Xenturion Renasa Domestic

Policy Wording Comparison – old vs 2026

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Leading Change

RENASA
INSURANCE COMPANY LIMITED

XENTURION RENASA DOMESTIC

Policy Wording Comparison – old vs 2026

Note: The comparison highlights only key differences between the versions.
It does not reflect all changes to benefit names.
For detailed information, please refer to the relevant Policy Wording documents.

Item	Old Wording	2026 New Wording	Key Difference / Impact
Section 1	"We will pay all valid claims if you comply with the terms and conditions of this policy."	"In return for **paying your premium**, we will pay all valid claims if you comply with the terms and conditions of this policy."	The new wording specifically links cover to payment of premium.
Policyholder obligations (review, understanding, schedule accuracy, and premium payment changes)	No equivalent wording.	Please read your policy carefully and let your broker know of any changes and/or further information you require. Ensure that you understand the contents of all the documentation, and please pay special attention to all the policy exclusions. Also ensure that all details contained in the policy schedule are correct. It is vital that you inform us or your broker if you pay your insurance premium monthly and you change: your bank or financial institution. the branch of your bank or financial institution; and/or your account number. If you do not advise us about changes, your premium debit will not be processed, and we cannot guarantee continuance of your insurance cover.	New enhanced policyholder duty of care and disclosure clause introduced. This strengthens insured obligations to review documentation, understand exclusions, and verify schedule accuracy. It also introduces a critical requirement to notify any banking detail changes for monthly debit orders, advising that failure may result in non-processing of premiums and potential lapse or interruption of cover.

Reinstatement Value definition	No equivalent wording.	Reinstatement Value The amount payable shall be the cost of replacing or reinstating on the same site property of the same kind or type but not superior. You may choose within 6 months of the date of loss or damage, to reinstate the building on the same site (or on another site and in the way you want subject to our liability not being increased) as near as possible to its condition when new, provided that: a. the reinstatement must be started and finished within twelve consecutive months of the loss. b. we will settle in terms of our discretion to replace, reinstate, repair, rebuild or may pay cash. c. the basis of indemnity for loss or damage to the insured property will be the current replacement value of similar new property on the same site but limited to the insured amount shown on the schedule. d. we will not be liable for the costs of reinstatement exceeding the cost which would have been payable had you not elected to exercise your option to reinstate until such cost has been incurred by you.	New detailed definition introduced. Clarifies that settlement is based on reinstatement/replacement of property of the same kind (not superior), introduces strict timelines (6-month election, 12-month completion), gives insurer discretion over settlement method (repair/replace/cash), and limits liability to insured amount and incurred costs only.
Compliance with terms, conditions, and disclosure obligations	No equivalent wording.	Failure to observe any of the terms and conditions or to provide true and complete information, may negatively impact your policy and any claims.	Establishes that non-compliance with policy terms or inaccurate/incomplete disclosure can adversely affect both policy validity and claim outcomes.

Premium Payment Provisions	Basic premium payment requirements.	Detailed rules regarding cancellation, arrears, failed debit orders, grace periods and reinstatement.	Modernised detailed payment wording used.
Cancellation Clause	Refund of unused premium allowed.	Detailed cancellation, refund and short-period rate provisions.	Modernised refund wording used.
Claims Procedure	Basic objection and legal action periods.	Extensive reporting duties, proof requirements, recovery obligations and time limits.	Material expansion of procedural obligations on the insured.
Processing of Personal Information	General consent to information sharing.	POPIA-aligned data processing, sharing and privacy rights wording.	Modernised privacy and regulatory compliance wording.
Cancellation Notice Period	30 days' notice.	31 days' notice.	Change in days.
False Pretence exclusion	Not previously included as a specific exclusion.	This policy does not cover loss or damage resulting directly or indirectly from an actual or purported exchange, cash or credit sale agreement including theft by false pretence. False pretence refers to the act of making misleading statements about past or present facts with the intention of deceiving another party or the criminal act of acquiring ownership or possession of someone else's property through deceptive means.	New exclusion added covering fraud-based acquisition of property. Losses arising from scams involving fake sales, exchange agreements, or deceptive transactions (including misrepresentation and fraud) are now explicitly excluded. This significantly reduces exposure to commercial fraud and deception-related theft claims.
Fraud, dishonesty, misrepresentation or wilful acts	We do not pay for claims that are based on or are a result of fraud, dishonesty or misrepresentation. Misrepresentation means giving misleading or incorrect facts. For example: (a) if you or anyone acting on your behalf deliberately exaggerates the amount or size of a claim; or (b) if documents and information created by you or any person acting on your behalf to support a claim are not true or are	We do not pay for claims that are based on or are a result of fraud, dishonesty or misrepresentation. Misrepresentation means giving misleading or incorrect facts. For example: (a) if you or anyone acting on your behalf deliberately exaggerates the amount or size of a claim; or (b) if documents and information created by you or any person acting on your behalf to support a claim are not true or are	The exclusion remains materially unchanged, but a significant consequence is introduced: if fraud, dishonesty, or misrepresentation is discovered after payment, not only must the claim amount be repaid, **but the policy will also be cancelled.**

