

INTRODUCTION



Renasa Insurance Company Limited ("the insurer") agrees to provide insurance in terms of this policy during any period of insurance for which a premium has been paid and accepted.

The proposal and/or declaration that You have made are the basis of the contract and form part of this policy.

Signed for and on behalf of the insurer
Renasa Insurance Company Limited

A handwritten signature in black ink, appearing to read 'Colin Scott', is written over a light blue horizontal line.

Colin Scott
Head of Underwriting

Please read Your policy carefully and let Your Broker know of any changes that You require. It is vital that You tell Us or Your broker if You pay Your insurance premium monthly and You change:

1. Your bank or financial institution;
2. the branch of Your bank or financial institution; and/or
3. Your account number.

If You do not advise Us about changes, Your premium debit will not be processed and We cannot guarantee continuance of Your insurance cover.

Your authorisation to Your insurer:

1. I acknowledge that the sharing of insurance information for underwriting and claims purposes (including credit information) between insurers is in the public interest as it enables insurers to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims with a view to limiting premiums.
2. On my own behalf and on behalf of any person I represent herein, I hereby waive my right to privacy with regard to underwriting or claims information (including credit information) that I provide or that is provided by another person on my behalf in respect of any insurance policy or claim made or lodged by me.
3. I acknowledge that the insurance information provided by me may be stored in the shared database and used as set out above as well as for any decision pertaining to the continuance of my policy or the meeting of any claim I may submit.
4. I consent to such information being disclosed to any other insurance company or its agent.
5. I acknowledge that the information may be verified against legally recognised sources or databases.

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The Sections that apply will be shown in the policy schedule/

Section 1 to 4 Underwritten/Cover provided by Renasa Insurance Company Limited

Reg. No. 1998/000916/06

FSP Licence No. 15491

GENERAL TERMS AND CONDITIONS

1. DEFINITIONS

- 1.1 Unless otherwise stated You/Your/Yours/Yourself means the policyholder named in the schedule and the policyholder's lawful or common law spouse or life partner and members of the policyholder's family normally resident with him.
- 1.2 We/Us/Our means Renasa Insurance Company Limited.
- 1.3 Excess/First amount payable means the amount payable by You.

2. INTERPRETATION

The policy, its schedule and any endorsements that may be issued from time to time shall be read as one document. Any word or expression that is given a specific meaning shall have the same meaning wherever it appears.

3. OBSERVANCE OF POLICY TERMS

Our liability is conditional on the observance of the policy terms by any person claiming indemnity, compensation or benefit.

4. PREVENTION OF LOSS

You must take all reasonable precautions to prevent loss, damage, accidents and the incurring of legal liability and You may effect emergency repairs to Your property to prevent further damage.

5. CLAIMS PROCEDURE AND REQUIREMENTS

- 5.1 If an event occurs giving rise to or likely to give rise to a claim You must notify Us within 30 (thirty) consecutive days of the event coming to Your knowledge and as soon as reasonably possible thereafter give Us:
 - 5.1.1 particulars of any other insurance covering the same event;
 - 5.1.2 details of the event in writing;
 - 5.1.3 such proofs, information and sworn declarations We may require from time to time to substantiate or deal with the claim; and/or
 - 5.1.4 any document or details of any communication received in connection with a claim.
- 5.2 You may not make any admission of blame or liability, statement, offer, promise, payment or indemnity without Our written consent failing which You may forfeit every and all indemnity in respect of all sections of this policy.
- 5.3 You must report motor accidents, incidents of theft of or malicious damage to any insured property to the police within a reasonable time.
- 5.4 We may take over and conduct the defence or settlement of any claim and have the right to use Your name for this purpose.
- 5.5 You must give all information and assistance required by Us to obtain indemnity from other parties.
- 5.6 You must notify Us immediately You become aware of any inquest or impending prosecution in respect of any event which will or may give rise to a claim.
- 5.7 If We reject, dispute quantum or dispute the claim made under any section of this policy You will have 90 (ninety) consecutive days after the notice of rejection or dispute, within which You can make representation to Us in respect of such rejection or dispute. We will be relieved of all liability unless summons is served on Us within 180 (one hundred and eighty) consecutive days after the expiry of the 90 days which You have in which to make representation.

