

Welcome to our kingdom

Policy Document



kingprice.co.za

KingPrice[™]
INSURANCE

FSP no. 43862

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Our contact details

If you need answers... Get in touch

Client care	0860 50 50 50
Emergency assist	0860 50 50 50
Email	clientcare@kingprice.co.za
Online	kingprice.co.za
Submit a claim	claims@kingprice.co.za

We'd love to hear from you... Complaints or compliments


At King Price we may be super cheap and super efficient, but we're also super curious, and we want to make sure we're doing the best we can do. The king takes good service very seriously.

So, if your consultant made you feel royally spoilt... Or if they just straight up spoiled your day, please don't hesitate to let us know.

For either complaints or compliments, you can email the king directly, at king@kingprice.co.za

Sasria contact details

Online	sasria.co.za
PO Box	653367, Benmore, 2010
Address	36 Fricker Road, Illovo, Sandton, 2196
Phone no.	+27 11 214 0800/0861 72 77 42
Fax no.	+27 11 447 8630/0861 72 73 29
Reg no.	1979/000287/06
VAT no.	4140119340
FSP no.	39117
Email	contactus@sasria.co.za

 **Please note: Refer to the attached Sasria policy documentation for further information.**

Your very own KPPD

King Price
Policy Document

Congratulations

You're now under the protection of the king

Since you've already decided to join the King Price royal family, we realise that we don't have to tell you what a wise decision you've made. Please keep that in mind though as you go over the information that follows in your KPPD (King Price Policy Document).

We're not going to sugar coat the reality... It's long. In fact, it consists of 50 plus pages. And it's comprehensive. As you read it, you'll find words like 'substantiate' and 'modification'. Not to mention 'comprehensive'. We sympathise. We really do. After all, who actually wants to read a long and probably boring policy document?

Well, to be honest, maybe you do. Because this is your long and probably boring policy document. It explains the cover you enjoy, based on the information you've given us, and it conveys the finer details of your policy and all your responsibilities in (we hope) the clearest possible way.

So, even though we hate to nag, please read your KPPD, check all the details on your schedule and make sure that you fully understand the policy wording. If anything is unclear at all, or should you need to update your information, don't hesitate to give us a call on 0860 50 50 50.

It's in your best interest to do so. Remember, incorrect details = incorrect cover.

Royal regards,














King Price
0860 50 50 50
clientcare@kingprice.co.za
FSP no. 43862

The king's personal insurance options

Your choice, our pleasure

King Price is proud to offer you cover for all your short term insurance needs, at a super cheap price. The following is a snapshot summary of the insurance options you can choose from:

	Car	<ul style="list-style-type: none"> • Comprehensive cover. • Third party, fire and theft. • Third party only.
	Buildings	Cover for damage to the physical structures of your property, such as your home and its outbuildings.
	Home contents	Cover for items stolen from, or damaged in your home.
	Portable possessions	Cover against the loss of, or damage to, your precious portable possessions that you normally carry with you.
	Trailer	Cover against damage to, or theft of your trailer. Optional additional cover for trailer contents is also available.
	Caravan	Cover against damage to, or theft of your caravan. Optional additional cover for caravan contents is also available.
	R1 insurance	Insure your bike, golf clubs, Nikon camera, Apple Watch or hearing aid for R1 per month if your car is insured with King Price.
	Car hire	Choose to add car hire cover should the insured car be damaged, stolen or hi-jacked.
	Shortfall cover	Bridges the gap between how much you get paid out for your car, and what you still owe on it.
	Scratch & dent	Covers minor repairs to the exterior of your car... Like those mysterious dings that 'just happen'.
	The king's cab	Offers you (and your car) for a safe ride home, when driving yourself just isn't a good idea.

Things you need to know

Your King Price policy... It's all about you

Your contract with us (King Price) consists of this policy wording, your policy schedule, all written correspondence and verbal agreements. You need to ensure that all the information is correct. Incorrect information may influence the validity of the contract and/or the outcome of your claim.

If anything (at all) is not correct, please contact us immediately to have it updated. Remember, incorrect details = incorrect cover.

KPPD
+ Schedule

+ Written correspondence
+ Recorded calls

} = *Your policy*



When it starts

The commencement date (start date) of your cover is the date on which we agreed that the policy should start. The first premium must also be paid by this date.

Monthly premium

Your monthly premium is the amount that you need to pay in advance every month, by debit order, to enjoy the insurance cover you chose.

How and when to pay

Your monthly premium must be paid on the agreed payment date, and in the manner agreed upon.

* **Please note: You always pay for insurance in advance.**

And if you don't pay

Let's say your debit order is returned by your bank, and your insurance premium due to us isn't paid as a result of that:

- An additional admin fee will be charged.
- You'll have a grace period of 15 days from the date of payment that has been agreed between you and us (as noted on your policy schedule), to correct the situation and pay us. If your premium is paid on a monthly basis, the 15 day grace period will commence from the second month that you're insured with us.
- If the premium remains unpaid, you'll unfortunately not be covered for the full period that would have been covered by this unpaid premium. This break in cover may also result in your policy being re-rated.
- Should any incident happen for which you want to claim during this 15 day grace period, the approval of such a claim will only be considered once we have received your premium payment in full, and no later than the 15th day of the grace period.

