

ENDORSEMENT CF2501 eff 2025-10

The below amendments, which take effect on **1 October 2025**, have been incorporated into applicable sections of the following policies:

- **Safire Commercial policy**
- **Safire Farming policy**

Section: General

4. GENERAL TERMS CONDITIONS & PROVISIONS

The Prevention / minimisation of loss or damage clauses now read as follows:

Wording applicable prior to 1 October 2025

Prevention of loss	1. Prevention / minimisation of loss or damage A) You must take all reasonable care, necessary precautions and timeous steps to prevent or reduce loss, damage, injury, illness or liability. B) This obligation includes, but is not limited to, you complying with any laws and regulations which are applicable and material to the risks under this policy, regardless of whether these laws are in force at the date that this policy is issued, or whether they come into force thereafter. Your failure to comply with any such applicable laws and regulations shall entitle us to reject any claim, in instances where such failure is material to the claim. C) We shall not be liable for any claim arising out of the deliberate, conscious or intentional disregard by you or your employees of the need to take all reasonable steps to prevent a claim. D) We shall not be liable for any claim for loss or damage arising under circumstances where there is gross negligence or recklessness on your part.
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Wording applicable from 1 October 2025

Prevention of loss	1. Prevention / minimisation of loss or damage A) You must take all reasonable care, necessary precautions and timeous steps to prevent or reduce loss, damage, injury, illness or liability. B) We shall not be liable for any claim arising out of the deliberate, conscious or intentional disregard by you or your employees of the need to take all reasonable steps to prevent a claim. C) We shall not be liable for any claim for loss or damage arising under circumstances where there is gross negligence or recklessness on your part.
Compliance with laws and regulations	2. Compliance with laws and regulations A) You warrant that you and your business comply, before the occurrence of any loss or damage, with any laws and regulations which are applicable and material to the risks and all the items insured under this policy, regardless of whether these laws are in force at the date that this policy is issued, or whether they come into force thereafter. B) Your failure to comply with any such applicable laws and regulations, irrespective whether such failure is within your knowledge, shall entitle us to reject any claim in instances where such failure is material to the claim.
Security guards	This is a newly added clause to make provision for the costs associated with employing security guards following an insured event. The clause reads as follows: Security guards A) We will compensate you for the employment of guards necessary to protect the insured property following the occurrence of a Defined Event, but not exceeding the amount stated in Annexure B, or such higher amount stated in the schedule and for which additional premium has been paid. B) This provision shall apply individually to the following sections of this policy: a) Fire; b) Buildings Combined; c) Office Contents; d) Theft; e) Glass; f) Goods in Transit; g) Electronic Equipment; h) Solar Plant.

Section: General (continued)

5. GENERAL EXCLUSIONS

Sanctions

This exclusion has been amended as follows: (all amendments are highlighted in bold text)

Sanctions

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America **(provided that this does not violate current EU regulations and/or German Law).**

DOMESTIC NON-MOTOR SECTIONS

Section D01: Houseowners

D1.5 HOUSEOWNERS EXTENSIONS

Subsidence and landslip – limited cover

The extension is amended and now no longer limits damage to that caused by soil being washed away by flowing surface water.

The extension now reads as follows:

Subsidence and landslip – limited cover

- A) We cover loss, destruction of or damage to the buildings by subsidence and landslip caused by or resulting from an insured peril as listed under D1.4.1 Insured Events.
- B) We shall not be liable for:
 - a) destruction or damage to solid slab floors or any other part of the buildings resulting from the movement of such slabs, unless the foundations supporting the external walls of the buildings are damaged by the same cause at the same time;
 - b) loss, destruction or damage to drains, septic or conservancy tanks, water courses, boundary walls, garden walls, retaining walls, terraces, gates, posts or fences unless specifically insured as a separate item in the schedule indicating that this peril is included;
 - c) damage caused by or attributable to faulty design or construction of, or the removal or weakening of support to any building situated at the insured premises;
 - d) damage caused by or attributable to workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises;
 - e) damage caused by or attributable to excavation on or under land other than excavations in the course of mining operations;
 - f) consequential loss of any kind whatsoever, except loss of rent as specifically insured under this section;
 - g) damage to screen walls, driveways, paving, swimming pools, tennis courts, sauna and spa-rooms / baths or patio's;
 - h) damage caused by or attributable to contraction/shrinkage and / or expansion of soil caused by the moistness / dampness or moisture content of such soil as experienced in clay or other similar soils;
 - i) damage caused by or attributable to inadequate compaction of backfill;
 - j) damage caused by coastal or river erosion;
 - k) damage caused normal settlement, shrinkage or expansion of the building(s);
 - l) work necessary to prevent further loss, destruction or damage due to subsidence, landslip except where appropriate design precautions were implemented during the original construction of the buildings and any subsequent additions thereto.
- C) In any action, suit or other proceeding where we allege that, by reason of the provisions of these exceptions, any damage is not covered by this insurance, you will bear the burden of proving the contrary.

Section D01: Houseowners (continued)

D1.6 HOUSEOWNERS OPTIONAL EXTENSIONS

Subsidence and landslide – extended cover

The extension is amended to align with the amendments made under 1.5 above. Heave is no longer included.