6. OTHER INSURANCES

If the loss, damage or liability is covered by any other insurance, other than Personal Accident, We will not pay more than Our rateable proportion of the claim.

7. REINSTATEMENT OF SUM INSURED

The sum insured will not be reduced by the amount of any claim. We may request You to pay the premium on the amount of the claim from the date of the loss or damage to the expiry of the period of insurance.

8. CANCELLATION

8.1 Monthly policy

You may cancel this policy or any section of it by giving Us notice in writing. We may cancel or amend this policy or any section of it by giving You 30 (thirty) consecutive days' notice in writing sent to Your last known address.

8.2 Annual policy

We may cancel or amend this policy or any section of it by giving 30 (thirty) consecutive days' notice in writing sent to Your last known or nominated address or You may cancel this policy or any section of it by giving immediate notice in writing. If You cancel the policy, We may retain the customary short period or minimum premium. If We cancel the policy You may claim a proportionate refund.

8.3 Premium Payment

If You place a stop payment on Your premium this Policy will automatically be cancelled from the date that the premium was due to be paid.

We may change the amount of premium payable under this Policy at any time but if We do We will give You thirty (30) days written notice of the change.

8.3.1. Monthly Policy

The premium must be paid on the due date which is the first day of every month unless otherwise agreed in writing.

If We do not receive Your premium by the due date a thirty (30) day grace period will be granted by Us from such due date and a debit order will be submitted at the beginning of the next month in respect of the unpaid debit order and the premium for the next month. If payment of the double debit is not received, Your Policy will be cancelled automatically from the original due date.

Should You have a claim during the grace period of thirty (30) days mentioned above, We will not process the claim until You have paid the outstanding premiums.

8.3.2 Annual Policy

The premium is due and payable on or before inception date or renewal date as the case may be. We shall not be obliged to accept the premium that is tendered to Us after thirty (30) days from inception

If We do not receive Your premium within thirty (30) days after the due date, You will not have any cover and the Policy shall lapse automatically from midnight (24h00) on the day before the due date.

9. NO CLAIM REWARD

In the event that You have been insured with Us for a continuous period of 12 consecutive months without a claim in that period we will extend your policy for 1 month at no extra cost, provided that you renew you policy with us.

10. CHANGE IN RISK

We may decline to indemnify or compensate You for loss, damage, accident or liability under any item or section if the risk is materially increased without Our knowledge and consent or in the event of any material misdescription, misrepresentation or non-disclosure.

11. RIOT AND STRIKE EXTENSION (excluding cover which may be provided by the South African Special Risks Insurance Association or the Namibian Special Risks Insurance Association)

Notwithstanding anything to the contrary contained in Exclusion 13.3:

11.1 this policy is extended to cover loss or damage to property or bodily injury directly occasioned by or through or in consequence of:

11.1.1 civil commotion, labour disturbances, riot, strike or lockout;

11.1.2 the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in 11.1.1. above.

11.2 *this extension does not cover loss or damage to property or bodily injury:*

11.2.1 *occurring either within the territorial limits of the Republic of South Africa or Namibia or beyond the territorial limits specified in the policy;*

11.2.2 *resulting from total or partial cessation of work, or the retarding or cessation of any process or operation;*

11.2.3 *occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority;*

11.2.4 *related to or caused by any occurrence referred to under General Exclusions or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence.*

If We allege that by reason of 11.2.1, 11.2.2, 11.2.3, 11.2.4 loss or damage or bodily injury is not covered by this extension, the burden of proving the contrary will rest on You.

12. JURISDICTION

This policy is subject to the jurisdiction of the courts of the Republic of South Africa.

