BUSINESS POLICY WORDING
AUTOMATIC PROVISIONS, EXTENSIONS AND FIRST AMOUNTS PAYABLE

Please note:

- This document is only a summary of the Automatic Provisions, Extensions and First Amounts Payable as noted in the Policy Wording and must be read in conjunction therewith.
- The policy schedule will always take precedence over the policy wording.
- Limits noted on the policy schedule in respect of optional extensions will be over and above the limits reflected in this document.

PROVISION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
General Provisions				
Claims Preparation Costs	All sections	R250 000 (in the annual aggregate)	Nil	Yes
Security Guard	• Fire • Building Combined • Office Contents • Theft • Glass • Goods in Transit • Business All Risks • Electronic Equipment • Solar power	R10 000 per event	Nil	No
Malicious Damage	• Fire • Building Combined • Office Contents • Solar power	Not exceeding item sum insured	Nil	No
Fire-extinguishing Charges	Fire	Reasonable cost not exceeding 20% of the sum insured	R1 000	Only in respect of the Goods in Transit section
	Buildings Combined	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Office Contents	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Solar power	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Goods in Transit	R10 000	R500	
	Motor	R10 000	R500	
	Motor Traders	R10 000	R500	
	Electronic Equipment	R10 000	R500	
Subsidence and Landslip (limited cover)	• Fire • Building Combined • Office Contents • Solar power	Up to Building sum insured	R2 500	Extended cover can be purchased subject to approval

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Power Surge	• Fire • Building Combined • Office Contents • Accidental Damage • Business Interruption • Solar power	R100 000 per event (in the aggregate)	1. Without SANS approved surge protection: 10% of claim min, R2 500 2. With SANS approved surge protection: Nil	Only in respect of the Solar Power section
Locks and Keys	• Buildings Combined • Office Contents • Theft • Money	1. R15 000 per section 2. R30 000 per event (in the aggregate)	R500	Only in respect of the Money section

Fire				
Geysers (as defined)	Column 1	R12 500 per event	1. 10% of claim, min R1 000 2. Non-compliant installation: additional R1 500	Yes
Accidental Damage to Sanitary ware	Section	R50 000 per incident	R1 000	No
Leakage		R50 000 per event	Nil	Yes
Shade Nets and Canopies		R50 000 per event	**Age of shade net** / **% of Co-insurance** Up to 1 year 10% Up to 2 years 25% Up to 3 years 40% Up to 4 years 60% Up to 5 years 80% Older than 5 years 100%	Yes
Architects' and Other Professional Fees	Columns 1 and 3	Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil	No
Capital Additions	Excluding Stock and Materials in Trade	Not exceeding 20% of the item sum insured	Nil	No
Cleaning and maintenance equipment	Column 1	1. R20 000 per event 2. R60 000 in the annual aggregate	10% of claim, min R500	No
Cost of Demolition, Clearing and Erection of Hoardings	Section	Not exceeding item sum insured	Nil	No
Cost of removal of fallen or leaning trees		R10 000 per event	R500	No
Deterioration of Undamaged Stocks	Column 4	1. Actual purchase costs; or 2. actual manufacturing costs. 3. less net amount received. from salvage sale	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Express Delivery and Overtime	Section	Not exceeding 50% of the repair/replacement cost saved	Nil	No
Generator Hire		1. R15 000 per event 2. R30 000 in the annual aggregate	Nil	No
Motors and Pumping Equipment		1. R10 000 per event 2. R50 000 in the annual aggregate	10% of claim, min R500	No
Municipal Plans Scrutiny Fee	Column 1	Not exceeding item sum insured	Nil	No
Public Authorities' Requirements	Section	Not exceeding item sum insured	Nil	No
Temporary Removal		Not exceeding 20% of the item sum insured	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate)	Nil	No
Public Supply		Not exceeding item sum insured	Nil	No
Landscaping	Column 1	R25 000 per event	Nil	No
Water Leaks/Loss of Water	Section	**Loss of water** 1. R15 000 per event 2. R50 000 per period of insurance **Leak detection.** 1. R10 000 per event 2. R20 000 per period of insurance **Filling of pools or ponds after maintenance/repairs** 1. R5 000 per event 2. R10 000 per period of insurance	10% of claim, minimum R500	No