*** Please note: If we don't receive the payment for 2 months in a row, we'll immediately cancel your entire policy and you'll no longer enjoy cover. Remember, no premium paid = no cover.**

So, to ensure continuous, peace of mind cover, please make sure that there's enough money in your bank account every month, on the date that you asked us to deduct your premium.

What you need to pay, if you need to claim

If something happens for which you need to claim, you'll be expected to pay the basic excess amount, as stated on your policy schedule.

You may also be expected to pay any of the additional excess amounts (refer to your policy schedule).



If you want to leave us

Let's hope that you never need to make use of this section, but just in case:

- You may cancel your policy at any time and with immediate effect. If you do, we'll refund the relevant portion of your premium, less any administrative cost, provided that no valid claim has been submitted for that period.
- We may also cancel your policy by giving you 30 days' notice. We would do so verbally, email or post to your last known address.
- Your policy will automatically cancel when your monthly premiums are not paid for 2 consecutive months, either on the payment dates or within the grace periods in those months. Your policy and cover will end on the final day of the period for which you last paid your premium.

Need a change

You may make changes to your policy at any time, by simply calling us. Any change you make will be effective from the time and date agreed to. An updated policy schedule will then be sent to you. In such a case, please check that the changes were made just as you had requested.

Remember, incorrect details = incorrect cover.

King Price may also make changes to your policy, as and when we deem it necessary to do so. When we do, we'll give you 30 days' notice.

Sharing of info

We respect the confidentiality of your information and will never misuse it. For the sake of sound insurance practices, however, it's sometimes expected of insurers to share some information relating to claims, insurance and the financial history of their clients.

Need to claim

We have the choice to settle your claim in any of the following ways:

- Paying out cash to you.
- Repairing the damage at a repairer of our choice.
- Replacing the item at a supplier of our choice.
- Any combination of the above.



Please note: Where any item claimed for is financed, we'll first pay the finance institution, before paying over the balance of the insured amount to you.

Things that are never covered by King Price

(Or by any other short term insurance company we've ever met)

This policy doesn't cover any loss, damage, liability or injury directly or indirectly arising from any of the following:

War and public disorder

This includes:

- War or war-like acts.
- Military uprising, usurped power, rebellion or revolution.
- Civil commotion, labour disturbances or public disorder.
- Looting and theft, unless caused by any of the incidents that are covered by Sasria, and that are mentioned later in your KPPD.
- Any act of terrorism by any person or group, whether acting alone or under instruction.

Confiscated property

Property that has been legally confiscated.

Pollution or contamination

Pollution, contamination or seepage, radioactive or nuclear material.

Programs and data

- Electronic programs, data or unlicensed software.
- Computer viruses and similar destructive media.

Wear and tear or breakdown

This includes:

- Any cause that was not sudden and unforeseen.
- Gradual deterioration, including rising damp, wear and tear, rust, mildew or fading.
- A rise in the underground water table or pressure caused by it.
- Defective lubrication, or lack of oil or coolant.
- Mechanical, electrical, or electronic breakdown, defect or failure.
- Damage to consumable parts, or parts with a limited lifespan.
- Damage recoverable under any maintenance or lease agreement.
- Servicing, maintenance, cleaning, repairing, restoring, dyeing, bleaching or alteration.

More specifically covered elsewhere

Your insured possessions which are more specifically covered elsewhere.

Insects and pests

Damage caused by insects or pests, such as moths, rats, etc.

Contracts

This includes:

- Breach of contract.
- Liability arising from a contract or agreement.

Selling your possessions

When selling your possessions, you need to have prior confirmation from your bank that a valid and legal payment for the sale has been made before giving the property to the other person.

Pawned items

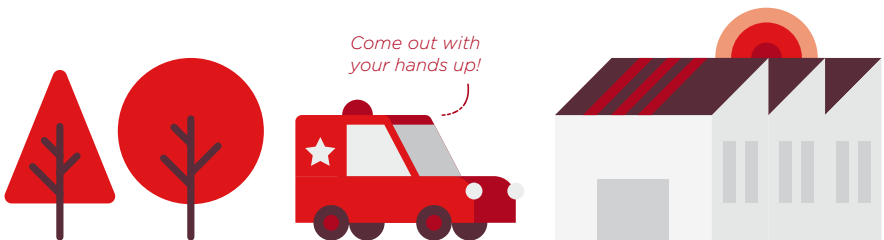
Any pawned items, whether you pawned them or you're holding them on someone else's behalf.

Consequential loss

Any consequential loss or damage which isn't directly caused by an insured risk. Some consequential losses can be covered and are specifically noted.

Illegal and criminal activities

The use of the insured property for, or in connection with, the commission of any offence. This includes any incident relating to obtaining, using or soliciting narcotics (drugs).



The stuff you need to do...

Yip, you



Ask the king

- Me** What do you mean I have 'stuff to do' as a King Price policyholder? What stuff? You mean there are other things I have to do besides paying my monthly premium?
- KP** King Price doesn't ask for much. We give you super cheap premiums and we automatically decrease them every month, as the value of your car depreciates.
- Me** I know, it's an awesome deal! That's why I joined you!
- KP** But the king also needs your help. We're counting on you. We'd hate to see your claim being rejected or the validity of cover being questioned because you didn't do what was needed on your part. So please...