13. GENERAL EXCLUSIONS

We will not be liable for: We are not liable for:

13.1 Fraud

If any claim or part thereof under this policy is in any way fraudulent, or if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain a benefit under this policy (whether successfully or not), or if any event is caused by or arises out of your intentional conduct, or any person acting on your behalf or with your connivance and/or

Any fraudulent information and/or documentation, whether created by you or any other party is provided by you or acting on your behalf or with your connivance to us in substantiation or support of any claim under this policy and whether or not the claim itself is fraudulent, and/or

The quantum, in whole or part, of any claim is exaggerated by any degree whatsoever by you or anyone acting on your behalf or with your connivance, for any reason whatsoever and whether or not the claim itself is fraudulent:

Then

Any and all benefit afforded in terms of this policy in respect of such claim shall be forfeited and we shall have no liability whatsoever to you or any other party in respect of such claim in its totality.

13.2 Deliberate Acts

loss, damage or bodily injury deliberately caused by You or any person acting in collusion with You;

13.3 War, Riot and Terrorism:

(A) *This policy does not cover loss of or damage to property or bodily injury related to or caused by:*

13.3.1 *civil commotion, labour disturbances, riot, strike or lock-out or public disorder or any act or activity which is calculated or directed to bring about any of the foregoing;*

13.3.2 *war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;*

13.3.3 (a) *mutiny, military rising, military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or state of siege;*

(b) *insurrection, rebellion or revolution;*

13.3.4 *any act (whether on behalf of any organisation, body or person, or group of persons) calculated or directed to overthrow or influence any State or government, or any provincial, local or tribal authority with force, or by means of fear, terrorism or violence;*

13.3.5 *any act which is calculated or directed to bring about destruction or damage or bodily injury in order to further any political aim, objective or cause, or to bring about any social or economic change or in protest against any State or government or any provincial, local or tribal authority or for the purpose of inspiring fear in the public or any section thereof;*

13.3.6 *any attempt to perform any act referred to in exclusions 13.3.4 or 13.3.5 above;*

13.3.7 *the act of any lawfully established authority in controlling, preventing or suppressing or in any other way dealing with any occurrence referred to in exclusions 13.3.1, 13.3.2, 13.3.3, 13.3.4, 13.3.5 or 13.3.6 above.*

If the company alleges that by reason of exclusions 13.3.1, 13.3.2, 13.3.3, 13.3.4, 13.3.5, 13.3.6 or 13.3.7, loss or damage or bodily injury is not covered by this policy, the burden of proving the contrary will rest on the insured.

(B) *This policy does not cover loss or damage caused directly or indirectly by or through or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No 85 of 1976) or any similar Act operative in any of the territories to which this policy applies.*

(C) *Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision not included herein which could otherwise override a general exception, this policy does not cover loss of or damage to property or expense of whatsoever nature directly or indirectly caused by, arising out of or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any sequence to the loss, damage or expense.*

For the purpose of this General exception 13.(C) an act of terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government or any other person or body of persons, committed for political, religious, personal or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public or any section thereof.

If the company alleges that, by reason of clause 13. (C) of this exception, loss or damage is not covered by this policy, the burden of proving the contrary shall rest on the insured.

13.4 Nuclear

this policy does not cover any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to or arising from:

(i) *ionising, radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel;*

(ii) *nuclear material, nuclear fission or fusion, nuclear radiation;*

(iii) *nuclear explosives or any nuclear weapon;*

(iv) *nuclear waste in whatever form;*

regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion only, combustion shall include any self-sustaining process of nuclear fission.

13.5 Consequential Loss

consequential loss or damage except as specifically provided.

13.6 Computer losses

General exclusion (applicable to personal computers and laptop computers)

This policy does not cover:

(a) *loss or destruction of or damage to any property whatsoever (including a computer) or any loss or expense*

- whatsoever resulting or arising therefrom;
- (b) any legal liability of whatsoever nature;
- (c) any consequential loss;
- directly or indirectly caused by or contributed to or consisting of or arising from their incapacity or failure of any computer, correctly or at all:
- (i) to treat any date as the correct date or true calendar date, or correctly or appropriately to recognize, manipulate, interpret, process, store, receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date; or
 - (ii) to capture, save, retain or to process any information or code as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture, save, retain or correctly to process such data in regard to or in connection with any such data; or
 - (iii) to capture, save, retain or to process any information or code due to programme errors, incorrect entry or the inadvertent cancellation or corruption of data and/or programmes; or
 - (iv) to capture, save, retain or to process any data as a result of the action of any computer virus, or other corrupting, harmful or otherwise unauthorised code or institution including any Trojan horse, time or logic bomb or worm or any other destructive code, media or programme or interference.

