ENDORSEMENT DS2501 eff 2025-10

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

- **Safire Domestic Signature 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.

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 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.

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)**.

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) This extension does not cover:

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 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: 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); c) any person adjusting the temperature control, **unplugging the refrigeration unit or switching the wall socket or refrigeration unit off;** or d) **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:
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**.
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**.

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.

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) A) 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 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***

ADDENDUM B: LIMITS

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 b) Medication	*a) R10 000 per claim* *b) n/a – no cover*	*a) R10 000 per claim* *b) **R 5 000 per claim***