The extension now reads as follows:

Subsidence and landslide – extended cover

- A) We cover loss, destruction of or damage to the buildings by subsidence and landslide.
- B) We shall not be liable for:
- destruction or damage to solid slab floors or any other part of the buildings resulting from the movement of such slabs, unless the foundations supporting the external walls of the buildings are damaged by the same cause at the same time;
 - loss, destruction or damage to drains, septic or conservancy tanks, water courses, boundary walls, garden walls, retaining walls, gates, posts or fences unless specifically insured as a separate item in the schedule indicating that this peril is included;
 - damage caused by or attributable to faulty design or construction of, or the removal or weakening of support to any building situated at the insured premises;
 - damage caused by or attributable to workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises;
 - damage caused by or attributable to excavation on or under land other than excavations in the course of mining operations;
 - consequential loss of any kind whatsoever, except loss of rent as specifically insured under this section;
 - damage caused by or attributable to contraction/shrinkage and / or expansion of soil caused by the moistness / dampness or moisture content of such soil as experienced in clay or other similar soils
 - damage caused by or attributable to inadequate compaction of backfill
 - damage caused by normal settlement, shrinkage or expansion of the building;
 - work necessary to prevent further loss, destruction or damage due to subsidence, landslide except where appropriate design precautions were implemented during the original construction of the buildings and any subsequent additions thereto.
- C) In any action, suit or other proceeding where we allege that, by reason of the provisions of these exceptions, any damage is not covered by this insurance, you will bear the burden of proving the contrary.

Section D02: Householders

D2.5 HOUSEHOLDERS EXTENSIONS

Foodstuff

The extension is amended to:

- include refrigerated medication;
- clarify that we do not cover deterioration of food due to anyone unplugging a refrigeration unit;
- clarify that we do not cover foodstuff or medication past its expiry date;
- include the option for policyholders to increase the limit at additional premium.

The extension now reads as follows: (all amendments are highlighted in bold text)

Foodstuff and medication

- A) We shall compensate you for loss due to deterioration or spoiling of food **and medication** whilst in any refrigerator or freezer caused by accidental failure of the power supply (including fuel, gas and paraffin) or by the breakdown of the refrigeration unit.
- B) We do not cover deterioration or spoiling of food and medication due to:
- the interruption of your electricity supply resulting from the non-payment of your utilities bill or non-purchase of pre-paid power (including fuel, gas and paraffin);
 - load-shedding or failure of the electricity grid, as defined under General Exclusion 5.9 B); or
 - any person adjusting the temperature control, **unplugging the refrigeration unit or switching the wall socket or refrigeration unit off**;
 - the loss occurring after the expiry date indicated on the packaging of such food or medication.**
- C) The compensation provided shall not exceed the amount stated in Addendum B or such higher amount **stated in the schedule and for which additional premium has been paid.**

Section D03: Personal All Risks

D3.3 PERSONAL ALL RISKS COVER

Defined events	This clause has been amended to now make provision for the insured property to temporarily accompany you outside South Africa for periods longer than 6 consecutive months. NB: This amendment only applies to the Personal All Risks section, and not items insured under Business All Risks. The clause has been amended as follows:
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Wording applicable prior to 1 October 2025 renewals

General property	1. General property A) Accidental loss of or damage to your property whilst in the Republic of South Africa or which accompanies you anywhere else in the world in the course of temporary visits which do not exceed 6 (six) consecutive months per visit. B) Insofar as wearing apparel and personal effects are concerned, our liability in respect of any one article or set (other than clothing, groceries and household goods) will not exceed the amount stated in Addendum B, unless admitted on the basis as defined under D3.6.1. Admitted or Agreed value.
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Wording applicable from 1 October 2025 renewals

Defined events	1. Defined events A) Accidental loss of or damage to your insured property whilst in the Republic of South Africa or which accompanies you anywhere else in the world in the course of temporary visits, provided that the insured property was in your custody and control at the time of the loss or damage. B) Insofar as wearing apparel and personal effects are concerned, our liability in respect of any one article or set (other than clothing, groceries and household goods) will not exceed the amount stated in Addendum B, unless admitted on the basis as defined under D3.6.1. Admitted or Agreed value.
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D3.5 PERSONAL ALL RISKS OPTIONAL EXTENSIONS

Remote jamming	This optional extension has been amended as follows: - the extension now makes provision for the option to insure the specified item against remote jamming up to the relevant sum insured, provided that video footage is available. In the absence of such required video footage, the R10 000 item limit will still apply. The optional extension now reads as follows: (all amendments have been highlighted in bold text) Remote jamming A) We shall compensate you for the loss of property as a result of theft from an unattended vehicle without visible signs of forcible and violent entry, provided that: - the items that were stolen are specified in the schedule; - the items were contained in a locked boot and therefore fully concealed or concealed in an enclosed compartment that forms part of such vehicle when stolen; - you attempted to lock the vehicle prior to the theft; - the incident was reported to the police and the case number provided on the claim form. B) The compensation will be limited to the sum insured stated in the schedule, subject to you providing video footage of the incident. In the absence of such footage, compensation is limited to the amount stated in Addendum B.
Sporting equipment whilst in use	Added optional extension. Policyholders now have the option to select cover for damage to sporting equipment whilst in use. The optional extension reads as follows: Sporting equipment whilst in use A) Exclusion D3.7.7 Sporting equipment whilst in use A)a) shall not apply to this optional extension. B) Cover has been extended to include loss of or damage to sporting equipment used for ball sports (e.g. rackets, sticks or clubs) whilst in use, provided that such equipment is specified in the schedule. C) Compensation is limited to the amount stated in the schedule.

