouse</u></p> <p>Compensation for the death of a spouse caused directly by a fire or theft at your home</p>	<p>R5 000</p>
<p>✓ <u>Locks and keys</u></p> <p>Loss of or damage to locks, keys and remote controls for your home</p>	<p>R1 250</p>
<p>✓ <u>Cleaning</u></p> <p>Cleaning of your home following any fatality or serious injuries</p>	<p>R2 500</p>

OUT-and-About

What does OUT-and-About refer to?

OUT-and-About refers to personal possessions which are usually taken out of the home and which belong to you or to any members of your household who live with you.

E.g. Clothing, jewellery, photographic equipment and travel luggage can be OUTsured in this section.

The OUTsured value

The OUTsured value noted on your schedule is the maximum amount we will pay for any claim, less the excess, any dual insurance and under-OUTsurance.

You need to OUTsure your possessions for the replacement value of each item. This is the cost of replacing your lost or damaged items with new ones. Should you OUTsure any item for an amount less than its replacement value, the maximum settlement amount will be the specified value.

Should you OUTsure any item for an amount higher than its replacement value, we will settle your claim according to the actual replacement value of the item, as determined at the time of the claim.

It is your responsibility to update your OUTsured value.

Specifying Out-and-About items

Possessions OUTsured in this section fall into one of the following categories:

Unspecified Out-and-About

As “unspecified” suggests, this section covers a variety of items you wear or carry with you; these may change from day to day and it would be impossible to list them each time you need them covered. These items are therefore automatically covered for the overall maximum value you choose. Within this overall limit there is a maximum value per item, which is noted on your schedule.

Specified Out-and-About

This refers to any items valued at more than the individual maximum value per item for unspecified Out-and-About cover, with each item being specifically named and the value noted on your schedule.

Any possessions you normally carry with you to work on a daily basis, or which your children take to school, can be covered in this section.

E.g. As a working person you may normally carry a bag or case which contains your purse or wallet, a cell phone, a diary and some personal items. You would OUTsure these in the following way, assuming that the maximum value per item for unspecified Out-and-About cover is R1 500. The items valued at more than R1 500 each must be specified as follows:

- Cell phone R3 000
- Leather bag R1 600

Assuming that all the other items are each valued at less than R1 500, they will be covered as unspecified items up to the overall maximum value you choose. So, if this value is R3 000, 2 items valued at R1 500 each are covered, or six items valued at R500 each (or any combination of values up to a maximum of the R3 000 OUTsured value).

Where are you covered?

Out-and-About items are covered anywhere in the world.

What is covered under OUT-and-About cover

- ✓ Loss of or damage to unspecified and specified items.
 - Cell phones and electronic items are only covered if they are noted under Specified Out-and-About on your schedule.
 - Unspecified cover will only apply away from the address noted on your schedule.

What is not covered under OUT-and-About cover

- ✗ Loss of or damage to
 - washing stolen from the washing line at your home address
 - electronic programmes, data or unlicensed software
 - money or cheques and other negotiable instruments
- ✗ Loss or damage
 - caused intentionally by you or any members of your household, or
 - which occurs with your knowledge or consent
- ✗ Sets and pairs

Remaining parts or items that are part of any set or pair.

E.g. If you claim for a stolen item that forms part of a set or pair and which needs to be replaced, we will either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

- ✗ Items inside a vehicle

There is no cover for:

- Theft from an unattended vehicle unless:
 - Entry to such locked vehicle is accompanied by visible signs of forced entry and
 - The property is concealed.

E.g. Items left in the vehicle that are in view of the passers-by are very likely to be stolen.

Property will be considered as concealed if:

- Stored in the cabin of the vehicle in an enclosed storage area such as a cubby-hole or boot with covering
- Stored in the loading area of a light duty vehicle under a lockable cover that is fixed to the vehicle. Property stored under canvas is not covered, or

E.g. Items stored under canvas load covers of a LDV are less secure and more likely to be stolen, whereas a sturdier lockable cover offers greater protection.

- Stored in the loading area of a light duty vehicle with a canopy and the canopy's windows are covered with tinted smash and grab film.
- There is no cover at all if the following items are left in the loading area, under a canopy with windows:
 - Jewellery, cell phones or computer, medical, audio/video and photographic equipment
 - Individual items worth more than R100 000.

Theft resulting from remote jamming is not covered.

✘ Racks, carriers and other items on a vehicle

Theft of:

- racks or carriers unless it is secured to the vehicle
- items on the racks or carriers unless it is secured to it
- bicycles unless they are locked to the racks or carriers

✘ Veld fires

There is no cover for veld fires and fires spreading from adjacent properties within the first seven days of cover.