	fraudulent. If we pay a claim and then discover that the claim was based on fraud, dishonesty or misrepresentation you must pay back the amount that we have previously paid you.	fraudulent. If we pay a claim and then discover that the claim was based on fraud, dishonesty or misrepresentation you must pay back the amount that we have previously paid you **and your policy will be cancelled.**	
Sanctions exclusion	We do not pay for claims where doing so would violate trade or economic sanctions imposed by law.	We will not be liable for any legal liability, loss, damage, cost or expenses nor will we provide any cover or benefit for any business or activity to the extent that such cover or benefit and/or any such business or activity would violate any applicable economic or trade sanction law or regulations of the United Nations and/or the EU/EEA and/or the United States of America and/or any other applicable national economic or trade sanction laws or regulations.	Sanctions clause significantly expanded and strengthened. The scope is broadened from "claims payment" only to full liability, cover, benefits, costs, and expenses, and explicitly extends to any relevant economic or trade sanctions regimes (UN, EU/EEA, USA, and other national laws).
Coronavirus Exclusion	We do not pay for Coronavirus or Coronavirus disease. This policy does not cover any loss directly or indirectly caused by, happening through, in consequence of or resulting from, in connection with or contributed to by; 16.1 Any Coronavirus or Coronavirus disease including but not limited to SARS-CoV2 / COVID-19, Avian Influenza, Severe Acute Respiratory Syndrome Coronavirus (SARS-CoV). 16.2 any mutation or variation of 1. above. 16.3 any infectious epidemic/pandemic (if classified either way by the	OUTBREAK OF DISEASE. This insurance does not cover any loss, damage, costs, or expenses resulting from any infectious disease epidemic as classified by the appropriate national or international body or agency and resulting in the imposition of quarantine, a restriction of the movement of people or animals, or in a travel advisory or warning. We will also not cover costs for loss, damage or expense incurred for clean-up, detoxifying, removal, monitoring or testing for communicable diseases.	The new clause removes specific references to COVID-19 and named diseases and replaces them with a general infectious disease epidemic exclusion. It also explicitly adds exclusion for clean-up, decontamination, removal, monitoring, and testing costs, which were not clearly stated before.

	appropriate national or international body/agency) which leads to: a. the imposition of quarantine or restriction in movement of people or animals by the national or international body or agency; and/or b. any travel advisory or warning being issued by a national or international body or agency. 16.4 arising from any fear or threat (whether actual or perceived) of the above. 16.5 any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of the above. If the Insurer alleges that by reason of this exclusion loss is not covered by this policy the burden of proving the contrary shall rest on the Insured.		
Grid Failure	No equivalent wording stated in the policy wording, **however it has been stated on the policy schedule.**	GRID FAILURE Grid failure is the total or partial loss of power on the Grid, usually caused by a fault that effects the national distribution of electricity, causing grid instability and the inability of the electricity supplier to sustain the national grid. We will under no circumstance provide cover for any loss, damage, liability, cost, or expense of whatsoever nature, including any consequential losses in terms of any section of this policy, directly or indirectly caused by, contributed to by, resulting from,	The wording specifically excludes all losses connected to electricity grid interruption or failure, whether total or partial, and regardless of the cause. The exclusion extends to direct losses, indirect losses and consequential losses under any section of the policy. It also defines "grid failure" and "electricity grid interruption" very broadly to include interruptions from national, regional or private electricity grids. This materially reduces coverage by excluding claims arising from load shedding, national grid collapse, blackouts, power instability or related