COMMERCIAL / FARMING NON-MOTOR SECTIONS

Section 01: Fire

1.1 FIRE DEFINITIONS

Insured property	The definition of buildings is amended to clarify the distinction between standard and non-standard construction. All non-standard buildings must be specifically noted as such on the schedule. The definition of buildings now reads as follows (all amendments are highlighted in bold text): Buildings: buildings including landlord's fixtures and fittings therein or thereon, walls (except dam walls), gates, posts and fences. Unless otherwise stated in the schedule, the buildings must be constructed of brick, stone, concrete or metal with a slate, tiled, metal or concrete roof. Open sided buildings and buildings clad with wood, vinyl, metal, asbestos, fibre board or composite materials are considered non-standard construction and must be noted in the schedule accordingly.
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1.4 FIRE COVER

The insured perils are now listed as below. In addition, cover has been extended to include impact by rocks, stones and boulders.

Defined events	1. Defined events Damage to the whole or part of the property described in the schedule, owned by you or for which you are responsible, including alterations by you as tenants to the buildings and structures by the insured perils listed below but only if such perils are stated in the schedule as being included.
Insured perils	2. Insured perils (if stated in the schedule to be included) A) Fire a) Fire, including damage caused by smoke arising directly out of such fire. b) This peril does not cover fire damage to property occasioned by its undergoing any heating or drying process unless such damage is caused by a fire that is independent and external to such heating or drying process. B) Lightning or thunderbolt Lightning or thunderbolt, including damage caused by power surge arising directly from such lightning strikes. C) Explosion D) Earthquake a) Earthquake, whether arising from mining operations or otherwise. b) This peril does not cover damage to property in the underground working of any mine. E) Water and weather a) Weather damage shall mean damage caused by storm, wind, water, hail or snow; b) This peril does not cover damage to property: - arising from it undergoing any process necessarily involving the use or application of water; - caused by tidal wave or tsunami originating from earthquake or volcanic eruption; - in the underground workings of any mine; - in the open (other than buildings, structures and plant designed to exist or operate in the open); - in any structure not completely roofed; - being retaining walls; - caused or aggravated by: - leakage or discharge from any sprinkler or drencher system or fire extinguishing installations / appliances in the buildings insured hereby or in buildings containing property insured hereby; - your failure to take all reasonable precautions for the maintenance and safety of the property insured and for the minimisation of any damage. F) Impact a) Impact shall mean impact by: - aircraft and other aerial devices or articles dropped therefrom; - animals, trees, +aerials, satellite dishes or vehicles excluding damage to such animals, trees, aerials, satellite dishes or vehicles or property in or on such vehicles; rocks, stones or boulders, other than: impact caused by landslide; the deliberate or wanton act of any person committed with the intention of causing such damage; or impact by meteorites, asteroids or similar bodies entering the earth's atmosphere.

Section 01: Fire (continued)

1.5 FIRE EXTENSIONS

Power surge	This extension has been amended to align with the above approach adopted to insured perils. The extension now reads as follows (all amendments are highlighted in bold text): Power surge A) This section has been extended to cover power surge damage to any electrical equipment whilst in the building(s) at the premises stated in the schedule. B) This extension does not cover power surges arising from lightning. C) Our liability shall be limited to the amount stated in <u>Addendum B</u>, or such higher amount stated in the schedule and for which additional premium has been paid.
Subsidence and landslide – limited cover	The extension is amended and now no longer limits damage to that caused by soil being washed away by flowing surface water. The extension now reads as follows: Subsidence and landslide – limited cover A) We cover loss, destruction of or damage to the buildings by subsidence and landslide caused by or resulting from an insured peril as listed under the Insured Events. B) We shall not be liable for: a) destruction or damage to solid slab floors or any other part of the buildings resulting from the movement of such slabs, unless the foundations supporting the external walls of the buildings are damaged by the same cause at the same time; b) loss, destruction or damage to drains, septic or conservancy tanks, water courses, boundary walls, garden walls, retaining walls, terraces, gates, posts or fences unless specifically insured as a separate item in the schedule indicating that this peril is included; c) damage caused by or attributable to faulty design or construction of, or the removal or weakening of support to any building situated at the insured premises; d) damage caused by or attributable to workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises; e) damage caused by or attributable to excavation on or under land other than excavations in the course of mining operations; f) consequential loss of any kind whatsoever, except loss of rent as specifically insured under this section; g) damage to screen walls, driveways, paving, swimming pools, tennis courts, sauna and spa-rooms / baths or patio's; h) damage caused by or attributable to contraction/shrinkage and / or expansion of soil caused by the moistness / dampness or moisture content of such soil as experienced in clay or other similar soils; i) damage caused by or attributable to inadequate compaction of backfill; j) damage caused by coastal or river erosion; k) damage caused normal settlement, shrinkage or expansion of the building(s); l) work necessary to prevent further loss, destruction or damage due to subsidence, landslide except where appropriate design precautions were implemented during the original construction of the buildings and any subsequent additions thereto. C) In any action, suit or other proceeding where we allege that, by reason of the provisions of these exceptions, any damage is not covered by this insurance, you will bear the burden of proving the contrary.