A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device in computer or non-computer equipment or any computer software, tools, operating system or any computer hardware or peripherals and their information or data electronically or otherwise stored in or on any of the above, whether the property of the Insured or not.

Special extension to General Exclusion 13.6

- (A) loss or destruction of or damage to the insured property by fire, explosion, lightning, earthquake or by the special perils referred to below or indemnified by the Personal Accident, Motor, Motorcycle, Trailer/Caravan or Pleasure craft sections is not excluded by this General Exclusion. The special perils that are not excluded for the purpose of this special extension are damage caused by:
- storm, wind, water, hail or snow excluding damage to property:
- i) arising from its undergoing any process necessarily involving the use or application of water
 - ii) caused by tidal wave originating from earthquake or volcanic eruption;
 - iii) in the underground workings of any mine;
 - iv) in the open (other than buildings structures and
 - v) plant designed to exist or operate in the open);
 - vi) in any structure not completely roofed;
 - vii) being retaining walls;
- (unless so described and specifically insured as a separate item)
- aircraft and any other aerial devices or articles dropped therefrom;
- impact by 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.
- These special perils do not cover wear and tear or gradual deterioration.
- (B) This Special Extension will not insure any loss, destruction, damage or consequential loss if it would not have been insured in the absence of this General Exclusion and Special Extension thereto.

13.7. Asbestos - Death, injury, illness, costs, expenses of whatsoever type related to asbestos

14. CONFISCATION OR ATTACHMENT.

We shall not be liable for any loss, damage, cost or expense directly or indirectly arising from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, SA Police Services, crime prevention units or other officials or authorities.

15. POLLUTION AND CONTAMINATION EXCLUSION

This policy does not cover any loss, damage, costs or expense directly or indirectly arising from contamination, pollution, soot, deposition, impairment with dust, chemical precipitation, adulteration, poisoning, impurity, epidemic or disease or due to any limitation or prevention of the use of objects because of hazards to health

15.1. This exclusion does not apply if such loss or damage arises as a direct consequence of

- (a) the perils
 - i. fire, lightning, explosion, impact of aircraft
 - ii. vehicle impact, sonic boom.
 - iii. accidental escape of water from tank apparatus or pipes

- iv. *malicious damage*
- v. *storm, hail.*
- vi. *flood, inundation*
- vii. *earthquake*
- viii. *landslide, subsidence*.
- ix. *snow pressure, avalanche*

or

- (b) *physical damage of the type insured by the original policy which occurred on the insured premises*

If a peril not excluded from the original policy arises directly from pollution and/or contamination any loss or damage arising directly from that peril shall be covered.

All other terms and conditions of the policy shall be unaltered and especially the exclusions shall not be superseded by this clause

16. TERRORISM CONTAMINATION AND EXPLOSIVE EXCLUSION

It is agreed, that regardless of any contributory causes, this policy does not cover any loss, damage, costs or expenses directly or indirectly arising out of

- a) *biological or chemical contamination*
- b) *missiles, bombs, grenades, explosives*

due to any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to use of force or violence and/or threat thereof, of any person. or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) and/or to put the public, or any section of the public, in fear.

For the purpose of a) "contamination" means the contamination, poisoning or prevention and/or limitation of use of objects due to the effects of chemical and/or biological substances.

If the insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this policy the burden of proving the contrary shall be upon the insured.

17. INFECTIOUS EPIDEMICS/PANDEMICS EXCLUSION (Applicable to Houseowners, Household Contents, All Risks, Motor, Motor Cycle, Caravan and Trailer, Pleasure Craft, Electronic Equipment and any other property classes)

This insurance excludes any loss, damage, cost or expense, directly or indirectly arising out of, contributed to by, or resulting from any infectious epidemic/pandemic.