Pay us

Pay your premiums, on time, every month.

Be honest

Always provide us with true and complete information. This also applies when anyone else acts on your behalf.

Tell us

Inform us immediately of any changes to your circumstances that may influence whether we give you cover or continue to give you cover, or that could affect the conditions of cover or the premium that we charge you.

This includes any changes/incorrect details of any of your information, such as:

- Personal information: All of your personal details on the policy schedule are very important.
- Address: If your address changed because you have moved.
- Car details: Any changes to the regular driver, what you use your car for, or where you park.

- Financial status: Anything we need to know about your financial position or that of any person covered under your policy. This specifically relates to issues like defaults, civil judgments, debt review, sequestrations, administration orders and liquidations of companies in which you have an interest.
- Potential risk: Let us know if your home will be unoccupied for any period longer than 45 days in a row.
- Other factors that may influence cover: We need to know when your home is let or sublet.
- Changes to the insured structure: Notify us of any alterations, additions or improvements that are made to your home.
- Criminal convictions: Against you or anyone covered by this policy.
- Accidents, incidents, claims or losses: That you suffer, after entering into a contract with King Price, whether these occur while you are insured with King Price, or another insurer, or whether you're uninsured at the time of the occurrence.
- Cancellation by another insurer: If another insurer has ever cancelled your cover, refused to renew your policy or advised you to seek alternative cover.

Look after your stuff

Take reasonable, necessary steps to prevent or minimise loss, damage, injury or liability.

This includes:

- Obeying all legal requirements and manufacturers' recommendations.
- Maintaining the property, or items, in a fit and sound condition.

Keep your promises

You need to give us:

- All information and documentation we ask of you, within the timeframe we set.
- True and complete information to us and the authorities. We act on the information you provide, therefore any information which is misleading, incorrect or false will prejudice the validity of your claim.

Keep your receipts safe

You need to please:

- Prove ownership and the value of any item that you're claiming for.
- Make damaged items, which you're claiming for available for inspection, in order for us to verify the full extent and nature of the damage.

Make double bubble sure

That all those who are living with you, or who are driving your car, are indeed adhering to the terms and conditions of this policy.

How to claim

But let's hope you won't ever need to

First and foremost, if you have an accident and you're covered by the king's comprehensive car insurance...

It's vital that you phone the king's emergency assist line (as soon as possible after the accident, before the car is towed and when you're medically able to do so). The emergency assistant will arrange and authorise the towing of your car.

* **Please note: You'll be personally responsible for the cost of the towing and storage if you don't comply with this. So, save the number on your phone now: 0860 50 50 50.**

What to do in the event of a claim

Tell us

The sooner you notify us, the quicker we can help you. Please take note of these important time limits:

- Report your claim or any incident that may lead to a claim, to us as soon as possible, but no later than 30 days, after any incident.
- This includes incidents for which you don't want to claim right away, but which may result in a claim in the future.
- Give us all documentation relating to your claim, as soon as possible. You can drop us an email at claims@kingprice.co.za

Tell the police

- If you've been involved in a car accident, you must report it to the police within 24 hours, even if there's no damage to your car.
- If you've suffered a theft, hi-jacking, burglary or any crime-related incident, you must tell the police immediately after becoming aware of the incident.

Do the paperwork

You need to provide us with a copy of:

- The police report.
- The police case number.

- Your statement to the police.
- Details of the police station and attending officer.
- A detailed list of all items lost, stolen or damaged.
- Any other relevant documentation needed to validate your claim.
- Details of any third party involved in the incident, if applicable.

Check and let us know

If there's any other insurance policy which covers the same insured incident.

Keep us updated

You need to tell us immediately if:

- You become aware of any possible prosecution, legal proceedings or claim that could be lodged against you, as a result of the incident, for which you have already claimed.
- Any other relevant or new information which has, in the meantime, come to light regarding the insured incident that you have claimed for, even if this information only surfaces after you've submitted the claim, or if the claim has already been finalised.

Wait for us to help you

Never permit any replacement or repairs that haven't yet been authorised by us. Get our written approval first before disposing of any damaged property, or repairing or replacing any losses that you may have suffered. Failure to do so may lead to your claim being rejected.

Help us help you

You need to act on, or take note of, the following:

- Pay all the excess amounts, plus any additional excess amounts, that you have to contribute for each claim, if relevant and as shown on your policy schedule.
- The excess amount that you have to pay will consist of:
 - The basic excess amount that applies to each specific insured incident/item.
 - Plus any additional excess amounts that may be applicable for some of the insured incidents or circumstances, the details for both of which are shown on your policy schedule.
- Excess payments are also payable in circumstances where you didn't cause the accident.
- Assisting us, where possible, in any recovery action against any third party responsible for the loss or damage. We'll reimburse you for any reasonable extra expenses that were incurred for this purpose.
- Complying with our instructions and requests, as and when we need your assistance.

Get it done

Any repairs or replacements must be completed within 3 months of your claim being settled.

Let us take care of the difficult part

Never admit guilt or offer a settlement to any other party involved in an incident in which you're involved. We won't be bound by any such admission or offer that you make.