1.6 FIRE OPTIONAL EXTENSIONS

Subsidence and landslide – extended cover	The extension is amended to align with the amendments under 1.5 above. Heave is no longer included. The extension now reads as follows: Subsidence and landslide – extended cover A) We cover loss, destruction of or damage to the buildings by subsidence and landslide. B) We shall not be liable for: a) destruction or damage to solid slab floors or any other part of the buildings resulting from the movement of such slabs, unless the foundations supporting the external walls of the buildings are damaged by the same cause at the same time; b) loss, destruction or damage to drains, septic or conservancy tanks, water courses, boundary walls, garden walls, retaining walls, terraces, gates, posts or fences unless specifically insured as a separate item in the schedule indicating that this peril is included; c) damage caused by or attributable to faulty design or construction of, or the removal or weakening of support to any building situated at the insured premises;
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- d) damage caused by or attributable to workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises;
 - e) damage caused by or attributable to excavation on or under land other than excavations in the course of mining operations;
 - f) consequential loss of any kind whatsoever, except loss of rent as specifically insured under this section;
 - g) damage caused by or attributable to contraction/shrinkage and / or expansion of soil caused by the moistness / dampness or moisture content of such soil as experienced in clay or other similar soils;
 - h) normal settlement, shrinkage or expansion of the building;
 - i) work necessary to prevent further loss, destruction or damage due to subsidence, landslip except where appropriate design precautions were implemented during the original construction of the buildings and any subsequent additions thereto;
- C) In any action, suit or other proceeding where we allege that, by reason of the provisions of these exceptions, any damage is not covered by this insurance, you will bear the burden of proving the contrary.

1.7 FIRE CLAUSES CONDITIONS & WARRANTIES

Agricultural plant and equipment in the open

The clause has been amended to clarify that the flood exclusion below the 100-year flood line relates to pumps and related equipment

The clause now reads as follows: (All amendments are highlighted in bold text)

Agricultural plant and equipment in the open

Cover extends to include agricultural plant and equipment designed to be situated in the open but excludes **flood damage to pumps and related** equipment in rivers, on banks of rivers and streams below the historical 100 (one hundred) year maximum flood level.

Section 02: Buildings Combined

2.4 BUILDINGS COMBINED COVER

Insured perils

The insured perils are now listed as below. In addition, cover has been extended to include impact by rocks, stones and boulders.

You are covered for loss or damage to insured property caused by the following insured perils originating or occurring at the premises, but only those perils stated in the schedule as included.

Sub-Section A Property

Sub-section A: Property

A) Fire

- a) Fire, including damage caused by smoke arising directly out of such fire.
- b) This peril does not cover fire damage to property occasioned by its undergoing any heating or drying process unless such damage is caused by a fire that is independent and external to such heating or drying process.

B) Lightning or thunderbolt

Lightning or thunderbolt, including damage caused by power surge arising directly from such lightning strikes.

C) Explosion

D) Earthquake

- a) Earthquake, whether arising from mining operations or otherwise.
- b) This peril does not cover damage to property in the underground working of any mine;

E) Water and weather

- a) Weather damage shall mean damage caused by storm, wind, water, hail or snow.
- b) This peril does not cover damage to property:
 - 1) arising from it undergoing any process necessarily involving the use or application of water;
 - 2) being retaining walls;
 - 3) caused or aggravated by your failure to take all reasonable precautions for the maintenance and safety of the property insured and for the minimisation of any destruction or damage.

F) Impact

- a) Impact shall mean impact by:
 - 1) aircraft and other aerial devices or articles dropped therefrom;
 - 2) animals, trees, aerals, satellite dishes or vehicles excluding damage to such animals, trees, aerals, satellite dishes or vehicles or property in or on such vehicles;
 - 3) **rocks, stones or boulders, other than:**
 - i. **impact caused by landslip;**

- ii. **the deliberate or wanton act of any person committed with the intention of causing such damage; or**
 - iii. **impact by meteorites, asteroids or similar bodies entering the earth's atmosphere.**
- G) Theft**
- a) Theft (or any attempt thereat) accompanied by visible forcible and violent entry into or exit from such building.
 - b) If any building insured or containing the insured property becomes unoccupied for 30 (thirty) consecutive days, this item is suspended as regards the property affected unless you obtain our written agreement to continue this extension before the occurrence of damage. During the period of the initial unoccupancy of 30 (thirty) consecutive days you shall become a co-insurer with us and shall bear a rateable proportion of any damage equal to 20% (twenty percent) of the claim before deduction of any first amount payable.
- H) Accidental damage to sanitary ware.**

2.5 BUILDINGS COMBINED EXTENSIONS

Theft of external fixtures and fittings

Newly added extension.