✘ Flooding

There is no cover for any flooding within the first seven days of cover.

Watercraft

What does Watercraft refer to?

Watercraft refers to any motorboat, ski boat or wet bike which consists of the hull, motors, machinery, equipment, standard fittings and accessories that would normally be sold with it. The watercraft trailer must be OUTsured under the vehicle section. The craft you have OUTsured is noted on your schedule.

The OUTsured value

The OUTsured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance, betterment or depreciation and under-OUTsurance.

You need to OUTsure the craft for its reasonable market value.

Your responsibilities

In order to have continuous cover and to have a valid claim, you need to:

- inform us immediately if the address where the craft is kept, as noted on your schedule, changes
- ensure that anyone navigating the craft is competent to do so and adheres to the terms and conditions of this policy as well as the rules and regulations applicable to the specific waters where the craft is used

Watercraft use

The craft is only covered if it is used exclusively for private or social purposes.

Where are you covered?

The craft is covered when it is:

- ashore in South Africa, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe
- afloat on inland waters in, or coastal waters within a 20 km distance off the coast of South Africa, Mozambique and Namibia
- being transported by land, sea or air

What is covered under Watercraft cover

✓ Loss of or damage to the craft

Loss or damage caused:

- accidentally or intentionally (including theft, hijack, attempted theft or attempted hijack)
- by fire, explosion, earthquake, storm, hail, flood or snow

✓ Motors

Loss of or damage to motors, machinery or batteries and their connections are only covered if the craft is stranded, sinks, burns or collides.

✓ Sails and protective covers

Sails and protective covers, which are split or blown away by wind are only covered when:

- the craft is stranded
- the spars to which they are fastened are damaged

✓ Salvage costs

Following an incident for which you can claim, the reasonable cost of:

- reducing or preventing further damage to the craft
- trying to find the craft if it is stranded, collides or sinks

✓ Medical expenses

Following an incident for which you can claim, we will pay the medical expenses incurred by any passenger of the vehicle. The maximum amount that you can claim for per incident is noted on your schedule.

✓ Accessories

Accessories are covered during use with the watercraft or when stored with the watercraft up to the value noted on your schedule.

✓ Liability to other people

You and the members of your household are covered for legal liability following a watercraft accident which caused death or bodily injury to other people or damage to their property.

The maximum amount you can claim per accident is noted on your schedule. The amount noted on your schedule also includes the legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

What is not covered under Liability to other people

- ✗ Liability to members of your household, any of your employees, or any fare-paying passengers
- ✗ Liability of any person being towed by the craft

What is not covered under Watercraft cover

✗ Intentional loss or damage

Loss or damage to the watercraft:

- caused intentionally by you or any members of your household, or
- which occurs with your consent or knowledge, or the consent or knowledge of members of your household or the regular driver

✗ Theft without force

Theft or attempted theft of:

- motors, machinery, equipment, fittings and accessories that occurs without visible signs of force
- the outboard motor if it is not securely attached to the craft with bolts or a chain

✗ Faulty construction and repair

Loss, damage or injury caused by:

- a latent defect in its design or construction
- faulty repair work or maintenance

✗ Motors

Loss of or damage to the outboard motor if it drops off or falls overboard.

✗ Accessories not stored with the watercraft

Accessories stored at a different location to the watercraft are not covered.

E.g. GPS devices used with the watercraft but also in a motor vehicle cannot be covered under watercraft, and has to be specified under the OUT-and-About section.

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged:

✓ OUT-in-Africa

Refer to the OUT-in-Africa attachment to your schedule.

Lady@OUT

What does Lady@OUT refer to?

Lady@OUT provides benefits designed specifically for ladies of the household who are specified for cover at the noted address.

Your cover limits are noted on the Lady@OUT attachment to your schedule. ("Lady@OUT attachment")

Specifying Lady@OUT cover

Every lady that you intend covering should be specified separately and noted on your schedule.

What is covered under Lady@OUT cover

✓ Handyman@OUT

We will send a handyman to assist with run-of-the-mill tasks around the house at the noted Lady@OUT address.

We will pay the call-out fee and one hour's labour and is limited to normal business hours.

✓ Spa treatment following certain claims

Following a valid:

- motor vehicle or motorcycle accident, theft or hijack claim where the incident driver is also the noted OUTsured lady
- theft claim under the Contents or Buildings section at the noted Lady@OUT address

we will treat you to a spa voucher.

✓ Handbag and documents

Cover for the following, up to the maximum amounts noted on the Lady@OUT attachment:

- the OUTsured lady's handbag and all items inside (excluding cash)
- replacement of personal documents

E.g. Identity document, driver's license, passport, bank cards, store account cards.