So, no matter what, never, ever, ever admit guilt or offer a 'settlement' to any other party involved in an incident, in which you're involved. This may prejudice any attempt to recover any money spent on repairing your car.

Just let us take care of everything. It's our job.



Ask the king

Me When do I admit guilt in an accident that I'm involved in?

KP Never.

Me But suppose it's totally my fault, the street's full of people watching and someone's recording the entire incident on his cell number. Do I admit guilt then?

KP No.

Me Suppose I have an accident in front of a police roadblock, and 2 dozen traffic cops saw the whole thing. Do I admit guilt then?

KP No.

Me And in addition to the 2 dozen traffic cops, there's also a busload of judges and the Minister of Transport, all on their way to a 2-day Indaba on Road Safety. Surely I admit guilt then?

KP No. We need to be extremely clear about this. We know that you're a nice person and that you want to do the right thing. But sometimes we don't think clearly after an accident, no matter whose fault it is. So no matter what, never, ever admit guilt or offer a 'settlement' to any other party involved in an incident in which you're involved. This may prejudice any attempt to recover any money spent on repairing your car. We'll therefore not be bound by any admission or offer that you make to any person in relation to any incident. Let us take care of this for you. It's after all what you're paying us for... So 1 more time: When do you admit guilt if you're involved in an accident?

Me I guess never.

Our commitment to you

The king and his court are committed to settling all valid claims, as quickly as possible. However, it's in the interest of all our policyholders, including you, that we investigate the validity of every claim. For this reason, delays in authorising claims may sometimes happen. Sorry, but not everyone is as honest as you, so we have to just check to make sure. You understand... Right?

Settlement of your claim

Your claim will be paid out according to the amount of cover that you have for each particular insured incident or item (as noted on your policy schedule), less the excess amount that's payable by you.

Where it's relevant, instead of paying out cash for your claim, the king and his court may decide to rather have repairs done, or to replace the items that you've claimed for. Or sometimes your claim may be settled through a combination of cash, repairs and replacements. In such cases, we may make use of trusted suppliers of our choice. We may also choose to replace your lost or damaged items with similar ones, instead of the exact same kind.

Insured amount

- Standard excess
- Additional excess, if applicable

} = Your payout



Dual insurance... Double cover doesn't = double payout

If a claim is also covered by another insurance policy that you may have, we'll only pay you out for our portion. So, if you insure an item for R100,000 elsewhere and the same item is insured for R100,000 with us as well, we'll only pay half, and the other insurer will be liable for the rest of the amount.

We may act on your rights... Let the king protect you

When you submit a claim, we may act on your rights or obligations against other people to recover costs or defend any claim that they may make against you. If we manage to also recover the excess amount that you've already paid, then we'll refund it to you. Relax, we have your back.

Fraud or dishonesty... Honesty is always the best policy

If your claim is rejected due to fraud or dishonesty, you'll need to pay us back for any expenses that we may have incurred, relating to your claim. If you, or anyone acting on your behalf, submits a claim or any information or documentation relating to any claim, that's in any way fraudulent, dishonest or inflated, we'll reject that entire claim and cancel your policy retrospectively, from the date on which the incident was reported, or from the actual incident date, whichever date is the earlier.

Remember, honesty is always the best policy.



Ask the king

KP We hate to offend anyone... But it's time to discuss the 'F' word. We're talking, of course, about 'fraud'. We'd rather not even bring it up. But we have to.

Me Is it possible to commit fraud or be dishonest when submitting a claim?

KP It's possible. Just not a good idea and anyway, fraudsters always get caught. So please take note of 1 of the king's most serious rules:

If you or anyone acting on your behalf submits a claim that's in any way fraudulent, dishonest or inflated, the entire claim will be rejected and your policy will be cancelled. And even worse, the king will be extremely disappointed in you.

The king trusts his loyal subjects, so remember, honesty is always the best policy.

Disputed claims... If you're not happy with the outcome

If you disagree with the outcome (our final decision) of your claim with us, you may, of course, officially object against it. You have a total of 9 months to object against the outcome. During the first 90 days (3 months) of this period you may lodge your objection with us.

Following directly on the first day after the 90-day period, mentioned above, you'll have a further 6 months to serve a formal summons on us. If you haven't formally raised your objection within any of these reasonable time frames, you'll then no longer have the right to challenge the outcome.

*** Please note: You're more than welcome to send any of the above correspondence to yourcouncil@kingprice.co.za and we'll take care of it for you.**

Car insurance

No matter what car insurance cover you choose, this information is for you. So it's best to read it... Yip, all of it.

By 'car' we mean

- Any South African-registered motorcar or LDV (light delivery vehicle/car).
- The car that you have insured with us, as noted on your policy schedule.
- Cars that are used for any of the following aren't covered by the king:
 - Emergency services (including traffic control and armed response).
 - Law enforcement.
 - Towing.
 - Taxi purposes or transporting of fare-paying passengers.

What it's worth

The insured value that's shown on your policy schedule simply refers to what it's covered for. In the event of a claim from you, the maximum amount that we'll pay is the total value of your car minus:

- The basic excess amount that's payable by you, as noted on your policy schedule for each type of claim.
- Any additional excess amounts that are payable by you, if applicable, and if noted on your policy schedule for that type of claim/circumstance.
- Any dual insurance, meaning if you're covered for the same amount at another insurance company, we're only liable for our portion of it.
- Betterment values, if applicable.