Theft of external fixtures and fittings is now included as a standard extension, subject to certain limits.

The extension reads as follows:

Theft of external fixtures and fittings

- A) The insurance under this section is extended to cover loss or damage to permanent external fixtures and fittings to the insured buildings arising from theft (or attempt thereat).
- B) The cover under this extension is limited to the amount stated in **Addendum B**, or such higher amount stated in the schedule and for which additional premium has been paid.
- C) If any insured building becomes unoccupied for 30 (thirty) consecutive days, this extension is suspended unless you before the occurrence of loss or damage obtain our written agreement to continue this extension. During the period of the initial unoccupancy of 30 (thirty) consecutive days, you shall become a co-insurer and shall bear a rateable proportion of any damage equal to 25% of the claim before deduction of any first amount payable.

Power surge

This extension has been amended to align with the above approach adopted to insured perils.

The extension now reads as follows (all amendments are highlighted in bold text):

Power surge

- A) This section has been extended to cover power surge damage to any electrical equipment whilst in the building(s) at the premises stated in the schedule.
- B) **This extension does not cover power surges arising from lightning.**
- C) Our liability shall be limited to the amount stated in Addendum B, or such higher amount stated in the schedule and for which additional premium has been paid.

Subsidence and landslip – limited cover

The extension is amended and now no longer limits damage to that caused by soil being washed away by flowing surface water.

The extension now reads as follows:

Subsidence and landslip – limited cover

- A) We cover loss, destruction of or damage to the buildings by subsidence and landslip caused by or resulting from an insured peril as listed under the Insured Events.
- B) We shall not be liable for:
 - a) destruction or damage to solid slab floors or any other part of the buildings resulting from the movement of such slabs, unless the foundations supporting the external walls of the buildings are damaged by the same cause at the same time;
 - b) loss, destruction or damage to drains, septic or conservancy tanks, water courses, boundary walls, garden walls, retaining walls, terraces, gates, posts or fences unless specifically insured as a separate item in the schedule indicating that this peril is included;
 - c) damage caused by or attributable to faulty design or construction of, or the removal or weakening of support to any building situated at the insured premises;
 - d) damage caused by or attributable to workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises;
 - e) damage caused by or attributable to excavation on or under land other than excavations in the course of mining operations;
 - f) consequential loss of any kind whatsoever, except loss of rent as specifically insured under this section;
 - g) damage to screen walls, driveways, paving, swimming pools, tennis courts, sauna and spa-rooms / baths or patio's;

- h) damage caused by or attributable to contraction/shrinkage and / or expansion of soil caused by the moistness / dampness or moisture content of such soil as experienced in clay or other similar soils;
 - i) damage caused by or attributable to inadequate compaction of backfill;
 - j) damage caused by coastal or river erosion;
 - k) damage caused normal settlement, shrinkage or expansion of the building(s);
 - l) work necessary to prevent further loss, destruction or damage due to subsidence, landslip except where appropriate design precautions were implemented during the original construction of the buildings and any subsequent additions thereto.
- C) In any action, suit or other proceeding where we allege that, by reason of the provisions of these exceptions, any damage is not covered by this insurance, you will bear the burden of proving the contrary.

2.6 BUILDINGS COMBINED OPTIONAL EXTENSIONS

Subsidence and landslip – extended cover

The extension is amended to align with the amendments under 1.5 above. Heave is no longer included.

The extension now reads as follows:

Subsidence and landslip – extended cover

- A) We cover loss, destruction of or damage to the buildings by subsidence and landslip.
- B) We shall not be liable for:
 - a) destruction or damage to solid slab floors or any other part of the buildings resulting from the movement of such slabs, unless the foundations supporting the external walls of the buildings are damaged by the same cause at the same time;
 - b) loss, destruction or damage to drains, septic or conservancy tanks, water courses, boundary walls, garden walls, retaining walls, terraces, gates, posts or fences unless specifically insured as a separate item in the schedule indicating that this peril is included;
 - c) damage caused by or attributable to faulty design or construction of, or the removal or weakening of support to any building situated at the insured premises;
 - d) damage caused by or attributable to workmen engaged in making any structural alterations, additions or repairs to any building situated at the insured premises;
 - e) damage caused by or attributable to excavation on or under land other than excavations in the course of mining operations;
 - f) consequential loss of any kind whatsoever, except loss of rent as specifically insured under this section;
 - g) damage caused by or attributable to contraction/shrinkage and / or expansion of soil caused by the moistness / dampness or moisture content of such soil as experienced in clay or other similar soils;
 - h) normal settlement, shrinkage or expansion of the building;
 - i) work necessary to prevent further loss, destruction or damage due to subsidence, landslip except where appropriate design precautions were implemented during the original construction of the buildings and any subsequent additions thereto;
- C) In any action, suit or other proceeding where we allege that, by reason of the provisions of these exceptions, any damage is not covered by this insurance, you will bear the burden of proving the contrary.

Section 03: Office Contents

3.4 OFFICE CONTENTS COVER

Insured perils

The insured perils are now listed as below. In addition, cover has been extended to include impact by rocks, stones and boulders.

