ENDORSEMENT DF2401 eff 2024-08

The below amendments have been incorporated in the **Safire Dairy Full Cream policy**, with effect from **1 August 2024**.

Important contact details

The contact details of the Ombud for Short-term Insurance (OSTI) have been replaced by the contact details of the newly formed National Financial Ombud (NFO) as below:

National Financial Ombud (NFO)	If you have a complaint regarding a product or service received or a claim, you may escalate your complaint to the National Financial Ombud: **Contact details** Telephone 0860 800 900 Email info@nfosa.co.za Website www.nfosa.co.za

Section:General

4. GENERAL TERMS, CONDITIONS AND PROVISIONS

Cancellation and continuation of cover	**The below 'cooling-off' clause has been added to this provision:** **Cooling-off period after inception or variation of the policy** a) Provided that no benefit has been claimed or paid under the policy or provided that no insured event has already occurred, you are entitled to cancel your policy by giving us written notice to this effect, subject to such notice being given to us within 14 (fourteen) days of the date on which you: 1. receive your new policy documentation; or 2. receive any documentation varying your existing policy. b) In either such event all premiums paid by you up to the date that we receive your written notice of cancellation will be refunded to you, subject to our right to deduct the cost of any cover actually enjoyed by you.
Claims	Clause **D: Your rights in the event of us rejecting your claim or in the event of you disputing the claim amount offered** has been amended to reflect the replacement of the Ombud for Short Term Insurance (OSTI) by the **National Financial Ombud (NFO)**.

DOMESTIC NON-MOTOR SECTIONS

Section D01: Houseowners

D1.4 HOUSEOWNERS COVER

D1.4.1 Insured events	**The clause is amended to include cover for theft of solar panels fitted on the roof of an insured building and waives the visible forcible and violent entry into / exit from the building requirement in respect of external fixtures and fittings.** Clause F) under insured events is amended as follows: **(added text highlighted in bold):** F) Theft or any attempted theft, provided that theft or attempted theft from: a) unattended buildings; or b) buildings in the charge of house-sitters; or c) buildings lent or sublet by you, or d) buildings in the course of construction, alteration, renovation, cleaning or repair is accompanied by visible, forcible and violent entry into or exit from the buildings or following violence or threat of violence. **The requirement for visible, forcible and violent entry into or exit from the buildings is waived in respect of theft or attempted theft of external fixtures and fittings permanently attached to such insured buildings.**

D1.7 HOUSEOWNERS CONDITIONS

Solar installations	**Added condition** (please also take note of the applicable limits under Addendum B) **Solar installations** A) It is warranted that the main distribution board of any solar installation must be fitted with a South African National Standards (SANS) approved combination class 1 (one) and class 2 (two) surge arrestor. Such arrestor must be installed by a qualified electrician and in accordance with the relevant SANS regulation. B) Loss or damage caused by theft or attempted theft of photovoltaic panel(s) installed on the roof of an insured building is subject to visible evidence of forced removal of or tampering with such panel(s). C) In respect of batteries linked to an inverter, indemnity will be limited to the percentages stated in **Addendum B.**

D1.8 HOUSEOWNERS EXCLUSIONS

Lead acid / deep cycle gel batteries	**Added exclusion** **Lead acid / deep cycle gel batteries** We do not cover loss of or damage of any kind to lead acid and gel batteries which form part of the electrical installation of an insured building.
Solar panels on a thatch roof	**Added exclusion** **Solar panels on a thatch roof** Irrespective of the original or proximate cause, we do not cover loss or damage of any kind caused by, attributable to or aggravated by fire originating in any portion of a solar installation situated on a thatch roof of an insured building.