The above is only covered following the loss of the OUTsured lady's handbag as a result of an incident of a violent nature.

E.g. An incident of a violent nature includes smash-and-grab or mugging.

✗ There is no cover if you are more specifically insured elsewhere.

✓ Groceries stolen from your vehicle

Theft of groceries from the OUTsured lady's vehicle to the amount noted on your Lady@OUT attachment.

✗ There is no cover for groceries unless it is:

- concealed in the enclosed storage areas such as the cubby-hole, boot or under retractable or removable boot covers. Goods left in the open are not covered. There must also be visible signs that the vehicle was broken into

E.g. Items left in the vehicle that are in view of passers-by are very likely to be stolen.

- stored in the loading area of a LDV and are concealed under hard-wearing, lockable load covers. There must also be visible signs that the load cover was broken into. Items concealed under canvas covers are not covered

E.g. Items stored under canvas load covers of a LDV are less secure and more likely to be stolen, whereas a sturdier lockable cover offers greater protection.

- stored in the loading area of a LDV with a canopy and the canopy's windows are covered with "smash-and-grab" safety film of at least 100 micron and with visibility of or less. There must also be visible signs that the canopy was broken into
- ✗ Purchases other than groceries are also not covered.

E.g. Clothing, electronic items, jewellery.

✓ Additional security following a break-in

Following a break-in where the security of the address noted on the OUTsured lady's schedule is compromised we will send out a guard to protect your family for the duration noted on the Lady@OUT attachment.

✓ Trip monitoring

Once you notify us of your trip, we will monitor your trip by contacting you at regular intervals. Should we lose contact with you during your trip, we will inform your specified next-of-kin and an approved towing operator. We will provide them with your planned route together with your last known location.

- ✗ There is no cover for trips outside the borders of South Africa.

✓ Trauma- and HIV care and Medical- and Legal assistance

When you take out Lady@OUT cover, you will have access to emergency Medical Assistance, Legal Assistance, as well as Trauma- and HIV care. This service is a phone advice line covering you for any of the following services anywhere in South Africa:

- Medical Assistance
 - advice for any medical/trauma emergency
 - referrals to medical practitioners and facilities
 - refundable hospital admission deposit up to R5 000
 - medical emergency response and transportation (excluding Inter-Hospital transfer)
 - despatch of doctor and/or essential medicine
 - escorted return of minors if hospitalised outside your city or town

- Trauma Care

Telephonic counselling and support as well as three face-to-face counselling sessions per incident.

- HIV Care

- blood tests at time of the event and again at six weeks and at three months after the event
- three-day starter pack of anti-retroviral treatment
- medication to prevent Sexually Transmitted Diseases

- Legal Assistance

Telephonic legal advice and assistance with legal documentation.

E.g. Wills and contracts.

Personal Accident

What does Personal Accident refer to?

PERSONAL ACCIDENT refers to cover for any nominated members of your household for death or disability directly caused by an accident occurring anywhere in the world provided that death or disability occurs within 12 months of this accident.

Only people between the ages of 14 and 70 can be covered.

The OUTsured value

The OUTsured value for each category of Personal Accident cover is noted on your schedule and is the maximum amount we will pay for any claim.

What is covered under Personal Accident cover

- ✓ Death directly caused by an accident. This includes presumption of death (determined by a court) following disappearance after an accident involving any vehicle, air- or watercraft in which the person was travelling.
- ✓ Permanent disability directly caused by an accident. The benefit table is noted on your schedule.
- ✓ Temporary total disability directly caused by an accident where you are unable to perform your usual work or occupation. The maximum amount and payment period are noted on your schedule.

What is not covered under Personal Accident cover

- ✗ Death or disability caused by
 - suicide, attempted suicide or any intentional self injury
 - insanity
 - any disease passing from one person to another
 - any existing physical defect or infirmity
 - pregnancy or childbirth
 - being under the influence of alcohol or drugs
 - provoking assault, breaking the law or disturbing the peace
 - participation in any defence, correctional or security services
 - an accident which occurs while you are travelling in, getting on or off any aircraft unless:
 - it is licensed to carry passengers
 - a registered transport company owns it
 - you are a fare-paying passenger
 - an accident which occurs while you are taking part in offroad motorcycling, any kind of speed contest other than on foot, aeronautics, hang-gliding, skydiving, parachuting, mountaineering where the aid of guide ropes is required, rock climbing, game hunting, hurdling, steeple chasing, polo, professional sports, snow or ice sports, racing with power-driven vehicles or watercraft or aircraft, martial arts, bungee jumping, or diving
 - mining or using explosives
 - using machinery for commercial purposes