ENDORSEMENT FD2501 eff 2025-12

The below amendments, which take effect on **1 December 2025**, have been incorporated into the **Safire Dairy Full Cream 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 December 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.

Wording applicable from 1 December 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 to the Property Damage section of this policy.

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.

D1.6 HOUSEOWNERS OPTIONAL EXTENSIONS

Subsidence and landslip – 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 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, 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) damage caused by or attributable to inadequate compaction of backfill

	i) damage caused by normal settlement, shrinkage or expansion of the building; j) 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 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 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: a) 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); b) load-shedding or failure of the electricity grid, as defined under General Exclusion 5.9 B); or c) any person adjusting the temperature control, **unplugging the refrigeration unit or switching the wall socket or refrigeration unit off;** d) **the loss occurring after the expiry date indicated on the packaging of such 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 Property Damage.** The clause has been amended as follows:
Wording applicable prior to 1 December 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**.
Wording applicable from 1 December 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**.

Section D03: Personal All Risks (continued)

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: 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) 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.
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.

DAIRY FULL CREAM NON-MOTOR SECTIONS

Section FD01: Property Damage

FD1.1 PROPERTY DAMAGE DEFINITIONS

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

Insured property

The definition of 'A)d) centre pivots and pumps' is amended and now reads as follows:

d) irrigation equipment on wheels (if stated in the schedule to be included)
Irrigation equipment comprises:
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 parts and accessories whilst thereon or attached thereto; 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.

In addition, we now also make provision for equipment used outside of the buildings. The below item is added to the definition of Tangible property:

Equipment and tools whilst outside buildings (if stated in the schedule to be included).

FD1.4 PROPERTY DAMAGE 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 insured property 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:
1) arising from it undergoing any process necessarily involving the use or application of water;
2) caused by tidal wave or tsunami originating from earthquake or volcanic eruption;
3) in the underground workings of any mine;
4) in the open (other than buildings, structures and plant designed to exist or operate in the open);
5) in any structure not completely roofed;
6) being retaining walls;
7) 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 damage.

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 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) Malicious damage (as defined) and malicious damage following theft or any attempt thereat.

H) Riot and strike (as defined)

Section FD01: Property Damage (continued)

FD1.5 PROPERTY DAMAGE 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 direct power surge damage to any** insured property.

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.

Theft (including extended theft)

This extension is amended to make provision for theft cover to equipment and tools insured whilst outside.

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

Theft or attempted theft (including extended theft)

A) We cover loss or damage caused by theft, burglary or any attempt thereat, provided that all burglary claims must be accompanied by visible signs of forcible and / or violent entry into or exit from the buildings.

B) **The requirement for visible signs of forcible and / or violent entry into or exit from the buildings under A) above is waived in respect of theft of equipment and tools for which cover has been elected in terms of the Equipment and Tools cover item on the schedule.**

C) Extended theft:
In addition to A), we cover loss or damage caused by theft, burglary or any attempt thereat from buildings utilised for dairy purposes which, as part of their construction, are open sided and do not have lockable doors, windows and gates. Cover is extended to include theft of solar panels from the roof of such buildings. In these instances, visible evidence must be seen of forced removal or tampering of such items from the floor, walls, beams, ceiling or roof.

D) Cover will 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

Added extension

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.

Section FD01: Property Damage (continued)

FD1.6 PROPERTY DAMAGE 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 insured property 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.

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, 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) damage caused by or attributable to inadequate compaction of backfill
- i) damage caused by normal settlement, shrinkage or expansion of the building;
- j) 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.

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.

FD1.7 PROPERTY DAMAGE CLAUSES CONDITIONS & WARRANTIES

Plant 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.

LIABILITY SECTIONS

Section LF1: Public liability (Farming)

LF1.1 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.

LF1.5 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.

Section LF1: Public liability (Farming) - continued

LF1.7 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.

MOTOR SECTION

Section: Motor (Farming)

MF1.5 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

MOTOR SECTION

Category A: Sedans / LDVs	Prior to 1 December 2025	From 1 December 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 December 2025	From 1 December 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 December 2025	From 1 December 2025
4. GENERAL TERMS, CONDITIONS & PROVISIONS		
Security guards	*n/a*	***R10 000 per claim***

DOMESTIC NON-MOTOR SECTIONS

Section D02: Householders	Prior to 1 December 2025	From 1 December 2025
D2.5 HOUSEHOLDERS EXTENSIONS		
Foodstuff and medication a) Foodstuff b) Medication	 *a) R10 000 per claim* *b) n/a – no cover*	 *a) R10 000 per claim* *b)* ***R 5 000 per claim***

LIABILITY SECTIONS

Section LF01: Public liability	Prior to 1 December 2025	From 1 December 2025
LF1.5 PUBLIC LIABILITY OPTIONAL EXTENSIONS		
Food and drink	*n/a – no cover*	***R1 000 000 per occurrence***