If the car is financed, we'll first pay the outstanding settlement over to the relevant finance institution, up to the maximum insured value. This excludes settlement penalties and interest charges on arrear payments that your finance institution may charge. The balance, if any, will be paid to you.



Please note: Should your car be stolen, hi-jacked or written-off and we find that it's registered as a code 3 vehicle, we'll pay you up to 70% of its insured value.

A car's insured value is calculated by taking into consideration the cost of replacing the car with the same make and model, in the same condition, with similar mileage, and then adding the value of any specified accessories.

If the car has been hi-jacked or stolen and not recovered, or if it has been written-off, then we'll pay the insured value, including the value of any specified, non-standard or factory-fitted accessories.

Who drives your car

The regular driver, is the person who drives the car most often during any monthly period and who's noted as such on your policy schedule. You need to let us know immediately if the regular driver of the car changes, like if you give the car to your child, or if your spouse starts using it more than you do.

Ask the king

Me I'm confused about the term 'regular driver'. Does it have anything to do with a diet high in fibre?

KP No. The 'regular driver' is whoever drives the car most in any monthly period.

Me That would be me.

KP Good. Then you're the regular driver.

Me But lately my son drives the car more than me, as I let him drive to the track every day.

KP Did you tell us about the change of the regular driver so that we could change it on your policy too?

Me Uh, no.

KP Unfortunately, that's a problem. We would be charging you a premium based on the risk profile of an older, more experienced driver, such as yourself, rather than the profile of a younger and less experienced driver, like your son.

Me Oh. I see.

KP The difference in profile means we would have to charge more to insure your son as the regular driver. So, if the profile is based on you, we'd be receiving the incorrect premium. This, unfortunately, also means that you're not correctly covered. By the way... What does your son do at the track every day, is he training for the Olympics?

Me No, he wants to be a professional racing car driver.

KP Well, you better give us all his details immediately so that we can revise your monthly premium.

Remember, incorrect details = incorrect cover. So, please always keep us up to date on ANY changes.

What you use your car for

The use that you chose is noted on your policy schedule. To have sufficient cover it's vital that you insure your car for the correct use.

- Private use, is for private or social purposes, including driving between your home and place of work (and shopping on the weekend, visits to your mom and the occasional drive to KFC).
- Business use, includes private use with additional cover, for instances where the car forms an essential part of any work or function.



Please note: Only you, your spouse and the regular driver can be insured for business use of your car.

Countries where you're covered

Your car is covered in SA, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe when used for private purposes. If your car is insured for business use, then it's not covered while being used for business purposes outside SA. It will only be covered when used for private purposes.

Keeping your car safe

You may need to fit an anti-theft device in your car, the details of which will be confirmed with you at the inception of your cover, and will also be noted on your policy schedule.

Where a tracking device is a condition of cover, you need to inform the relevant tracking company, immediately after a theft or hi-jacking takes place.



Please note: You won't enjoy theft and hi-jack cover if the required tracking device isn't installed. Your safety is our concern, always.

What's NOT covered by the king



Please note: The following applies to all car insurance cover options.

You're not covered for driving with an endorsed licence or without a valid driver's licence

If any person drives the car:

- With a licence that's endorsed for drunken or reckless and negligent driving.
- Without a valid driver's licence or permit for the specific car type.

- With a foreign licence, unless the driver has a valid international driving permit or a valid driver's licence that was issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent car in SA. Any person living in SA permanently must get an SA licence within 1 year of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid SA driver's licence.

You're not covered for driving under the influence

If the person who drives the car:

- Is under the influence of alcohol or drugs.
- Has a concentration of alcohol in their blood exceeding the legal limit or fails a breathalyser test.
- Is under the influence of medication used contrary to a practitioner's or the manufacturer's instructions.
- Refuses to give either a breath or blood sample.

You're not covered when leaving the scene of an accident

If the car is involved in an accident and the person who drove the car then leaves the scene of the accident unlawfully, you won't be covered.

You're not covered for racing or using the car to earn an income

There's no cover when the car is used for:

- Racing or competition.
- Driving instruction, towing or hiring for which the driver or the owner receives payment.

You're not covered when selling your car

There's no cover when the car is in the possession of another party, who's selling it on your behalf, including when your car is at a motor dealer to be sold.

You're not covered for an unroadworthy car

There's no cover when the car is involved in an accident and it doesn't meet the roadworthy requirements, as stated by road traffic legislation in SA.

You're not covered for intentional loss or damage

There's no cover for the loss of, or damage to, your car:

- Caused intentionally by you, members of your household or the regular driver.
- Or, which happens with your knowledge or consent.

You're not covered when your car is used without your consent

There's no cover for the loss of, or damage to, your car, when any members of your household use it, without your consent or knowledge, and the loss or damage wouldn't have been covered, had you given consent to use the car.

You're not covered for modifications to enhance engine performance

There's no cover for any damage caused, directly or indirectly as a result of modifications to enhance engine performance.

You're not covered for incorrect fuelling

There's no cover for any loss or damage that's caused by putting the wrong fuel into your car.