Buildings Combined				
Geysers (as defined)	Section	R12 500 per event	1. 10% of claim, minimum R1 000 2. Non-compliant installation: additional R1 500	Yes
Accidental Damage to Sanitary-ware and Fixed Glass		R50 000 per incident	R1 000	No
Leakage		R50 000 per event	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Shade Nets and Canopies	Section	R50 000 per event	**Age of shade net** / **% of Co-insurance** Up to 1 year 10% Up to 2 years 25% Up to 3 years 40% Up to 4 years 60% Up to 5 years 80% Older than 5 years 100%	Yes
Public Supply Connections		Not exceeding item sum insured	Nil	No
Rent		30% of the building sum insured	Nil	Yes
Liability		R5 000 000 per event	Nil	Yes
Architects' and Other Professional Fees		Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil	No
Capital Additions		Not exceeding 20% of the item sum insured	Nil	No
Cleaning and maintenance equipment		1. R20 000 per event 2. R60 000 in the annual aggregate	10% of claim, minimum R500	No
Cost of Demolition and Clearing and Erection of Hoardings		Not exceeding item sum insured	Nil	No
Cost of removal of fallen or leaning trees		R10 000 per event	R500	No
Generator hire		1. R15 000 per event 2. R30 000 in the annual aggregate	Nil	No
Landscaping		R25 000 per event	Nil	No
Maintenance fees and levies		1. R5 000 per unit 2. R100 000 in the annual aggregate for all units	Nil	No
Municipal Plans Scrutiny Fee		Not exceeding item sum insured	Nil	No
Public Authorities' Requirements		Not exceeding item sum insured	Nil	No
Storage of contents		1. R20 000 per event 2. R100 000 in the annual aggregate	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate)	Nil	No
Temporary Removal		Not exceeding 20% of the item sum insured	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Water Leaks/Loss of Water	Section	**Loss of water** 1. R15 000 per event 2. R50 000 per period of insurance **Leak detection.** 1. R10 000 per event 2. R20 000 per period of insurance **Filling of pools or ponds after maintenance/repairs** 1. R5 000 per event 2. R10 000 per period of insurance	10% of claim, minimum R500	No
Office Contents				
Accidental Damage to Sanitary-ware and Glass	Section	R50 000 per event	R1 000	No
Theft (following forcible and violent entry/exit)		25% of the Contents sum insured	10% of claim, minimum R500	Yes
Loss of Rent		30% of Contents sum insured	Nil	No
Loss of Documents		R50 000 per event	Nil	Yes
Liability Documents		R50 000 per event	Nil	Yes
Increase in Cost of Working		25% of the Contents sum insured	Nil	No
Capital Additions		Not exceeding 20% of the item sum insured	Nil	No
Removal of Debris		Not exceeding item sum insured	Nil	No
Temporary Removal		Not exceeding 20% of the item sum insured	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate) per insurance period	Nil	No
Business Interruption				
Prevention of Access	Section	Limited to 75% of sum insured, not exceeding R20 000 000, per event	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Theft				
Damage to Buildings	Section	R10 000 per event	Nil	Yes
Additional Costs	• Loss of buildings • Landlord's fixtures and fittings • Temporary repairs	R10 000 (in the aggregate) per event	R750	No
Property of Guests	Accommodation risks only	1. R10 000 per person per event 2. R25 000 in the aggregate of any one event	R500	No
Money				
Credit/Debit Cards	Section	1. R5 000 per event 2. R15 000 per period of insurance	Nil	No
Locks and Keys		Refer to General Provisions	General Provisions	Yes
Receptacles and Clothing		R10 000 per event	Nil	Yes
Seasonal Increase	15 December to 15 January	15% of the Major Limit or R25 000, whichever is the lesser	Basic first amount payable as per policy Schedule	Yes
Personal Accident (Assault)	Section	1. Death – R10 000 2. Permanent Disability – R10 000 3. Medical Expenses – R10 000 4. Other Reasonable Expenses (as listed in the wording) – up to R15 000	Nil	Yes
