ENDORSEMENT SL2501 eff 2025-12

The below amendments, which will apply from **1 December 2025**, have been incorporated into the **Stellar Lifestyle policy**:

Section: General

4. General Terms, Conditions and Provisions

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

Wording applicable prior to 1 December 2025

Prevention of loss	**Prevention of loss** 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 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	**Prevention of loss** 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	**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)**.

Stellar Lifestyle non-motor sections

Section S01: Houseowners

S1.5 Houseowners Extensions

Loss of water by leaking	**The extension has been amended to now include leak detection.** The extension now reads as follows: (all amendments are highlighted in bold text) **Loss of water by leaking** A) We shall compensate you: a) for costs for which you are responsible, of water lost from leaking pipes in the buildings or on the premises, provided that: 1. the water meter reading exceeds the average of the previous 4 (four) readings by at least 50% (fifty percent); 2. as soon as you become aware of the leak, you immediately take steps to repair the pipes at your own cost; **b) for the cost of detecting any water leaks at the insured premises.** B) Cover is limited to the amounts stated in Addendum B. C) Notwithstanding the above, we shall not compensate you for water lost from: a) leaking taps, geysers or toilets; b) swimming pools or leaks in their inlet or outlet pipes; c) leaks that occur when the buildings are not attended for more than 30 (thirty) consecutive days.
Power surge	**The extension is amended to include power surge cover up to the sum insured of the relevant dwelling stated in the schedule.** The extension now reads as follows: (all amendments are highlighted in bold text) **Power surge** A) We shall compensate you for loss or damage to electrical fixtures and fittings of any insured buildings caused **directly** by power surge. B) Our liability shall be limited to **the sum insured of the relevant insured building, as stated in the schedule**.
Subsidence and landslip – limited cover	**The extension is amended to no longer limit 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.

S1.6 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 S02: Householders

S2.5 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); 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 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.**
Mechanical and electrical breakdown	**The extension has been amended to no longer limit cover to items that break down within 5 years of the expiry of the manufacturer's guarantee.** The extension now reads as follows: **Mechanical and electrical breakdown** A) Notwithstanding the provisions of General Exclusion 16.A)j), we shall compensate you for damage to your household appliances (excluding vacuum cleaners, hairdryers and power tools) whilst inside the buildings or on the premises, which is caused as a result of mechanical or electrical breakdown. B) The compensation 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. C) We shall not be liable for loss or damage which is covered by a manufacturer's guarantee, purchase agreement, service contract or warranty.
Power surge	**The extension is amended to include power surge cover up to the contents sum insured stated in the schedule.** The extension now reads as follows: (all amendments are highlighted in bold text) **Power surge** A) We shall compensate you for loss or damage to the insured contents of the buildings caused **directly** by power surge. B) Our liability shall be limited to **the sum insured of the relevant contents, as stated in the schedule**.

Section S03: Personal All Risks

S3.3 Personal All Risks Cover

Defined events	**This clause has been amended to make provision for the insured property to temporarily accompany you outside South Africa for periods longer than 6 consecutive months.** The clause now reads as follows (all amendments are highlighted in bold text):
Unspecified items	**Unspecified items** A) You are covered for 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) Cover under this section is limited to the lesser of: a) the amount stated in the schedule; or b) the new replacement value of the item(s) that were damaged or lost; or c) the amounts and percentages stated in Addendum B.

S3.4 Personal All Risks Extensions

Remote jamming	**This extension has been amended as follows:** • **the extension now includes cover up to the full value of the item, provided that video footage is available.** • **In the absence of such required video footage, the compensation is amended to R5 000 per item.** • **We no longer make a distinction between specified and unspecified items under this extension.** The 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 were contained in a locked boot and therefore fully concealed or concealed in an enclosed compartment that forms part of such vehicle when stolen; b) **the vehicle windows were closed and** you attempted to lock the vehicle prior to the theft; c) the incident was reported to the police and the case number provided on the claim form. B) The compensation will be limited to the **replacement value of the item(s) stolen, 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.
S3.7 Personal All Risks Exclusions	
Sports equipment whilst in use	**This exclusion is deleted.**