Section D02: Householders

D2.4 HOUSEHOLDERS COVER

D2.4.1 Insured events	**The clause is amended to include cover for theft of solar panels owned by you and fitted on the roof of a dwelling rented by you as a tenant and waives the visible forcible and violent entry into / exit from the building requirement.** Clause F) under insured events is amended as follows: **(added text highlighted in bold)** F) Theft or any attempted theft, provided that theft or attempted theft from: a) unattended buildings; or b) buildings in the charge of house-sitters; or c) buildings lent or sublet by you, or d) buildings in the course of construction, alteration, renovation, cleaning or repair is accompanied by visible, forcible and violent entry into or exit from the buildings or following violence or threat of violence. **The requirement for visible, forcible and violent entry into or exit from the buildings is waived in respect of theft or attempted theft of photovoltaic solar panels permanently fitted on the roof of a building occupied by you as tenant or sectional title building owned by you, provided that such solar panels:** • **are owned by you; and** • **are not insured in terms of any other policy.**

Section D02: Householders (continued)

D2.7 HOUSEHOLDERS CONDITIONS

Firearms	**Added condition** **Firearms** A) Firearms must be kept in a locked gun safe in accordance with legislative and regulatory requirements whilst not carried on a person. B) Cover for loss of firearms is restricted to theft of the firearms from such safe and subject to: a) visible, forcible and violent entry into the safe; or b) the visible, forcible removal of the entire safe; or c) threat of violence.
Solar installations	**Added condition** (please also take note of the applicable limits under Addendum B) **Solar installations** A) It is warranted that the main distribution board of any solar installation must be fitted with a South African National Standards (SANS) approved combination class 1 (one) and class 2 (two) surge arrestor. Such arrestor must be installed by a qualified electrician and in accordance with the relevant SANS regulation. B) Loss or damage caused by theft or attempted theft of photovoltaic panel(s) installed on the roof of an insured building is subject to visible evidence of forced removal of or tampering with such panel(s). C) In respect of batteries linked to an inverter, indemnity will be limited to the percentages stated in **Addendum B.**

D2.8 HOUSEHOLDERS EXCLUSIONS

Wording applicable prior to 1 August 2024	
Exclusion list	A) Loss or damage arising outside the Republic of South Africa. B) Loss or damage to: a) motor vehicle(s), trailer(s), watercraft or their accessories whilst in or on the vehicle or craft; b) livestock; c) deeds, bonds, bills of exchange, promissory notes, money, cheques, securities for money, stamps, airtime vouchers, documents, manuscripts, medals or coins (including gold coins), except as specifically provided; d) photovoltaic solar panels that are fitted on a thatch roof.
Wording applicable from 1 August 2024 (added text highlighted in bold)	
Exclusion list	A) **We do not cover** loss or damage arising outside the Republic of South Africa. B) **We do not cover** loss or damage to: a) motor vehicle(s), trailer(s), watercraft or their accessories whilst in or on the vehicle or craft; b) livestock; c) deeds, bonds, bills of exchange, promissory notes, money, cheques, securities for money, stamps, airtime vouchers, documents, manuscripts, medals or coins (including gold coins), except as specifically provided; d) **the insured contents caused by, attributable to or aggravated by fire originating in any portion of a solar installation situated on a thatch roof of the building in which such contents are kept, irrespective of the original or proximate cause;** e) **lead acid and deep cycle gel batteries.**

Section D03: Personal All Risks

D3.6 PERSONAL ALL RISKS CONDITIONS

Theft from vehicles	**The 'Theft from vehicles' limits have been amended to now include limited cover for unspecified all risks items not concealed in an enclosed compartment. Please refer to the relevant limits under Addendum B below.**
3.6.5 Jewellery and watches	**Clause G) of this condition has been amended to clarify the following:** • The burden of proving **ownership and value** of jewellery and watches rests on the insured; • If ownership has been established but value cannot be substantiated, cover will be limited to the amount stipulated in Addendum B.
Wording applicable prior to 1 August 2024	
	G) In the absence of a valuation certificate, you will bear the burden of proving the value and ownership of the jewellery and watches. If you cannot prove the value and ownership of the jewellery and watches to our reasonable satisfaction, cover will be limited to the amount stated in Addendum B. Any valuation certificates produced in compliance with this clause must pre-date the loss.
Wording applicable from 1 August 2024 (amendments highlighted in in bold)	
	G) In the absence of a valuation certificate, you will bear the burden of proving the value and ownership of the jewellery and watches. If you cannot prove the **value of** the jewellery and watches to our reasonable satisfaction, cover will be limited to the amount stated in Addendum B. Any valuation certificates produced in compliance with this clause must pre-date the loss.

