PERSONAL ALL RISKS

DEFINITIONS

FOR THIS SECTION:

1 “You / Your / Yours / Yourself” means the person(s) in whose name this Policy is issued and any member of Your family living with You.

2 “property insured” means :

2.1 General (Unspecified property)

2.1.1 clothing;

2.1.2 personal effects normally worn or designed to be carried on or about the person;

2.1.3 personal equipment normally worn or used by the person participating in sport excluding sports equipment used during the course of play.

2.2 Specified property described in the Specified All Risks Section on the Schedule.

COVER PROVIDED

1 **INDEMNITY TO YOU**

We will decide whether We want to settle a claim by repairing or replacing or paying cash, or a combination of the three, at current replacement cost but subject always to the limit of indemnity stated in this Policy, which results from any cause occurring anywhere in the world provided that any temporary visits outside the territorial limits of the Republic of South Africa is for a period of up to 6 (six) months only per any 12 (twelve) month period of insurance.

2 **UNDER-INSURANCE**

If at the time of the loss or damage, the amount which is needed to replace Your property with similar new property is more than the amount for which it is insured, You will be considered as Your own insurer for the difference and will bear a proportional share of the loss or damage accordingly.

3 **SAFE DEPOSIT**

If cover indicated against an item on the Specified All Risks Section is “Bank”, insurance for this item is only valid while it is contained in a safe deposit in a bank.

SPECIAL EXCLUSIONS

THE FOLLOWING ARE NOT COVERED:

1 for 2.1 General (Unspecified property)

1.1 more than 20% (twenty percent) of the insured amount for any one item or article;

1.2 car sound equipment, cassette tapes, compact discs, contact lenses, car phones and cellular phones, leather jackets, pedal cycles, spectacles, sunglasses, stamps, coin collections, contents of caravan, camping equipment and golf clubs;

1.3 vehicles, motorcycles, trailers and caravans including their fitted accessories, hang gliders, air and watercraft and their equipment;

1.4 property more specifically insured;

1.5 deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, manuscripts, documents of any kind;

1.6 money and credit cards.

In respect of 2.1 and 2.2 (Unspecified and Specified property)

2 the Excess of any claim as stated on the Excesses Annexure or on the Schedule;

3 wear, tear, rust, any gradual deterioration or depreciation;

4 electrical or mechanical breakdown unless specified under Mechanical Breakdown cover provided under this Section;

5 the cost of reproducing sound, data and images on tapes, records, film or magnetic media;

6 loss or damage caused:

6.1 by vermin, moths or gradually operating causes;

6.2 during any process of cleaning, dyeing or renovating;

6.3 by confiscation, detention, delay or destruction arising from any process of law;

7 loss or damage caused by the bursting, rusting, corrosion or derangement of any firearm;

8 cameras and photographic equipment used for professional purposes or for reward;

9 damage to sporting equipment occurring during the course of play;

10 chipping, scratching, denting and breakage of china or similar articles of a fragile nature;

11 personal property exceeding N$5,000 (five thousand Namibia dollars) stolen from:

11.1 any unattended vehicle;

11.2 any vehicle stolen in its entirety.

In respect of 11.1 and 11.2 above personal property must be concealed in:

11.3 the securely locked boot; or

11.4 the securely locked glove compartment; or

11.5 the closed boot section of the securely locked "hatch back" type vehicle.

We must be able to see the physical damage caused by the theft or break-in.

SPECIAL CONDITIONS

1 EVIDENCE OF VALUE

A professional valuation prior to any loss or damage occurring must be produced in support of items exceeding N$2,000 (two thousand Namibia dollars) in value.

2 PAIRS AND SETS

Where an article consists of a pair or set, We will not be liable for more than the value of any particular portion which may be lost or damaged, nor for more than the proportionate part of the pair or set, without reference to any special value which such article(s) may have as part of such pair or set.

NB. An item shall include a set of two or more component parts which together comprise a whole e.g. a suit of clothes.

3 COLLECTIONS

3.1 Stamp

If a stamp collection is described in the specified property schedule

3.1.1 we will only be liable if one or more complete pages of the collection are lost or damaged

3.1.2 our liability for any one stamp will not exceed two-thirds of the value stated in any current recognised catalogue up to N$1,000 (one thousand Namibia dollars) any one stamp.

3.2 Coin

If a coin collection is described in the specified property schedule we will not be liable for

3.2.1 current coins

3.2.2 more than N$1,000 (one thousand Namibia dollars) any one coin.

4 CARAVAN CONTENTS

If the contents of a caravan are included in the specified property schedule the following apply to that item.

4.1 Property insured means household goods, which belongs to you or are your responsibility, while in the caravan or attached side tent.

4.2 If the property insured is accidentally lost or damaged we will pay for or may choose to repair or replace it. The amount payable will be the current replacement cost.

4.3 If at the time of the loss or damage the cost of replacing the property insured as new is greater than the sum insured you will be your own insurer for the difference and will bear a rateable proportion of the loss or damage.

4.4 We will not be liable for

4.4.1 theft of property insured while the caravan or attached side tent is unoccupied unless there is forcible and violent entry

4.4.2 more than N$1,000 (one thousand Namibia dollars) or 25% (twenty five percent) of the sum insured, whichever is the greater, for any one article

4.4.3 the permanent fittings of the caravan

4.4.4 stamp and coin collections, money, documents, jewellery, furs or any article more specifically insured

4.4.5 loss or damage caused by fraud or dishonesty by any person to whom the caravan is on loan or hire.

5 **CELLPHONES**

The make, model and IMEI number of any cellphone insured under this Section, must be provided to Us and stated on the Schedule.

OPTIONAL EXTENSIONS OF COVER

Optional cover if stated on the Schedule and the additional premium has been paid

1 **MECHANICAL BREAKDOWN OF HOUSEHOLD APPLIANCES**

The property insured includes all household appliances specifically insured as stated in the Schedule.

1.1 We will indemnify You for loss of or accidental damage to household appliances belonging to You or for which You are responsible, caused by

1.1.1 sudden and dangerous distortion of any part of the household appliances by crushing or stress from internal pressure

1.1.2 the sudden breaking or burning out of any part of the household appliance including overheating or collapse of bearings arising from electrical or mechanical breakdown

1.1.3 accidental external means whilst at work or at rest or during resiting, dismantling for renovation, repair or cleaning or during re-assembly

1.1.4 accidental external means during resiting or dismantling or renovation, cleaning, repair or re-assembly

1.1.5 or as a result of deterioration of foodstuffs in any household appliance including the loss of use of such household appliance.

1.2 The following are not covered:

1.2.1 the Excess as stated on the Schedule;

1.2.2 wear and tear and/or depreciation;

1.3 You shall, depending upon age as mentioned below of such appliance, be compensated in accordance with one of the following percentages:

AGE OF APPLIANCE CALCULATED FROM DATE OF MANUFACTURE TO OCCURRENCE OF THE LOSS OR DAMAGE	PERCENTAGE OF SUM INSURED
1.3.1 up to 3 Years	100%
1.3.2 older than 3 Years, but not older than 6 Years	75%
1.3.3 older than 6 Years	50%
1.3.4 not established	50%