You're not covered for loss or damage when you misplace your keys

There's no cover for any loss or damage due to you leaving your keys in an unsecured place and/or with an unknown person and/or with someone with no responsibility towards your car.

Liability to others... What's NOT covered

You're not covered for liability for death, bodily injury or emotional shock

This cover is usually required when you travel to neighbouring countries and may be arranged by your travel agency, before you travel or when entering the country.

You're not covered for liability arising from loss of, or damage to

- Property owned by you, or in your control.
- Property owned by, or in the control of, any member of your household, the regular driver or any of your employees.
- A car being driven by you, the regular driver, any of your employees or members of your household, which you or they don't own, or have hired.
- A car being towed by the insured car.

*Dropped, tuned
and ready to pump*



You're not covered for liability if your car claim is rejected

You're not covered for any incident, which causes damage to other people's property or injury to them, when the claim for loss of, or damage to, the car itself isn't covered.

You're not covered for liability that's already covered by legislation and/or other insurance contracts such as

- Any compulsory car insurance act.
- The Occupational Health and Safety Act.
- The Compensation for Occupational Injury and Diseases Act.
- Any other insurance contract.

Car insurance options

Your choice, our pleasure

You may insure your car for any 1 of the following options

- Comprehensive cover.
- Third party, fire and theft.
- Third party only.

Car insurance: Comprehensive cover



In a nutshell...

The full package... A royally superior deal, fit for a king or queen.

Comprehensive car insurance covers you for accident damage, theft or hi-jacking and for damage that you accidentally cause to other parties and/or their property, as a result of a car accident.

What's covered by the king

You're covered for loss or damage caused:

- In an accident or intentional incident by someone else.
- Due to theft or hi-jacking, including attempted theft or attempted hi-jacking.
- By fire, explosion, earthquake, storm, flood, freezing or snow.
- By animals, excluding domestic animals and pets.

Hail damage

Hail damage to your car is covered, unless otherwise requested by you, and accordingly noted on your policy schedule.

Towing and storage

- It's vital that you phone the King Price emergency assist line before the car is towed. We'll arrange and authorise the towing of your car. You'll be personally responsible for the towing, storage and recovery of the car, if you don't comply with this.
- In circumstances following an accident, where it's impossible for you or the incident driver to contact King Price before the car is towed, you'll be covered for the reasonable cost to store the car, or to tow it to the nearest King Price-approved storage facility.
- If your claim is declined or there was no contract in place at the time of the incident you'll be personally responsible for the towing, storage, recovery and all other costs incurred.
- If King Price authorises the towing and storage, and it's later found that the contract was invalid, you'll be liable for the reasonable towing and storage costs.



Please note: In the case of an accident, you need to call the King Price emergency assist line and make use of the recommended towing operator and storage facility. Should you fail to do so, you'll be liable for the costs. So please save the number of our emergency assist line on your phone now: 0860 50 50 50.

Liability to others... What's covered

You and the regular driver are covered for legal liability, following a car accident, which causes damage to other people or their property.

This includes legal costs, which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you. The maximum amount that you may claim per accident is noted on your policy schedule.

The accident must involve:

- The insured car.
- Any car being towed by the insured car.
- A car being driven by you, or the regular driver, and which you or they don't own.



Please note: For liability to others... What's NOT covered, refer to page 22.

Car insurance: Third party, fire and theft cover



* In a nutshell...

Here, you're covered for theft and hi-jacking, as well as for liability for injury to other people and damage to their property as a result of a car accident.

Please note: Accidental damage to your own car isn't covered by third party, fire and theft insurance.

What's covered by the king

You're covered for loss caused:

- Due to theft or hi-jacking, including attempted theft and attempted hi-jacking.
- By fire.

Liability to others... What's covered

You and the regular driver are covered for legal liability, following a car accident, which causes damage to other people or their property.

This includes, legal costs which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you. The maximum amount that you may claim per accident is noted on your policy schedule.

The accident must involve:

- The insured car.
- Any car being towed by the insured car.
- A car being driven by you, or the regular driver, and which you or they don't own.

* **Please note: For liability to others... What's NOT covered, refer to page 22.**



Car insurance: Third party only cover



In a nutshell...

Some cover is way better than no cover at all. Here you're covered for liability for injury to other people or damage to their property as a result of a car accident.

Liability to others... What's covered

You and the regular driver are covered for legal liability, following a car accident, which causes damage to other people or their property.

This includes legal costs, which someone else may recover from you, and which we agree to, just to settle or defend a claim against you. The maximum amount you may claim per accident is noted on your policy schedule.

The accident must involve:

- The insured car.
- Any car being towed by the insured car.
- A car being driven by you, or the regular driver, and which you or they don't own.



Please note: For liability to others... What's NOT covered, refer to page 22.

Optional cover

**Cover more, pay a little more
Your choice, our pleasure**



Please note: The following are options that you may choose to add to your basic car insurance, to enjoy a little extra cover. These will only be valid if they're noted on your policy schedule, and an additional monthly premium is charged for each of them.

Car sound equipment and other accessories

The insured value of your car covers the value of the car, including the standard, factory-fitted sound equipment and accessories. If your car has additional extras which aren't standard and/or factory-fitted, you must specify and insure them separately in order to have cover for them.