D3.7 PERSONAL ALL RISKS EXCLUSIONS

Sporting equipment whilst in use	**This exclusion has been added to clarify that cover does not extend to include damage to certain sporting equipment whilst in use, and reads as follows:** **Sporting equipment whilst in use** A) Unless specifically provided for in the schedule, we do not cover loss of or damage to the following sporting equipment whilst in use: a) sporting equipment used for ball sports (eg rackets, sticks or clubs); or b) sporting equipment used professionally or for any personal financial gain.

DAIRY FULL CREAM NON-MOTOR SECTIONS

Section FD01: Property damage

FD1.1 PROPERTY DAMAGE DEFINITIONS

Solar installations

The below definitions relating to solar installations are included:

Solar plant
Electricity generating system designed to supply usable solar electricity by means of photovoltaics. It consists of an arrangement of several components, including a solar array and an inverter. These may be linked to one or more batteries.

Solar array
One or more photovoltaic (PV) solar panel(s), which are fitted in any of the following ways:

- Rooftop-fitted: solar array fitted on a roof and of which the lowest point of any PV panel is at a height of at least 3 (three) meters from the ground; or
- Pylon-fitted: solar array fitted on a frame on a pylon and of which the lowest point of any PV panel is at a height of at least 3 (three) meters from the ground; or
- Ground-fitted: solar array fitted on a frame on the ground or on a roof / pylon and of which the lowest point of any photovoltaic panel is at a height of less than 3 (three) metres from the ground.

Inverter
A device that converts direct current (DC) electricity generated by the solar array (or which may be supplied by a battery) to alternating current (AC) electricity.

Balance of system
The solar plant, including cabling and other hardware, but excluding the solar array.

Capacity
The maximum output, in kilowatt, of the solar plant or any of its individual components, as per the manufacturers' specifications.

FD1.7 PROPERTY DAMAGE CLAUSES, CONDITIONS & WARRANTIES

Solar plant

The below specific clauses, conditions and warranties with regard to solar plant are added and read as follows:

Solar plant
In addition to any clauses, conditions and warranties which may apply in terms of FD1.7, the following specific clauses, conditions and warranties with regard to solar plant are also applicable:

A) Certificate of Compliance

a) It is warranted that the solar plant must be installed by a qualified electrician and in accordance with the relevant South African National Standards (SANS) regulations and that the applicable electrical Certificate of Compliance be issued by such electrician.

b) It is further warranted that the Certification of Compliance must be re-issued by the relevant qualified electrician at every subsequent addition to or upgrade of the insured solar plant.

B) Ground fitted solar array
It is warranted that cover for theft of solar array not roof-fitted or pylon-fitted (as defined), is subject to the installation of:

a) an electrified perimeter fence around the solar array. Such fence must be at least 1.8m (one comma eight) meters in height and must be maintained in full working order; and

b) a tamper alarm to such electrified perimeter fence, which must be linked to your dwelling or mobile device and which must be maintained in full working order.

C) Surge / lightning arrestors

a) It is warranted that the main distribution board of any solar plant must be fitted with a South African National Standards (SANS) approved combination class 1 (one) and class 2 (two) surge arrestor.

b) Such arrestor must be installed by a qualified electrician and in accordance with the relevant SANS regulation.

D) Theft or solar array
Loss or damage caused by theft or attempted theft of the solar array is subject to visible evidence of forced removal of or tampering with the solar panel(s).

E) Theft of balance of system
Loss or damage caused by theft, burglary or any attempt thereat, of the inverter and / or batteries linked to the solar array is subject to visible signs of forcible entry into or exit from the buildings in which such items are installed.