For the purpose of this clause Infectious Epidemics shall mean the sudden, unexpected, large-scale manifestation of an initially locally contained, infectious disease relating to people which spreads very rapidly and with great virulence.

If the insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this policy the burden of proving the contrary shall be upon the insured.

18. INFECTIOUS EPIDEMICS/PANDEMICS EXCLUSION (Applicable Personal Liability, Personal Accident and any other casualty classes)

This insurance excludes any loss, damage, cost or expense, directly or indirectly arising out of, contributed to by, or resulting from any infectious epidemic/pandemic (if classified either way by the appropriate national or international body/agency) which leads to:

- a) *the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; and /or*
- b) *any travel advisory or warning being issued by a national or international body or agency and in respect of a) or b) any fear or threat thereof (whether actual or perceived).*

If the insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this policy the burden of proving the contrary shall be upon the insured

19. SANCTION LIMITATION AND EXCLUSION CLAUSE

This insurance shall not be deemed to provide cover and Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Company 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.

SECTION 1 BUYING ORDER

In the event that your vehicle which is a car; SUV, LDV or a goods vehicle with a gross vehicle mass not exceeding 3 500 kg listed in the schedule is a total loss (i.e. stolen, hi-jacked or written off), and not replaced by your insurer, We will provide you with a buying order at a motor dealer of our choice to enable you to purchase a vehicle provided that:-

- i) the maximum value of the buying order will be limited to the amount shown in the policy schedule:
- ii) if the retail value of your vehicle is less than the limit of indemnity shown in the policy schedule the buying order will be limited to the retail value of your insured vehicle which is described in the policy schedule.

SPECIFIC TERMS AND CONDITIONS

Terms and conditions are applicable to all aspects of this Section

- i) The insured vehicle is comprehensively insured;
- ii) The claim made against your underlying comprehensive policy for the loss of your vehicle was not rejected by your insurer,
- iii) The sum insured/limit of indemnity for which the vehicle is comprehensively insured is not less than the retail value at the time of the loss.
- iv) The insured vehicle has not been replaced by your insurer;
- v) This extension does not apply to a vehicle which is not a car, SUV, LDV or a goods carrying vehicle with a gross vehicle mass not exceeding 3 500 kg (Three thousand five hundred kilogram).

SECTION 2 EXCESS BUY DOWN

DEFINED EVENTS

This policy

1. will pay your basic standard motor excess and reduce the additional excess (if any) in respect of theft and hijacking, following upon the occurrence of such an event; and
2. is conditional and dependent upon the existence of an underlying comprehensive motor vehicle policy and subject to its general conditions, exclusions and definitions, unless specifically stated otherwise.

Should we repudiate your claim in terms of the underlying comprehensive motor vehicle policy for any reason whatsoever, no cover will be in force in terms of this policy.

LIMIT OF INDEMNITY

1. The Excess Buy-down policy covers
 - 1.1 the basic or standard excess up to a maximum limit of 5% of the amount claimed or the minimum basic excess, whichever is the greater; and
 - 1.2 in respect of an additional theft or hijacking excess (if any) for such an event, an additional maximum limit of 5% of the amount claimed or the minimum basic excess, whichever is the greater, provided that if the minimum excess for 1.1 or 1.2 above is greater than R 2 500, such minimum excess(es) will be limited to R 2 500 each.
2. The Excess Buy-down cover is dependent upon a valid and authorised claim in terms of the underlying policy.
3. The overall maximum limit of Excess Buy-down is R 30 000.

