

# Extended personal legal liability cover

The extended personal legal liability cover is an innovative product provided by OUTsurance to enable you to expand your personal legal liability cover provided by an existing underlying insurance policy.



You always get something out.

personal

08 600 60 000 | [outsurance.co.za](https://outsurance.co.za)

OUTsurance is an authorised financial services provider.

## WHAT IS COVERED?

1. You are covered for all amounts which you are legally liable to pay as compensation for any occurrence where:
  - liability is not covered by any facility or policy, or
  - the limit of liability of any underlying facility or policy is exceeded. This limit must be a minimum of R1 000 000, or R2 500 000 in the case of vehicle or watercraft liability.
2. Compensation is subject to there being an underlying facility or policy in force:
  - which provides the same kind of cover for which you are claiming under this section, and
  - where the conditions of the underlying facility or policy have not been broken.
3. The company which compensates you for any underlying cover must have paid, or undertaken to pay, the full amount of the limit of liability which is noted on its schedule.
4. The maximum we will pay is noted on your schedule under the contents section and includes any legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.
5. 'Underlying facility or policy' refers to existing cover in force with:
  - a registered South African insurance company which covers personal liability, property owner's liability, tenant's liability, motor liability or watercraft liability, or
  - any registered insurance company in the world which covers motor liability in respect of any motor vehicle you own, hire or lease, watercraft liability or property owner's liability in respect of any watercraft or property owned outside the Republic of South Africa.

## WHAT IS NOT COVERED?

### Personal legal liability arising from:

- 1.1 any judgement, award, payment or settlement, or part thereof, made within a country which operates under the laws of the United States of America or Canada or which is subject to any order made anywhere in the world to enforce a decision made by any court operating under the laws of the United States of America or Canada
- 1.2 the pursuit of any trade, business, or profession

- 1.3 your reckless disregard of the possible consequences of your acts or omissions
- 1.4 a dishonest, fraudulent or intentional act or acts of physical assault or seduction committed by you
- 1.5 any AIDS or HIV-related illness
- 1.6 the letting or hiring out of property or any part thereof
- 1.7 the sale or exchange of any property
- 1.8 the purchase, sale, barter or exchange of property, or your failure to comply with appropriate obligations
- 1.9 the first R5 000 of every claim in respect of property hired, leased or borrowed by you
- 1.10 loss of or damage to any mechanically propelled vehicle, watercraft or aircraft in your care, custody or control
- 1.11 liability which is covered by any compulsory motor vehicle insurance act
- 1.12 motor or watercraft liability, unless there is compensation for liability by an underlying facility or policy, or the liability is excluded due to any territorial limits
- 1.13 watercraft liability if the total length of the watercraft exceeds 10.5 metres
- 1.14 the ownership, possession, use or handling of any aircraft other than model aircraft or hang-gliders
- 1.15 the payment of any fine, penalty or multiple, punitive or exemplary damages
- 1.16 any debt
- 1.17 the failure to pay maintenance or any amounts following a breach of promise
- 1.18 the first R2 000 of any claim due to the suspension or termination of the employment of any domestic employee
- 1.19 liability to a person who was a member of your household at the time of the incident.