Section FD01: Property damage (continued)

FD1.8 PROPERTY DAMAGE BASIS OF INDEMNIFICATION (IRO ELECTRONIC EQUIPMENT AND SOLAR PLANT)

Total loss	**Clause 2: 'Total loss' is extended to now also include the Basis of Indemnification relating to total loss of solar plant or any of its components, and the clause now reads as follows (new text highlighted in bold):** A) Total loss (computer equipment) In cases where the computer equipment is totally lost or destroyed, the basis of indemnification shall be the cost of replacing or reinstating on the same site new property of equal performance and / or capacity or, if such be impossible, its replacement by new property having the nearest equivalent performance and / or capacity to the property lost or damaged. **B) Total loss (solar plant)** **a) In cases where the solar plant (or any of its individual components) is totally lost or destroyed, the basis of indemnification shall be the cost of replacing or reinstating on the same site new property of equal performance and / or capacity or, if such be impossible, its replacement by new property having the nearest equivalent performance and / or capacity to the property lost or damaged.** **b) Notwithstanding the provisions of a) above, in respect of solar array and batteries linked to the solar plant, indemnity will be limited to the percentages stated in Addendum B.**

FD1.9 PROPERTY DAMAGE EXCLUSIONS

Additional exclusions in respect of **SOLAR PLANT**	
Collapsing	We will not be liable to indemnify you in respect of loss of or damage to any portion of the insured solar plant resulting from the collapsing of the roof, pylon or any other structure on which the solar array is installed and such collapse being caused by or resulting from: a) the inability of the structure to support the weight of the solar array; or b) any other cause associated with the design or construction of the support structure of the solar array that may be considered faulty, defective or inadequate.
Lead acid / deep cycle gel batteries	We do not cover loss or damage of any kind to lead acid and deep cycle gel batteries.
Loss of use	We will not be liable to indemnify you irrespective of the original cause in respect of loss of use of the property or other consequential loss, damage or liability of whatsoever nature other than losses specifically provided for herein.
Maintenance / leasing agreement	We will not be liable to indemnify you irrespective of the original cause in respect of loss or damage recoverable under the terms of any maintenance and / or leasing agreement effected by or on behalf of you covering your equipment.
Overloading	We will not be liable to indemnify you irrespective of the original cause in respect of loss or damage caused by overloading of any component of the solar plant. In this regard, overloading is when the sum of the wattage of all electrical equipment which draws AC electricity from any component of the solar plant, exceeds the capacity, as per manufacturers' specifications, of such component.
Parts with a short lifespan	A) We will not be liable to indemnify you, irrespective of the original cause, in respect of parts having a short lifespan such as (but not limited to) bulbs, valves, contacts, X-Ray tubes, cathode ray tubes, thermionic emission tubes, fuses and sacrificial buffer circuits. B) If such parts are damaged as a result of physical loss or damage as provided for by this section to other parts of the property insured, we shall indemnify you for the residual value prior to the loss of such exchangeable parts.
Reduced capacity	We will not be liable to indemnify you irrespective of the original cause, for a gradual reduction of the capacity of the solar array or any battery(ies) linked thereto.
Solar array on a thatch roof	Irrespective of the original or proximate cause, we do not cover loss or damage of any kind caused by, attributable to or aggravated by fire originating in any portion of a solar installation situated on a thatch roof.
Undamaged components	We shall not be liable to replace any undamaged components of the solar plant.
Wastage of material	We will not be liable to indemnify you irrespective of the original cause in respect of wastage of material or the like or wearing out of any part of the insured solar plant caused by or naturally resulting from ordinary usage or working or other gradual deterioration, development of poor contacts or scratching of painted or polished surfaces of a cosmetic nature.

LIABILITY SECTIONS

Section LD01: Personal liability

LF1.5 PERSONAL LIABILITY EXCLUSIONS

Solar panels on a thatch roof	**Added exclusion** **Solar panels on a thatch roof** Irrespective of the original or proximate cause, we do not cover injury, death, loss or damage of any kind caused by, attributable to or aggravated by fire originating in any portion of a solar installation situated on a thatch roof.