SPECIAL CONDITIONS

1. The period of insurance is the period from the inception date of the policy to the last day of the calendar month in which the inception date occurs. Thereafter, the period of insurance continues on a monthly basis.
2. Upon receipt of the monthly premium on the first working day of each calendar month, the policy is automatically renewed by Renasa. If the premiums are not received on the due date or within 15 working days after the due date, the policy is considered cancelled on the last day of the month for which premium was last received.
The due date is the first day of every calendar month.
3. You must exercise all reasonable precautions for the maintenance and safety of the property insured, as well as to prevent or minimise loss or damage.
4. Limitations and amendments to the policy contract may be made by us after giving you 30 (thirty) days' written notice thereof at your last contact address according to our records.
5. The policy or any section thereof may be cancelled by you immediately, at any time, or by us giving you 30 (thirty) days' written notice thereof at the last contact address according to our records.
6. The insured vehicle(s) must be comprehensively insured at all times for this cover to be effective. No claim(s) will be settled in the event of us repudiating your claim.
7. This policy and the schedule are the contract between Renasa Insurance Company Limited (the insurer) and you (the insured).
8. If a claim payable under this policy is also payable under any other policy, we will only pay a proportional share of the claim.

SPECIFIC CLAIMS PROCEDURE

1. In the case of an event that may result in a claim, you must notify us thereof within 30 (thirty) days, as well as provide full details of any other policy that covers the same event in writing, together with full details of the relevant comprehensive policy insuring your vehicle(s) at the time.
2. Any event where theft or any other criminal act or loss is involved, must be reported to the police immediately

Our rights after an event that may lead to a claim

1. We reserve the right to confirm the amounts deducted and to check that all documentation is complete.
2. In the event of a dispute or misrepresentation, our decision will be final.
3. Upon your indemnification, we expect you to assist us in every way possible to exercise our right of recourse.

EXCLUSIONS

Excess Buy-Down does not cover the following:

1. Windscreen or glass excesses
2. Any excess payable under any policy extension (e.g. Loss of keys extension)

3. Voluntary excesses
4. Non-Motor excesses
5. Any excess if the underlying policy insurer rejects your claim to indemnity
6. Penal or additional excesses of any kind (e.g. driver age excess, license type excess, etc.)
7. Any excess if the loss or damage does not exceed R 2 500.

SECTION 3 RETRENCHMENT PROTECTION

In the event of you becoming retrenched / unemployed during the period of insurance as the result of any event not excluded we will pay the amount shown on the policy schedule during the Indemnity period.

Indemnity Period

The period commencing at the beginning of the third month following the month in which you become unemployed and ending not later than the number of months shown on the schedule thereafter or the date upon which you become re employed whichever occurs first.

Limits of Liability

- 1) The amount payable as stated in the policy schedule but not exceeding 60% of your average taxable income over the last three months of your employment.

Definitions

1. Retrench means losing your employment, occupation, profession, or participation in any activity that generates a regular income but excludes self-employment.
2. You means the Insured person and persons whose names appear in the policy schedule. Trusts, corporate bodies and any other juristic bodies are expressly excluded.
3. We/Us means Renasa Insurance Company Limited
4. Period of insurance means a twelve (12) consecutive months period from the date that the policy incepts and reflected in the schedule
5. Premium means the annual premium which can either be paid annually in advance or monthly on due date.
6. Self-employment means but is not restricted to your employment within a business or company, whether registered as such or not and where you are the owner or part owner or partner in or of such business or company,

Premium Payment (Replaces General Terms & Conditions 8)

- 1 Annual Policy:
the premium is payable on or before inception date or renewal date of the policy as the case may be. We shall not be obliged to accept premium tendered to us later than 15 (fifteen) consecutive days from inception date or renewal date as the case may be.
- 2 Annual policies paid Monthly:
the premium will be debited monthly on due date which is shown in the schedule

Specific Conditions applicable to this section

1. Cancellation (Replaces General Terms and Condition number 8)

- a. This policy may be cancelled
 - i. by you at any time by giving us 30 days written notice of your intention to do so and you become responsible to pay the short term premium.
 - ii. by us by giving 30 days written notice to you at your last known address
 - iii. if the premium is not paid by you on due date
 1. if the premium is not paid because You stopped payment of the debit order this policy will be cancelled at midnight on the last day of the previous month on which a premium was debited and paid.
 2. if the premium is not paid on or before the 15th day of the month in which the premium is requested you will be responsible for the balance of the annual premium which then becomes payable immediately.
 3. If you are retrenched the outstanding balance of the annual premium will be deducted from any consideration made
 - iv. By us by giving 90 days written notice to you at your last known address.