You are covered for loss or damage to insured property caused by the following insured perils originating or occurring at the premises, but only those perils stated in the schedule as included.

Sub-section A: Contents

Sub-section A: Contents

A) Fire

- a) Fire, including damage caused by smoke arising directly out of such fire.
- b) This peril does not cover fire damage to property occasioned by its undergoing any heating or drying process unless such damage is caused by a fire that is independent and external to such heating or drying process.

B) Lightning or thunderbolt

Lightning or thunderbolt, including damage caused by power surge arising directly from such lightning strikes.

C) Explosion	
D) Earthquake	a) Earthquake, whether arising from mining operations or otherwise. b) This peril does not cover damage to property in the underground working of any mine;
E) Water and weather	a) Weather damage shall mean damage caused by storm, wind, water, hail or snow. b) This peril does not cover damage to property arising from it undergoing any process necessarily involving the use or application of water;
F) Impact	a) Impact shall mean impact by: 1) aircraft and other aerial devices or articles dropped therefrom; 2) animals, trees, aerials, satellite dishes or vehicles excluding damage to such animals, trees, aerials, satellite dishes or vehicles or property in or on such vehicles; 3) rocks, stones or boulders, other than: i. impact caused by landslide; ii. the deliberate or wanton act of any person committed with the intention of causing such damage; or iii. impact by meteorites, asteroids or similar bodies entering the earth's atmosphere.
G) Accidental breakage	Accidental breakage of mirror glass, plate glass tops to furniture, or fixed glass forming part of any article of furniture.
H) Theft	a) Theft accompanied by visible forcible and violent entry into or exit from the office premises or any attempt thereat or as a result of theft (or any attempt thereat) following violence or threat of violence. b) We will not be liable under this sub-section for theft or attempted theft by any of your principals, partners, directors or employees. c) The maximum amount payable in respect of theft will not exceed the percentage stated in <u>Addendum B</u>, less its first amount payable.
Limitation:	Our liability under this sub-section is restricted in respect of documents, manuscripts, business books, plans, designs, patterns, models and moulds to the value of materials and sums expended in labour in the preparation of such documents, manuscripts, business books, plans, designs, patterns, models and moulds.

3.5 OFFICE CONTENTS EXTENSIONS

Power surge	This extension has been amended to align with the above approach adopted to 3.4 Insured perils. The extension now reads as follows (all amendments are highlighted in bold text): Power surge A) This section has been extended to cover power surge damage to any electrical equipment whilst in the building(s) at the premises stated in the schedule. B) This extension does not cover power surges arising from lightning. C) Our liability shall be limited to the amount stated in <u>Addendum B</u>, or such higher amount stated in the schedule and for which additional premium has been paid.
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Section 11: Business All Risks

11.5 BUSINESS ALL RISKS OPTIONAL EXTENSIONS

Remote jamming

This optional extension has been amended as follows:

- the extension now makes provision for the option to insure the specified item against remote jamming up to the relevant sum insured, provided that video footage of the incident is available.
- In the absence of such required video footage, the R10 000 item limit will still apply.

The optional extension now reads as follows: (all amendments have been highlighted in bold text)

Remote jamming

- A) We shall compensate you for the loss of property as a result of theft from an unattended vehicle **without visible signs of forcible and violent entry**, provided that:
- a) the items that were stolen are specified in the schedule;
 - b) the items were contained in a locked boot and therefore fully concealed or concealed in an enclosed compartment that forms part of such vehicle when stolen;
 - c) **the vehicle windows were closed and** you attempted to lock the vehicle prior to the theft;
 - d) the incident was reported to the police and the case number provided on the claim form.
- B) The compensation will be limited to the sum insured stated in the schedule, **subject to you providing video footage of the incident. In the absence of such footage**, compensation is limited to the amount stated in Addendum B.

11.6 BUSINESS ALL RISKS CLAUSES CONDITIONS & WARRANTIES

Agricultural plant and equipment in the open

The clause has been amended to clarify that the flood exclusion below the 100-year flood line relates to pumps and related equipment

The clause now reads as follows: (All amendments are highlighted in bold text)

Agricultural plant and equipment in the open

Cover extends to include agricultural plant and equipment designed to be situated in the open but excludes **flood damage to pumps and related** equipment in rivers, on banks of rivers and streams below the historical 100 (one hundred) year maximum flood level.

Section 13: Electronic equipment

13.6 ELECTRONIC EQUIPMENT OPTIONAL EXTENSIONS

Remote jamming

This optional extension has been amended as follows:

- the extension now makes provision for the option to insure the specified item against remote jamming up to the relevant sum insured, provided that video footage is available.
- In the absence of such required video footage, the R10 000 item limit will still apply.

The optional extension now reads as follows: (all amendments have been highlighted in bold text)

Remote jamming

- A) We shall compensate you for the loss of property as a result of theft from an unattended vehicle **without visible signs of forcible and violent entry**, provided that:
- a) the items that were stolen are specified in the schedule;
 - b) the items were contained in a locked boot and therefore fully concealed or concealed in an enclosed compartment that forms part of such vehicle when stolen;
 - c) **the vehicle windows were closed and** you attempted to lock the vehicle prior to the theft;
 - d) the incident was reported to the police and the case number provided on the claim form.
- B) The compensation will be limited to the sum insured stated in the schedule, **subject to you providing video footage of the incident. In the absence of such footage**, compensation is limited to the amount stated in Addendum B.