You may select optional cover for the loss of, or damage to:

- Non-standard or factory-fitted car sound equipment.
- Non-standard or factory-fitted car accessories.

If your standard factory-fitted sound equipment and/or accessories are stolen or damaged, your basic car excess will apply. Should you prefer a lower excess for these items then you'll need to specify and insure them separately. This additional cover must be noted on your policy schedule and an additional monthly premium must be charged for it.

Car hire

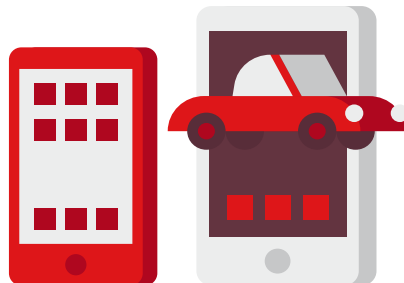
You may choose to add optional car hire cover so that we can provide you with a hired car, should the insured car be:

- Damaged (covered by your policy) and being repaired.
- Damaged (covered by your policy) and not driveable.
- Stolen or hi-jacked.

*** Please note: The hired car is available until your claim is finalised, up to a maximum period of 30 days.**

Should you make use of the hired car that we offer while your car is being repaired or replaced, then you'll need to pay:

- The fuel, security deposit and running costs, as well as the collection and delivery fees.
- The excess amount that's payable, in the event of a claim for loss of, or damage to, the hired car.



Shortfall cover



In a nutshell...

If the car that we insure comprehensively for you is financed by a financial institution, and it's written-off, stolen or hi-jacked, then shortfall covers any amount that you may still owe the financier after we've paid out the value of the car. This cover must be noted on your policy schedule, and additional premium is payable.

What's covered by the king

- The difference between what your car is worth at the time of being written-off, stolen or hi-jacked, and what you may still owe the financial institution for it.
- Balloon payments and residual values.

What's NOT covered by the king

- Higher settlement amounts due to re-financing or re-advance amounts.
- Any payment arrears, interest on arrear amounts, or other extra finance charges.
- Early settlement charges.
- Any amount over and above the financed amount or original purchase price of the car.
- Any amounts that are refundable to you.
- The excess amount/s that's applicable to your comprehensive car cover, and any other amount/s that may rightfully be deducted from the car claim.
- Non-standard sound equipment, and extra trimmings and accessories, that have been fitted to your car but which you haven't listed on your policy schedule and which aren't part of the original finance agreement.
- Any claim under this section if your claim for the loss of, or damage to, your car is unsuccessful, or if your King Price policy is cancelled.



Scratch & dent



In a nutshell...

Scratch and dent covers minor repairs to the exterior of your car... Like those mysterious little dings that happen in parking lots, and those annoying spots of tar that stick like superglue.

What's covered by the king

In any 12-month period we'll pay an unlimited number of claims, up to a limit of R3,000 per claim. An excess of R250 applies to each claim.

Chips

You're covered for the repair of minor chips (smaller than 1.5mm in diameter) on the bodywork of your car.

Hail

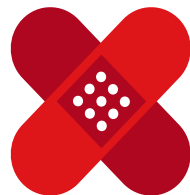
You're covered to repair damage that's caused by hail, once in any 12-month period. If your royal car cover also includes cover for hail damage, you may choose which insurance to claim from.

Mags and rims

You're covered for the repair of damage to your car's mag wheels and wheel rims. If a mag or rim is damaged to such an extent it can't be repaired, this isn't covered.

Minor dents

You're covered for the repair of minor dents (smaller than 15cm in diameter) on the bodywork of your car. If any part of a body panel has been ripped or torn, it isn't covered.



Minor scratches

You're covered for the repair of minor scratches (smaller than 15cm in length) on the bodywork of your car. If any part of a body panel has been ripped or torn, it isn't covered.

Tar removal

You're covered for an unlimited number of tar removals.

What's NOT covered by the king

You're not covered for:

- Repairs not listed under 'what's covered by the king'.
- Repairs to pre-existing damage, including rust and any other gradually-developing cause.
- Repairs that are done without our written permission, or that aren't done by our authorised service providers.
- Single claims that exceed R3,000.
- The replacement of body panels or parts thereof, or repairs due to the replacement of body panels or parts thereof.
- Damage to accessories, door mouldings, window mouldings and beading.
- Damage to tyres and stickers.
- Any depreciation in value arising from repairs.
- Repairs that are done outside of South Africa.

Our T's and C's

Accumulation

You can't accumulate damage, and must claim per incident.

Selective repairs

You can't elect to only have certain damage repaired. All damage will be taken into account when calculating the cost of a repair.

Transferability

If you sell the insured car, the remaining part of this policy can't be transferred to the new owner or your new car.

Trailer & caravan insurance



In a nutshell...

We offer comprehensive trailer and caravan insurance, which means that you'll be covered for the loss of, or damage to, your own trailer or caravan, which is noted on your policy schedule, as well as for any legal liability to other parties for damage caused to their property during an incident that involved your trailer or caravan.