2. Claims (Replaces General Terms and Condition number 5)

As soon as the you lose your employment or become aware that you are about to lose your employment you must

- i. Notify us immediately
- ii. Complete and return the documents we send to you
- iii. Supply us with any additional documentation or information we require
- iv. Register with at least 2 recognised employment agencies and do whatever they may reasonably require of you in order for you to secure another job

- v. Submit written proof from the 2 employment agencies that you have been in contact with them at least twice a month since losing your job
- vi. If we deny liability for a claim under this policy we will be relieved of any liability if you do not issue summons against us within 90 days of our denying liability for your claim.

EXCLUSIONS

- 1. We will not be liable for any claim where you are retrenched arises from or is contributed to by:
 - a. Pregnancy, childbirth, miscarriage or complications caused by pregnancy, childbirth or miscarriage
 - b. Retirement or accepting an early retirement package
 - c. Any voluntary cessation of employment for whatever reason and by whatsoever name known
 - d. Dismissal following a Disciplinary hearing
 - e. The use of alcohol, drugs or narcotics other than drugs prescribed by and taken in accordance with the instructions of a member of the medical profession
 - f. HIV Aids, mental defect/infirmity or any medical reason.
 - g. Any criminal or dishonest act committed by you or with your collusion
 - h. Intentional self-injury
 - i. The expiration of any fixed term employment contract
 - j. your participation in any riot, civil commotion, labour disturbance, strike or lockout or public disorder or any calculated act or activity, directed to bring these about;
 - k. accidental injury
- 2. We will not be liable for any claim;
 - a. Where you are a self-employed Trust, corporate body or any other juristic body.
 - b. for reimbursements such as (but not restricted to) fuel, travel, accommodation and other allowances.

SECTION 4 PERSONAL ACCIDENT

DEFINITIONS

For the purpose of this section **you/your** means the person in whose name this policy is issued and the

1. Lawful or common law spouse or life partner of the person named in this policy; and
2. Natural or adopted child or children of the person who is named in the schedule and who depend financially on and usually reside with the person in whose name the policy is issued.

COVER PROVIDED

1. PAYMENT OF COMPENSATION (Applicable to each person separately)

We will pay compensation if you sustain bodily injury,

- 1.1 by violent external and visible means as a direct result of an accident;
- 1.2 including injury caused by starvation, thirst and/or exposure to the elements, directly or indirectly resulting from mishap, or
- 1.3 disappear in circumstances that satisfy us that you sustained injury to which this section applies and that such injury has resulted in your death, we will presume your death provided that if, after we have made payment hereunder in respect of your presumed death, you are found to be alive, such payment will be refunded to us; and
- 1.4 are the victim of a violent act of theft, hold-up, hijacking, rape or other unlawful assault that necessitates psychological treatment, up to 10% of the insured amount.

Repatriation costs: We will pay insured amount in respect of death and reasonable and necessary expenses for the repatriation of your mortal remains to your usual place of residence, up to an amount not exceeding R 5 000.

2. COMPENSATION

- 2.1 If, within 12 (twelve) consecutive months from the date of the accident the injury causes **death**, we will pay for each person injured, the insured amount stated in the schedule.
- 2.2 If, within 12 (twelve) consecutive months from the date of the accident the injury causes **permanent disablement**, we will pay a percentage of the insured amount stated in the schedule, in accordance with the compensation table below, provided that
 - 2.2.1 If injury is not specified, we apply a percentage consistent with the compensation table below;
 - 2.2.2 Compensation paid for permanent disablement will be deducted from compensation payable for death resulting from the same accident; and
 - 2.2.3 Total compensation does not exceed the insured amount stated in the schedule.