Stellar Lifestyle Motor section

Section MS01: Motor

MS1.4 Motor Extensions	
Waiver of excess if older than 55 years	**This extension is amended to now also waive the basic excess in respect of theft and hijacking claims. (Please note that the additional R2 500 excess still applies if no early warning tracking unit is installed)** The extension now reads as follows: **Waiver of the excess if you are older than 55 years** A) The basic first amount payable for each and every claim in respect of vehicles as defined under Vehicle Category A is hereby deleted, subject to the vehicle being in the care, custody and control of a person who is at least **55 (fifty-five) years** of age at the time of the occurrence. B) This waiver is extended to include **Extension MS1.4.6 Windscreen / Glass.**
MS1.5 Motor Optional Extensions	
Car hire	**Clause C) of this optional 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.)*
Waiver of the basic excess	**This optional extension has been amended to now also offer the option to select excess waiver for trailers and caravans insured for private use.** The optional extension now reads as follows: (all amendments have been highlighted in bold text) **Waiver of the basic excess** If selected, this optional extension replaces extension MS1.4.5 Waiver of the excess if you are older than 55 years. A) Provided that this optional extension has been selected for the particular insured vehicle **stated on the schedule**, the basic first amount payable for each and every claim in respect of vehicles as defined under: a) Category A (sedan and LDV); b) Category D (motorcycles); and **c) Category E (trailers and caravans) – private use only;** is hereby deleted. B) This waiver is extended to include Extension MS1.4.2. Loss of or damage to locks and keys and MS1.4.7. Windscreen / Glass.

Addendum B: Limits

Section S01: Houseowners	Prior to 1 December 2025	From 1 December 2025
S1.5 HOUSEOWNERS EXTENSIONS		
S1.5.2 Accidental damage to buildings	*R50 000 per claim*	***R100 000** per claim*
S1.5.3 Accidental damage to gardens	*R50 000 per claim*	***R100 000** per claim*
S1.5.11 Loss of water by leaking • Loss of water • Leak detection	 • *R25 000 per claim* • *n/a – no cover*	 • *R25 000 per claim* • ***R3 500 per claim***
S1.5.12 Monkeys or baboons	*R10 000 per claim*	***R50 000** per claim*
S1.5.13 Power surge	*R50 000 per claim*	***building sum insured***

Section S02: Householders	Prior to 1 December 2025	From 1 December 2025
S2.5 HOUSEHOLDERS EXTENSIONS		
S2.5.2 Accidental damage to contents	*R20 000 per claim*	***R50 000** per claim*
S2.5.8 Foodstuff and medication a) Foodstuff b) Medication	 *a) R25 000 per claim* *b) n/a – no cover*	 *a) R25 000 per claim* *b)* ***R10 000 per claim***
S2.5.15 Monkeys or baboons	*R10 000 per claim*	***R50 000** per claim*
S2.5.16 Power surge	*R50 000 per claim*	***contents sum insured***

Section S03: Personal All Risks	Prior to 1 December 2025	From 1 December 2025
S3.3 PERSONAL ALL RISKS COVER		
S3.3.1 Unspecified items • Insured property (other than items listed below) • Mobile electronic equipment (including cell phones, laptops and tablets)	• *maximum of 20% of the sum insured of the primary residence under the Householders section* • *R100 000 per claim*	• *maximum of **50%** of the sum insured of the primary residence under the Householders section* • ***limited to selected unspecified all risks limit** per claim*
S3.4 PERSONAL ALL RISKS EXTENSIONS		
S3.4.1 Groceries and household goods	*R10 000 per claim*	***R20 000** per claim*
S3.4.3 Remote jamming Unspecified items: a) video footage available b) video footage **not** available Specified items: c) video footage available d) video footage **not** available	 *a) R10 000 per claim* *b) R5 000 per claim* *c) R20 000 per specified item or the sum insured stated in the schedule, whichever is the lesser* *d) R10 000 per specified item or the sum insured stated in the schedule, whichever is the lesser*	 *a)* ***replacement value*** *b) R5 000* ***per item*** *c)* ***now included in a) above*** *d)* ***now included in b) above***
Theft of items not concealed in an enclosed compartment	*R10 000 per claim*	*R10 000 per claim*

Section MS01: Motor	Prior to 1 December 2025	From 1 December 2025
MS1.4 MOTOR EXTENSIONS		
MS1.4.2 Loss of or damage to locks and keys	*R20 000 per claim*	***R50 000** per claim*