ENDORSEMENT SL2401 eff 2024-08

The below amendments, which come into effect on **1 August 2024**, have been incorporated into the **Stellar Lifestyle policy**:

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The contact details of the Ombud for Short-term Insurance (OSTI) have been replaced by the contact details of the newly formed National Financial Ombud (NFO) as below: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

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)**.

Stellar Lifestyle Non-Motor Sections

Section S01: Houseowners

S1.7 Houseowners Conditions

Solar installations	**Added condition** (please also note limits now included in Addendum B below) **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.**

S1.8 Houseowners Exclusions

Lead acid / deep cycle gel batteries	**Added exclusion** **Lead acid or 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	**The exclusion has been amended.**
Wording applicable prior to 1 August 2024	
	We do not cover loss or damage to photovoltaic solar panels that are fitted on a thatch roof.
Wording applicable from 1 August 2024 (amendments in bold text)	
	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 S02: Householders

S2.7 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 note limits now included in Addendum B below)

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.**

S2.8 Householders Exclusions

Exclusion list

Wording applicable prior to 1 August 2024

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 (amendments and new text highlighted in in bold)

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 vehicles, trailers, watercraft or their accessories whilst in or on such vehicle, trailer 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 S03: Personal All Risks

S3.1 Personal All Risks Definitions

Personal effects

This definition has been expanded as follows:

- **pedal cycles are now included up to the unspecified all risks limit; and**
- **firearms are now included in the definition of personal effects, and by extension in the unspecified all risks limit.**

The definition now reads as follows: (amendments in bold text)

Means:

- Wearing apparel excluding furs;
- Luggage containers, handbags and briefcases;
- Mobile electronic equipment, including laptop computers, tablets and smart phones;
- **Pedal cycles;**
- Photographic equipment and binoculars;
- Sporting equipment but excluding motor vehicles, trailers, hang-gliders, aircraft or watercraft;
- Hearing aids;
- Watches and jewellery;
- **Firearms;**
- Other personal effects generally carried on the person but excluding radio-controlled vehicles (RCV), unmanned aerial vehicles (UAV) and drones.

S3.5 Personal All Risks Conditions

Jewellery and watches

Clause F) 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.**

*** Note:** the limited cover offered in the absence of a valuation certificate has been increased from R5 000 per item to **R25 000 per item**. Please see the Addendum B below. .

Wording applicable prior to 1 August 2024

F) 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 and new text highlighted in in bold)

F) 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.

S3.7 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.

Stellar Lifestyle Personal Liability Section

Section LD01: Personal Liability

1.5 Personal Liability Exclusions

Solar panels on a thatch roof	**Added exclusion** **Solar panels on a thatch roof** Irrespective of the original or proximate cause, you are not covered for liability in respect of injury, death or loss of or damage to any property caused by, resulting from or attributable to fire originating in any portion of a solar installation on a thatch roof.

Stellar Lifestyle Motor Section

Section MS01: Motor

1.5 Motor Optional Extensions

Waiver of the excess	**This clause is extended to include the option to purchase excess waiver in respect of motorcycles, and now reads as follows (added text highlighted in bold):** If selected, this optional extension replaces MS1.4.6 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 MS1.4.2. Loss of or damage to locks and keys and MS1.4.7. Windscreen / Glass.

Addendum B: Limits

Section S01: Houseowners	Prior to 1 August 2024	From 1 August 2024
S1.7 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 S02: Householders	Prior to 1 August 2024	From 1 August 2024
S2.5 Householders Extensions		
S2.5.9 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 R10 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 R10 000 per claim;* ***or*** • ***R5 000***
S2.7 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 S03: Personal All Risks	Prior to 1 August 2024	From 1 August 2024
S3.5 Personal All Risks Conditions		
S3.5.6 Jewellery and watches In the absence of a valuation certificate	*R5 000 per item*	***R25 000 per item***
S3.5.9 Pedal cycles (unspecified)	*R50 000 per item*	***Cover included up to the bicycle replacement value or unspecified all risks limit, whichever is the lower***