Glass				
Boarding Up	Section	R5 000 per event	Nil	No
Damage to Shop Fronts and the Like		R5 000 per event		
Removal and Reinstallation		R5 000 per event		
Watchman		R5 000 per event		
Goods in Transit				
Clearing Up and Removal of Debris Costs	Section	R10 000 per event	Nil	Yes
Fire-extinguishing Charges		Refer to General Provisions	Refer to General Provisions	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Business All Risks				
Remote Blocking	Specified Items	Item sum insured or R25 000, whichever is the lesser	10% of claim, minimum R1 000	No
Accidental Damage				
Accidental Costs	• Buildings • Plant and Machinery	Not exceeding item sum insured	Nil	No
Combined Liability				
Statutory Legal Defence Costs	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	1. R150 000 per event 2. R250 000 in the aggregate for any one period of insurance	R2 500	Yes
Wrongful Arrest and Defamation	In addition to Limit of Indemnity	1. R150 000 per event 2. R250 000 in the aggregate for any one period of insurance	Nil	Yes
Directors' and Officers' Liability				
Emergency Legal Costs	Section	10% of the Limit of Indemnity	Nil	No
Group Personal Accident/Stated Benefits				
Additional Death Benefit	Death	R15 000 per insured person	Nil	No
Body Transportation Costs		R75 000 per insured person	Nil	No
Childcare	Accidental Bodily Injury	1. R300 per day, maximum 28 days 2. Limited to R15 000 per insured person per 12-month period 3. Limited to R100 000 per policy per 12-month period	7-day time excess	No
Crime Benefit	• Death • Permanent Disability	Additional 10% of insured person's Death or Permanent Disability benefit up to a maximum of R100 000	Nil	No
Disfigurement	Permanent Disability (payment is not in addition to benefit)	Limited to 50% of the Permanent Disability benefit	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Disfigurement Requiring Corrective Medical Procedure	Permanent Disability (payment is in addition to benefit)	1. Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per insured person. 2. All other areas of the body – 10% of the Permanent Disability benefit, maximum R100 000 per insured person	Nil	No
Emergency Transportation Costs	Accidental Bodily Injury	1. R200 000 per insured person 2. R1 000 000 per occurrence	Nil	No
Family/Domestic Employee Medical Expenses		1. R50 000 per person 2. R200 000 any 12-month period of insurance	R250	No
Life Support Equipment		R100 000 per insured person per occurrence	Nil	No
Mobility Costs	Permanent Disability	R250 000 per insured person	Nil	No
Paraplegia	Permanent Total Disability (in addition to benefit)	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000 and a maximum of R500 000	Nil	No
Quadraplegia		25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000 and a maximum of R1 000 000	Nil	No
Rehabilitation Costs	Permanent Disability	80% of training costs, maximum R150 000 per insured person	Nil	No
Relocation Costs	• Death • Permanent Disability	1. R150 000 per person 2. 75% of the actual loss caused	Nil	No
Repatriation Costs	Accidental Bodily Injury	R200 000 per insured person	Nil	No
Search and Rescue	Section	1. R100 000 per insured person per occurrence 2. R500 000 per 12 months period of insurance	Nil	No
Seat Belt Benefit	• Death • Permanent Disability (in addition to benefit)	10% of the Death or Permanent Disability benefit, maximum R100 000	Nil	No
Temporary Drivers	Accidental Bodily Injury	R2 000 per week or the Temporary Total Disability benefit, whichever is the lesser	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Trauma Counselling	Section	1. R1 000 per consultation 2. R10 000 per annum per insured person 3. R100 000 per 12-month period of insurance	Nil	No