		arising out of or in connection with any electricity grid interruption. Electricity grid interruption means a total or partial interruption, interference, suspension, blackout, and/or failure of the electricity supply from the national, regional, or private, grid to the electricity grid of South Africa to any Business or household of the Insured by any cause whatsoever.	electricity supply failures. The clause significantly strengthens the insurer's protection against widespread systemic electricity-related losses.
Buildings Definition	Limited definition of buildings and structures.	<u>Expanded definition advising the following:</u> 1. Domestic workers living quarters must be completely walled and roofed; 2. Garden ornaments must be fixed; 3. Fixtures and Fitting which belong to a tenant or for which a tenant is responsible for is include	Broader insured property scope.
Geyser Compliance	Geysers must comply to technical regulation VC 9006 (effective date 01 August 2018, on all warranties and new installation of geysers). Fixed storage water heaters (geysers) shall have a minimum energy efficient rating of Class B (SANS 151).	Geysers must comply to installed in accordance with the relevant regulations in force at the time of installation, on all warranties and new installation of geysers. Fixed storage water heaters (geysers) shall have a minimum energy efficient rating of Class B (SANS 151)	Regulatory reference updated from a specific regulation (VC 9006 dated 01 Aug 2018) to a broader compliance requirement. The new wording shifts from a fixed technical standard reference to "**relevant regulations in force at the time of installation**," making compliance more flexible but less specific. Energy efficiency requirement (Class B SANS 151) remains unchanged.
Thatch Roof Requirement	Please note that if your house has a roof area that includes thatch which exceeds 25% of the roof area or a construction with a thatch roof, within	Please note that if your house has a roof area that includes thatch which exceeds 10% of the roof area or a construction with a thatch roof, within	**Threshold reduced from 25% to 10% of roof area**

	5 meters of the main residence, which exceeds 25% of the roof area. The roof construction of the main dwelling shall be deemed to be thatch.	5 meters of the main residence. The roof construction of the main dwelling shall be deemed to be thatch.	
New Events Not Covered Added	No equivalent wording.	<u>Added exclusions for:</u> 1. Lack of maintenance or faulty design, workmanship or construction. 2. Damage caused by vermin, insects, animals or fungal causes.	These are entirely new exclusions added to the policy. The first exclusion limits or removes cover for losses arising from poor maintenance, defective design, faulty workmanship or construction defects, which strengthens the insurer's ability to reject claims linked to gradual deterioration, building defects or poor-quality work. The second exclusion removes cover for damage caused by vermin, insects, animals or fungal causes such as mould or rot. This materially reduces coverage for maintenance-related, infestation-related and deterioration-related losses that may previously have been arguable under the policy. The new wording significantly broadens the insurer's exclusions and places greater responsibility on the insured to properly maintain and protect the property
Fire Brigade Charges	Fire brigade charges – We pay for the fees charged by firefighting authorities for the cost of extinguishing a fire that is damaging your house.	Fire brigade charges – We pay for the **reasonable** fees charged by firefighting authorities for the cost of extinguishing a fire that is damaging your house.	Expanded wording to say reasonable fees.
Thatch Protection Warranty	No equivalent wording stated on policy wording but would have **been included**	THATCH PROTECTION WARRANTY. If the dwelling has a thatched roof or a thatch Lapa/structure is within $5m^2$ of	New Thatch Protection Warranty introducing mandatory risk protection

	on policy schedule should a thatch risk been accepted.	the insured dwelling or the thatched Lapa/structure size exceeds 10% of the m² of the roof size of the insured dwelling, the entire dwelling is a thatch risk, and the following warranties will apply: 7.1. A minimum of 1 (one) SABS approved lightning conductor. 7.2. 1 (one) handheld 4.5kg SANS or DCP fire extinguisher installed and always accessible 7.3. Thatch must be treated with fire retardant chemicals at least every 5 years. 7.4. Thatch must be inspected, combed, and/or maintained by a professional company at least every 3 years. 7.5. All chimneys must be fitted with spark arrestors. 7.6. Surge protectors must be installed on all DB Boards and electrical outlets. Should the above requirements not be met at the inception date of this policy, fire cover will be suspended.	and maintenance requirements for thatched dwellings or structures.
Buildings Being Built or Altered	No equivalent wording.	Buildings being built or altered. We will cover alterations, additions and improvements to the insured dwelling specified on the schedule for an amount not exceeding 25% of the sum insured. However, you must advise us within 31 days of the start of the building activities or alterations, and we may require you to pay an	New clause providing limited cover for alterations, additions and improvements, subject to notification requirements, premium adjustment and specific exclusions.