Section 19: Agricultural irrigation (Farming policy only)

19.1 AGRICULTURAL IRRIGATION DEFINITIONS

Irrigation equipment

The definition of irrigation equipment is amended to now make provision for the inclusion of the irrigation equipment, transformer, underground cabling, pump and underground pipes under one sum insured.

The definition now reads as follows. All additions are highlighted in bold text.

Irrigation equipment

Irrigation equipment on wheels (including centre pivots) and parts and accessories whilst thereon or attached thereto, including:

1. full set of towers, centre point (hub) and truss, overhang and tyres on each tower as well as the power unit / control panel at the centre point; and
2. **the transformer and underground electrical cables that supply electricity from such transformer to the centre point, provided that such cables do not exceed 300m (three hundred metres) in length; and**
3. **the pump and underground pipes that supply water from such pump to the centre point.**

19.4 AGRICULTURAL IRRIGATION COVER

The **Wind only** cover option is replaced by the **Insured perils** cover option. This will now be available together with the unchanged All Risks cover option. The new cover option reads as follows:

Insured perils

1. Insured perils

If this cover option has been selected, you are covered for loss of or damage to the whole or part of the irrigation equipment described in the schedule directly caused by the following insured perils, but only those perils stated in the schedule as being included:

A) Fire

Fire, including damage caused by smoke arising directly out of such fire.

B) Explosion

C) Earthquake

Earthquake, whether arising from mining operations or otherwise.

D) Water and weather

- a) Weather damage shall mean damage caused by storm, wind, water, hail or snow.
- b) This peril does not cover damage to property:
 - 1) caused by tidal wave or tsunami originating from earthquake or volcanic eruption;
 - 2) caused or aggravated by your failure to take all reasonable precautions for the maintenance and safety of the property insured and for the minimisation of any destruction or damage.

19.6 AGRICULTURAL IRRIGATION OPTIONAL EXTENSIONS

Escalator clause

Newly added optional extension

Escalator clause

A) During the period of insurance (first year):

During each period of insurance, the sum(s) insured, as stated in the schedule, in respect of irrigation equipment shall be increased by that portion of the percentage specified in the schedule which the number of days since the commencement of such period bears to the whole of such period. Unless agreed otherwise, these provisions shall only apply to the sum(s) insured in force at the commencement of the period of insurance.

B) After the period of insurance (second year):

If, following a claim, the reinstatement or replacement of the insured property has not been completed by the end of the period of insurance, further inflationary costs incurred by you until final reinstatement or replacement has been completed, will be covered by us in the second year as follows:

If stated in the schedule, the sum(s) insured that existed during the period of insurance in which the claim occurred (as increased by the provision under A) above), shall be increased further by the percentage stated in the schedule.

C) At each renewal date, you shall notify us of the sums(s) to be insured for the forthcoming period of insurance and the percentage increase required for such period. In default thereof, the provisions of this clause shall cease to apply.

LIABILITY SECTIONS

Section L1: Public liability

L1.1 PUBLIC LIABILITY DEFINITIONS

The following definitions are added:

Business	Your business, as described in the schedule.
Costs and expenses	Costs, charges, expenses and legal costs recoverable from you by a claimant or any number of claimants or incurred by us or incurred by you with our prior written consent: A) in the defence or settlement of any claim under this section of the policy or any action or prosecution brought against you in respect of Injury or Damage or other liability as insured in terms of this section of the policy; B) in the representation at any inquest or accident inquiry in respect of Injury which may form the subject of indemnity under this section of the policy and/or in defending any proceedings in a Court of applicable jurisdiction in respect of matters which may form the subject of indemnity by this section of the policy.
Damage	Accidental loss of or physical damage to tangible property.
Employee	Person/s employed under a contract of service or apprenticeship with you.
General liability	As reflected in the schedule shall relate to the limits of indemnity and first amounts payable applicable to any claim covered under this section that does not have its own more specific limits of indemnity or first amounts payable.
Injury	Death, bodily injury, physical illness or disease of or to any person
Pollution	The emission, discharge, release, dispersal, disposal, seepage or escape of solid, liquid, gaseous or thermal contaminants or irritants, including vapours, smell, odours, humidity, fumes, smoke, soot or other airborne particulates, acids, alkalis, chemicals and waste, electromagnetic waves, noise, vibrations, other emission of effluent or noxious substances into or upon the soil, the atmosphere or any watercourse or body of water.
Product	Any tangible property (including containers and labels) after it has left your custody or control which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired by you or on your behalf.