Section LF 01: Public liability (Farming)

LF1.4 PUBLIC LIABILITY EXTENSIONS

LF1.4.7 Employers liability	**The extension has been amended to clarify that any compensation payable will be reduced by all amounts received under any workmen's compensation enactment.**
Wording applicable from 1 August 2024 (added text highlighted in bold)	
	Employer's Liability A) We will indemnify you for damages that you shall become legally liable to pay consequent upon death of or bodily injury to or illness of any person employed under a contract of service or apprenticeship with you, which occurred in the course of and in connection with such person's employment by you within the territorial limits and during the period of insurance. B) The amount payable, inclusive of any legal costs recoverable from you by a claimant or any number of claimants, and all other costs and expenses incurred with our consent for any one event or series of events with one original cause or source, shall not exceed the limit stated in Addendum B or such higher amount stated in the schedule and for which additional premium has been paid. **C) The amount payable in terms of B) above shall be reduced by an amount equal to compensation received or receivable by you under any workmen's compensation enactment in respect of any treatment for which compensation is payable in terms of this extension.** D) Where a principal and you are liable for the same damages and where any contract or agreement between a principal and you so requires, we will, notwithstanding General Exclusion 4. Contractual liability, indemnify the principal in like manner to you but only so far as concerns the liability of the principal to an employee as aforementioned for death or bodily injury to or illness of such person resulting from your negligence or your employees provided that: a) in the event of a claim in terms of this extension, you shall endeavour to arrange with the principal for the conduct and control of all claims to be vested in us; b) the principal shall, as though he were you, fulfil and be subject to the terms, exceptions and conditions (both general and specific) of this policy insofar as they can apply; and c) our liability is not hereby increased.
LF1.4.19 Crop spraying	**The extension has been amended to include a limit of indemnity.**
Wording applicable from 1 August 2024 (added text highlighted in bold)	
	Crop spraying A) The indemnity by this section is extended to include your legal liability arising from crop spraying with insecticides and the like on farmlands or veld in the possession of or occupied by you. **B) The limit of indemnity shall not exceed the amount stated in Addendum B.** C) We shall not indemnify you for any liability that may arise out of aerial spraying of crops, plantations, farmlands or veld.

LF1.7 PUBLIC LIABILITY EXCLUSIONS

Solar panels on a thatch roof	**Added exclusion** **Solar panels on a thatch roof** Irrespective of the original or proximate cause, we will not indemnify you in respect of liability consequent upon injury, death, loss or damage caused by or through or in connection with or arising from or attributable to fire originating in any portion of a solar installation on a thatch roof.

MOTOR SECTION

Section MF01:	Motor

MF1.4 MOTOR EXTENSIONS

Tyre cover – tractors and harvesters	**This clause is extended to include tyre cover for self-propelled agricultural implements used for farming, and reads as follows (added text highlighted in bold):** **Tyre cover – tractors, harvesters and self-propelled implements used for farming only** A) Cover under this section is extended to include total loss of and irreparable damage to tyres **attached to insured tractors, harvesters and self-propelled implements specified in the schedule**, as a result of damage caused by any unseen or concealed object whilst on any surface, provided that: a) our liability is limited to the amount stated in Addendum B; b) you will, at your own expense, have all damage and wear and tear assessed by a reputable tyre dealer or retreader to confirm whether a tyre can be repaired or not and to determine the extent of wear and tear. Such wear and tear, as determined, will be deducted from the settlement amount. (*eg. if you have had the benefit of 40% use of your tyre, we will only indemnify you for the remaining 60%.*) c) only the damaged tyre will be paid and not a set.

MF1.5 MOTOR OPTIONAL EXTENSIONS

Waiver of the excess	**This clause is extended to include the option to purchase excess waiver in respect of motorcycles, and reads as follows (added text highlighted in bold):** If selected, this optional extension replaces MF1.4.6 Waiver of the excess if you are older than 55 (fifty-five) years. A) The basic first amount payable for each and every claim in respect of vehicles as defined under Vehicle Category A (sedan and LDV) **and Category D (motorcycles), provided that this optional extension has been selected for the particular vehicle,** is hereby deleted. B) This waiver is extended to include Extension MF1.4.2. Loss of or damage to locks and keys and MF1.4.7. Windscreen / Glass.