COMPENSATION TABLE

<i>Description of injury</i>	<i>Percentage of the insured amount</i>
<i>Loss by separation at or above the wrist or ankle of one or more limbs (permanent total loss of use of a limb will be accepted as loss by separation) or the irrecoverable loss of sight in one or both eyes</i>	100%
Loss of:	
<i>speech</i>	75%
<i>four entire fingers on one hand</i>	75%
<i>entire thumb</i>	25%
<i>entire index finger</i>	15%
<i>any other entire finger</i>	6%
<i>all toes on one foot</i>	32%
<i>entire big toe</i>	4%
<i>any other entire toe</i>	3%
<i>hearing – both ears</i>	80%
<i>hearing – one ear</i>	20%

EXTENSIONS

1. LIFE SUPPORT EQUIPMENT

Notwithstanding anything contained in the defined events, the 12 (twelve) consecutive month period stated therein does not include any period(s) where the death of such a person is delayed solely by the use, for periods of not less than 3 (three) consecutive days, of life support equipment or apparatus.

2. BEREAVEMENT EXPENSES

In addition to the limit of compensation for death, we will pay you on behalf of such a person's immediate family, up to R 5 000 in respect of bereavement expenses. In the event of such a person having no known immediate family, we are not obliged to make any payment under this extension.

3. MOBILITY

If we compensate such a person in respect of permanent total disablement, and as a direct result of that disability s/he is permanently dependent on a wheelchair for mobility, we will, in addition to any amount payable for permanent disability, contribute towards the purchase of a wheelchair and/or altering his/her dwelling to facilitate the use of such wheelchair provided that our liability for such costs resulting from an accident or series of accidents arising from one cause does not exceed R 10 000 in respect of any one person.

EXCLUSIONS

We are not liable under any insured event or extension for bodily injury, death, permanent disablement or disappearance, resulting from or sustained while participating in:

1. SPORT

- 1.1 mountaineering necessitating the use of ropes;
- 1.2 big game hunting;
- 1.3 sport as a paid professional, polo on horseback, steeple chasing, parachuting, winter sports involving snow or ice, ice hockey, parachuting, skydiving or hang-gliding, or
- 1.4 speed, duration tests or racing (other than on foot, on a bicycle or in a yacht).

2. MOTOR CYCLING

Motorcycling, motor quad cycling or motor tri-cycling.

3. TRAVEL

Travelling in an aircraft

- 3.1 not licensed for transporting passengers;
- 3.2 piloted by a person not licensed for the purpose for which it was being used, or
- 3.3 as a member or acting member of the crew or for trade or technical operation connected with the aircraft.

Travelling in a War Zone

Including accidental occurrences, but excluding news reporting, camera and/or film crew activities.

4. YOUR CONDITION OR CONDUCT

Resulting from an accident caused by or attributable to

- 4.1 your participation in any riot, civil commotion, labour disturbance, strike or lockout or public disorder or any calculated act or activity, directed to bring these about;
- 4.2 your wilful misconduct, intentional self-injury or suicide;
- 4.3 any serious physical or mental defect or infirmity from which you were suffering before the accident;
- 4.4 you being under the influence of intoxicating liquor or drugs, unless prescribed by a medical practitioner other than yourself and taken in accordance with medical advice; and
- 4.5 the performance or attempt to perform
 - 4.5.1 any calculated act whether on behalf of any organisation, body or group of persons, directed to overthrow or influence any state or government, or any provincial, local or tribal authority with force, or by means of fear, terrorism or violence, or
 - 4.5.2 any calculated act, directed to bring about destruction or damage or bodily injury, in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any state or government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof.

5. YOUR PROFESSION OR ACTIVITIES

Resulting from an accident caused by or attributable to working

- 5.1 in a mine, including underground and/or opencast mining activities
- 5.2 underground (in tunnels)
- 5.3 on an on- or offshore drilling rig
- 5.4 as a professional diver
- 5.5 as a crew member of a ship/watercraft
- 5.6 with explosives.

6. AGE LIMIT

Your 75th birthday.

7. RIOT

General Exclusions 13.3.1, 13.3.4, 13.3.5 and 13.3.7 of General Terms & Conditions do not apply to this section.