		additional premium. Should there be any loss, damage or liability caused by the structural alterations, we will not compensate you for: · Structural damage · Glass & sanitary ware (i.e. toilets, baths, sinks) · Alternative accommodation (rent) · Homeowners' liability We will also not compensate you for loss or damage because of your residence not complying with the National Building Regulations or any other laws or regulations that apply to building standards or maintenance.	
Tenants Liability	Not available (new clause only)	If the insured becomes legally liable as tenant (not owner) for damage to the building of a private residence and domestic outbuildings, including fixtures and fittings, occupied by the insured or household members, the insurer will indemnify up to the amount stated in the schedule for damage caused by an insured event	Introduces a new **tenant's liability cover extension**, providing indemnity for damage to rented residential property and related outbuildings / fixtures for which the insured is legally liable as tenant, subject to the policy limit stated in the schedule.
Specified collections (stamps and coins)	Not previously included as a specific condition/exclusion under the policy wording provided	Any collections to be insured must be specified on the schedule. If a stamp collection is described in the specified article schedule, we will only cover one or more complete pages of the collection that are lost or damaged and our cover for any one stamp will not be more than two-thirds of the value stated in any current recognised	New structured limitation on collectible items introduced. Coverage is now conditional on explicit scheduling of collections, with strict valuation limits per item. Stamp cover is limited to complete pages only and capped at 2/3 of catalogue value (max R3 000 per stamp). Coin cover excludes current coins entirely and applies the same 2/3

		catalogue up to R3 000 any one stamp. If a coin collection is specified in the schedule, we will not be liable for current coins and our cover for any one coin will not be more than two-thirds of the value stated in any current recognised catalogue up to R3 000 any one coin.	catalogue valuation cap (max R3 000 per coin).
Use of vehicle outside insured class of use	No equivalent wording.	If the vehicle is being used in a way different from the class of use as described.	New exclusion introduced. Any loss, damage, injury or liability arising while the vehicle is used outside its declared class of use (e.g. private use vs business use) will now be excluded.
Intoxication exclusion (use of vehicle under influence)	Loss, damage, injury or liability incurred whilst the vehicle is being used by you or any other person while under the influence of drugs or alcohol or the driver's blood-alcohol level is over the legal limit and/or whilst there are witnesses and/or metro police and/or medical personnel that can testify that the driver was deemed to be intoxicated at the scene of an accident	Added: and/or whilst there are witnesses and/or metro police and/or medical personnel that can testify that the driver was deemed to be intoxicated at the scene of an accident.	The witness/official testimony provision already existed in the old wording as part of the intoxication exclusion. This suggests reinforcement of an existing exclusion rather than a substantive change.
Medical / Emergency Medical Expenses	If you or any passenger in your vehicle covered on this policy sustains an injury as a result of an accident with this vehicle, we will pay for medical expenses in connection with the injury up to the amount stated in the schedule provided that the passengers are seated in the vehicles permanently enclosed passenger carrying compartment. This cover is excluded for motor cycles, scooters, scramblers,	Emergency Medical Expenses – If any passenger in the insured car is injured as the direct result of an accident, we will pay up to R5 000 per injured passenger for medical expenses connected to the injury.	**Cover** limited to passengers only (driver removed), explicit **R5 000 per passenger cap introduced**, wording tightened to **"direct result of an accident,"** and exclusions relating to seating position and vehicle types removed. Overall, cover is more clearly defined.

	tri-bikes, quad bikes, caravans and trailers.		
Competency (pilot requirement)	Not previously included (no explicit competency restriction on pilot of vessel)	We will not be liable for loss or damage, injury or liability caused, sustained, or incurred whilst the vessel is being piloted by any person not competent to pilot such vessel unless under the immediate supervision of a person so competent.	New exclusion/condition introduced: Cover is now restricted based on operator competency. Losses occurring while an unqualified/incompetent person is operating the vessel are excluded unless directly supervised by a competent person.
Personal Accident Definitions	Age limit was 15	Age limit is now 16	Age limit changed from 15 to 16
Temporary total disablement	Temporary total disablement – the amount stated in the schedule for the total inability to work in your usual occupation or to continue doing the work you have been trained for but only up to a maximum period of 104 (one hundred and four) weeks. The temporary disability must have lasted for seven consecutive days or more.	**Removed**	Cover has been deleted entirely (loss of weekly/temporary income benefit exposure removed)
Medical expenses	Medical expenses – the reasonable medical and other expenses you incur following an accident or injury up to R10,000. NOTE: we only pay for medical expenses that cannot be recovered from any other source including your medical aid fund – Trauma R5,000	Medical expenses – non-medical and other expenses you incur following an accident or injury for the amount noted in the schedule.	Wording now refers to “non-medical and other expenses” and removes explicit limits (R10,000 / R5,000 trauma) and recovery/medical aid exclusion wording.