ADDENDUM A: EXCESSES

DOMESTIC NON-MOTOR SECTIONS

Section D02 Householders	Prior to 1 August 2024	From 1 August 2024
Loss of or damage to solar panels or solar geysers	R1 000 per claim	***10% of gross claim, minimum R1 000***

MOTOR SECTION

Category A: Sedans / LDVs
The R1 000 single vehicle excess in respect of Category A vehicles is now listed under the basic excesses. If a client has selected excess waiver, the single vehicle excess would therefore NOT apply.

ADDENDUM B: LIMITS

DOMESTIC NON-MOTOR SECTIONS

Section D01: Houseowners	Prior to 1 August 2024	From 1 August 2024
D1.7 HOUSEOWNERS CONDITIONS		
Solar installations The below limits are introduced: • Age of lithium-ion battery(ies) a) up to 5 years b) more than 5 and up to 7 years c) more than 7 and up to 10 years d) more than 10 and up to 15 years e) more than 15 years	*General wear and tear is deducted*	***Limit of indemnity*** ***a) 100% of gross claim*** ***b) 75% of gross claim*** ***c) 50% of gross claim*** ***d) 25% of gross claim*** ***e) nil***

Section D02: Householders	Prior to 1 August 2024	From 1 August 2024
D2.5 HOUSEHOLDERS EXTENSIONS		
D2.5.9 Hole-in-one or Perfect eight	*The amount incurred by you in paying for a round of drinks for those present at the club bar, limited to a maximum of R5 000 per claim*	• *The amount incurred by you in paying for a round of drinks for those present at the club bar, limited to a maximum of R5 000 per claim;* ***or*** • ***R2 500***
D2.7 HOUSEHOLDERS CONDITIONS		
Solar installations The below limits are introduced: • Age of lithium-ion battery(ies) a) up to 5 years b) more than 5 and up to 7 years c) more than 7 and up to 10 years d) more than 10 and up to 15 years e) more than 15 years	*General wear and tear is deducted*	***Limit of indemnity*** ***a) 100% of gross claim*** ***b) 75% of gross claim*** ***c) 50% of gross claim*** ***d) 25% of gross claim*** ***e) nil***

Section D03: Personal all risks	Prior to 1 August 2024	From 1 August 2024
D3.6 PERSONAL ALL RISKS CONDITIONS		
D3.6.9 Theft from vehicles • Theft of **unspecified** items not concealed in a boot or enclosed compartment • Theft of **specified** items not concealed in a boot or enclosed compartment	• *Nil* • *R5 000 per claim*	• ***R1 000 per claim*** • *R5 000 per claim*

ADDENDUM B: LIMITS (continued)

DAIRY NON-MOTOR SECTIONS

Section FD01: Property damage	Prior to 1 August 2024	From 1 August 2024
FD1.1 PROPERTY DAMAGE BASIS OF INDEMNIFICATION		
FD1.8.2 Total loss of solar plant or individual components • Age of **solar array** a) less than 30 years b) more than 30 years • Age of **lithium-ion battery(ies)** c) up to 5 years d) more than 5 and up to 7 years e) more than 7 and up to 10 years f) more than 10 and up to 15 years g) more than 15 years	*General wear and tear is deducted*	*Limit of indemnity* *a) deduct **1%** degradation for every year after first installation.* *b) **nil*** *c) **100%** of gross claim* *d) **75%** of gross claim* *e) **50%** of gross claim* *f) **25%** of gross claim* *g) **nil***

LIABILITY SECTIONS

Section LF01: Public liability (Farming)	Prior to 1 August 2024	From 1 August 2024
1.4 PUBLIC LIABILITY EXTENSIONS		
1.4.19 Crop spraying (Farming only)	*The general limit stated in the schedule*	***The general limit stated in the schedule, with a maximum of R5 000 000 for any one occurrence and R5 000 000 in your 12-month period of insurance, calculated from the relevant inception or renewal date***