Motor Specified/Motor Fleet				
Additional Costs	All vehicles	R40 000 in the aggregate any one event	Nil	No
Sound Equipment		• Factory fitted – replacement value	Basic motor first amount payable as per policy Schedule	No
		• After market installation – R3 500	R500	Yes, must be specified under the Business All Risks section
Medical Expenses	• Private type motor car • Motorized caravan • Any other type of insured vehicle (othan than a bus or taxi)	R10 000 per event	Nil	Yes, options available under Enroute
Repatriation	• Private type cars • LDV's with a GVM of less than 3 500 kg	1. Occupants – R10 000 (maximum 4 occupants) 2. Vehicle transport cost – R5 000 3. Temporary repairs – R5 000	Nil	No
Passenger Liability (only applicable to Specified Vehicles)	Liability to Third Parties (excluding caravans and trailers)"	R2 500 000 per occurrence	Nil	No
Loss of Locks, Keys, Central Locking Devices and Remotes	All vehicles	R15 000 per event	10% of claim, minimum R1 250	Yes
Parking Facilities and Movement of Third-Party Vehicles		R2 500 000 per event	Nil	Yes
Windscreen/Glass		Repair/replacement cost	As per policy schedule	No
Wreckage Removal		R10 000 any one occurrence	Nil	Yes
Emergency Accommodation	• Private type cars • LDV's with a GVM of less than 3 500 kg	1. R500 per person 2. R2 500 per occurrence 3. R5 000 per period of insurance	Nil	No
Tracking Device	All vehicles	R1 500	Nil	Yes, must be specified under the Business All Risks section
Loss of Fuel		R1 000 per occurrence	R250	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Motor Traders				
Additional Costs	Sub-section A	R40 000 in the aggregate any one event	Nil	No
Medical Benefits	• Private type motor car • Motorized caravan • Any other type of insured vehicle (than a bus or taxi)	R10 000 per event	Nil	Yes, options available under Enroute
Loss of Keys	Sub-section A	R7 500 per event	R750	No
Wreckage Removal		R10 000 any one occurrence	Nil	No
Enroute In-Car/On-Road Insurance				
Trauma Counselling	Section	1. R300 per counselling session 2. R3 000 any one motor vehicle accident	Nil	No
Deterioration of Stock (Machinery Breakdown)				
Increased Cost of Working	Section	Up to R50 000 per event	Nil	Yes
Electronic Equipment				
Architects' and Other Professional Fees	Section	Not exceeding 20% of the amount of the claim	Nil	No
Clearance Costs		Not exceeding 20% of the amount of the claim	Nil	No
Express Delivery and Overtime		Not exceeding 50% of the repair/replacement cost saved	Nil	No
Software Upgrade		Not exceeding 20% of the value of the insured equipment or R5 000 whichever is the lesser	R750	No
Increased Cost of Working		R10 000 per event	24-hour time excess	Yes
Reinstatement of Data/Programs		R10 000 per event	R750	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Solar Power				
Accidental Damage	Section	R20 000 per event	R1 000	No
Architects' and Other Professional Fees		Not exceeding 20% of the amount of the claim	Nil	No
Capital additions		Not exceeding 20% of the item sum insured	Nil	No
Clearance Costs		Not exceeding 20% of the amount of the claim	Nil	No
Credit Shortfall		Not exceeding 20% of the replacement value	Nil	No
Express Delivery and Overtime		Not exceeding 50% of the repair/replacement cost saved	Nil	No
Software Upgrade		Not exceeding 20% of the value of the insured equipment or R5 000 whichever is the lesser	R750	No
Sub-section B – Liability		R1 000 000 per event	R5 000	Yes
Temporary removal		20% of the sum insured	Nil	No
Temporary repairs after a loss		R50 000 in the aggregate	Nil	No

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