L1.5 PUBLIC LIABILITY OPTIONAL EXTENSIONS

Food and drink	Newly added optional extension. The extension reads as follows: Food and drink A) Exclusion 1.7.9: Goods or products sold shall not apply to injury or damage caused by food and drink (including containers) sold or supplied by you in the course of the business provided that: a) the amount payable under this extension, 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 or during any one (annual) period of insurance, shall not exceed in the aggregate the limit stated in Annexure B; b) we will not be liable for: 1. the cost of replacing the food and drink; or 2. the cost of recalling any food and drink.
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L1.7 PUBLIC LIABILITY EXCLUSIONS

Goods or products sold	Taking into consideration the newly added Food and drink optional extension, this exclusion has been amended, as follows: (amendments highlighted in bold text) Goods and products sold We will not indemnify you in respect of liability consequent upon injury or damage caused by or through or in connection with goods or products (including containers and labels) sold or supplied and happening elsewhere than on premises occupied by you other than food and drink supplied incidentally and without commercial reward for consumption on the premises.
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MOTOR SECTION

Section: Motor

M1.5 MOTOR OPTIONAL EXTENSIONS

Car hire

Clause C) of this extension is amended to clarify that the car hire benefit will end as soon as the repaired vehicle is ready for collection.
 Clause C) now reads as follows: (all amendments are highlighted in bold text)
 C) Your hired vehicle will be provided for a period not exceeding the number of consecutive days selected by you and specified in the schedule (either 30, 60 or 90 days), and the period for which we provide car hire will end on the day that:
 a) **repairs to your vehicle are completed and the vehicle is made available to you for collection;** or
 b) we discharge our liability for the total loss of the vehicle,
 whichever occurs first.
(Note: if car hire has been selected and no time-period has been specified in the schedule, then a default benefit of 30 (thirty) consecutive days will apply.)

ADDENDUM A: EXCESSES

COMMERCIAL / FARMING SECTIONS

Section 02: Buildings Combined	Prior to 1 October 2025	From 1 October 2025
2.6 BUILDINGS COMBINED EXTENSIONS		
Theft of external fixtures and fittings	n/a	10% of gross claim, minimum R1 500

MOTOR SECTION

Category A: Sedans / LDVs	Prior to 1 October 2025	From 1 October 2025
The single vehicle accident excess now only applies to gross claims below R200 000. The relevant excess structure now reads as follows:		
1. Basic first amount payable (description of use: private or farming): a) gross claim below R200 000 b) gross claim below R200 000 – single vehicle accident whilst being driven c) gross claim above R200 000 d) gross claim above R200 000 – single vehicle accident whilst being driven	a) R4 500 per claim b) additional R1 000, as per 3. below c) 3.5% of gross claim d) additional R1 000, as per 3. below	a) R4 500 per claim b) R5 500 per claim c) 3.5% of gross claim d) 3.5% of gross claim
2. Basic first amount payable (description of use: business): a) gross claim below R200 000 b) gross claim below R200 000 – single vehicle accident whilst being driven c) gross claim above R200 000 d) gross claim above R200 000 – single vehicle accident whilst being driven	a) R4 500 per claim b) additional R1 000, as per 3. below c) 5% of gross claim d) additional R1 000, as per 3. below	a) R4 500 per claim b) R5 500 per claim c) 5% of gross claim d) 5% of gross claim
3. Basic single vehicle accident excess whilst the insured vehicle is being driven	additional R1 000 per claim	Deleted. Now included in 1. and 2. above

Category C: Special types	Prior to 1 October 2025	From 1 October 2025
Basic first amount payable – all claims other than lightning (tractors, harvesters and combines) a) maximum indemnity stated in the schedule less than R800 000 b) maximum indemnity stated in the schedule over R800 000	a) 5% of gross claim, minimum R2 000 b) 10% of gross claim, minimum R2 000	a) 5% of gross claim, minimum R3 000 a) 5% of gross claim, minimum R3 000
Basic first amount payable – claims resulting from lightning (tractors, harvesters and combines) a) maximum indemnity stated in the schedule less than R800 000 b) maximum indemnity stated in the schedule over R800 000	a) 5% of gross claim, minimum R2 000 b) 10% of gross claim, minimum R2 000	a) 10% of gross claim, minimum R3 000 b) 10% of gross claim, minimum R3 000

ADDENDUM B: LIMITS

GENERAL SECTION

Section: General	Prior to 1 October 2025	From 1 October 2025
4. GENERAL TERMS, CONDITIONS & PROVISIONS		
Security guards	n/a	R10 000 per claim

DOMESTIC NON-MOTOR SECTIONS

Section D02: Householders	Prior to 1 October 2025	From 1 October 2025
2.5 HOUSEHOLDERS EXTENSIONS		
Foodstuff and medication		
a) Foodstuff	a) R10 000 per claim	a) R10 000 per claim
b) Medication	b) n/a – no cover	b) R 5 000 per claim

COMMERCIAL / FARMING SECTIONS

Section 02: Buildings combined	Prior to 1 October 2025	From 1 October 2025
2.6 BUILDINGS COMBINED EXTENSIONS		
Theft of external fixtures and fittings	n/a – no cover	R20 000 per claim

LIABILITY SECTIONS

Section L1: Public liability	Prior to 1 October 2025	From 1 October 2025
1.5 PUBLIC LIABILITY OPTIONAL EXTENSIONS		
Food and drink	n/a – no cover	R1 000 000 per occurrence