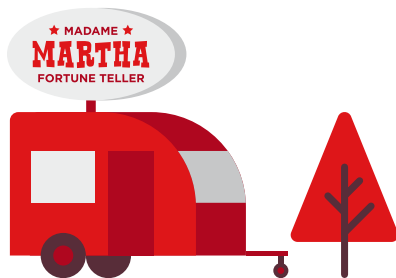
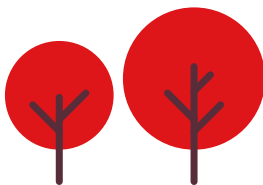
- Your trailer or caravan is covered for social, domestic and pleasure purposes only.
- Your trailer or caravan contents may also be insured, but this will be at an additional monthly premium and must be stipulated as such, and specified separately on your policy schedule.

* **Please note: Accessories fitted to your trailer and caravan are only covered if they've been included in the insured value.**

Trailer and caravan contents insurance

This covers you for the loss of, or damage to, your and your family's personal possessions that are kept within the trailer or caravan, as well as any loss of, or damage to, these possessions that's caused by:

- Fire.
- Explosion.
- Malicious damage.
- Falling trees (but not while being felled).
- Acts of nature such as lightning, earthquakes, storms or floods.
- Theft or break-in, but only when we can see proof of forced entry and that the damage was caused by the break-in.





Please note: Trailer and caravan contents insurance isn't automatically included under trailer or caravan insurance and must be insured separately, and listed as such on your policy schedule, with an additional monthly premium, or these contents won't be covered. So, please check your schedule. Remember, incorrect details = incorrect cover.

Countries where you're covered

Your trailer or caravan is covered in SA, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe when used for private purposes. If your trailer or caravan is insured for business use, then it's not covered while being used for business purposes outside SA. It will only be covered when used for private purposes.

What's NOT covered by the king

You're not covered for driving with an endorsed licence or without a valid driver's licence

If any person drives the car that tows the trailer or caravan:

- With a licence that's endorsed for drunken, reckless or negligent driving.
- Without a valid driver's licence, or permit for the specific car type.
- With a foreign licence, unless the driver has a valid international driving permit or a valid driver's licence that was issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent car in SA. Any person living in SA permanently must get an SA licence within 1 year of becoming a permanent resident. If the foreign licence is a provisional or a learner's licence, the person must get a valid SA driver's licence.

You're not covered for driving under the influence

If the person that drives the car that tows the trailer or caravan:

- Is under the influence of alcohol or drugs.
- Has a blood alcohol concentration exceeding the legal limit, or fails a breathalyser test.
- Is under the influence of medication used contrary to a practitioner's or the manufacturer's instructions.
- Refuses to give either a breath or blood sample.

You're not covered when leaving the scene of an accident

If the car that tows the trailer or caravan is involved in an accident, and the person who drove the car then leaves the scene of the accident unlawfully, you won't be covered.

You're not covered if the trailer or caravan is used to earn an income

There's no cover when the trailer or caravan is used for:

- Hiring or any other activities for which you receive payment, or from which you generate an income.

You're not covered when selling your trailer or caravan

There's no cover when the trailer or caravan is in the possession of another party, who's selling it on your behalf, including when your trailer or caravan is at a dealer to be sold.

You're not covered for an unroadworthy trailer or caravan

There's no cover when the trailer or caravan is involved in an accident and it doesn't meet the roadworthy requirements, as stated by road traffic legislation in SA.

You're not covered for intentional loss or damage

There's no cover for the loss of, or damage to, your trailer or caravan:

- Caused intentionally by you or members of your household.
- That happens with your knowledge or consent.

Liability to others... What's NOT covered

You're not covered for liability for death, bodily injury or emotional shock

This cover is usually required when you travel to neighbouring countries and may be arranged by your travel agency, before you travel or when entering the country.

You're not covered for liability arising from loss of, or damage to

- Property owned by you, or in your control.
- Property owned by, or in the control of, any member of your household, the regular driver or any of your employees.

You're not covered for liability if your trailer or caravan claim is rejected

You're not covered for any incident, which causes damage to other people's property or injury to them, when the claim for loss of, or damage to, the trailer or caravan itself isn't covered.

You're not covered for liability that's already covered by legislation and/or other insurance contracts such as

- Any compulsory car insurance act.
- The Occupational Health and Safety Act.
- The Compensation for Occupational Injury and Diseases Act.
- Any other insurance contract.



Buildings insurance



In a nutshell...

Under buildings insurance you're covered for damage to the physical structures of your property, such as your home and its outbuildings.

By 'buildings' we mean

The physical and permanent structures of the property, such as your home and its outbuildings, whether they're separate from the property or not, at the address that's noted on your policy schedule.

So, all permanent fixtures, fittings and improvements, such as driveways, walls, garages, fences, patios, swimming pools, as well as boreholes, swimming pools and spa pumps, gate motors, tennis courts, underground pipes and cables, can be insured under this section.

* **Please note: Dams and dam walls, loose gravel paths and coverings, as well as pool cleaning equipment are excluded.**

What it's worth

The insured value noted on your policy schedule is the maximum amount that we'll pay for any of your buildings insurance-related claims, less the excess amounts payable by you, and less any dual and under-insurance.

Insured value

- Excess
- Dual insurance, if applicable
- Under-insurance, if applicable

} = Your payout



You need to insure your buildings for their replacement value. This means the amount that it will cost you at the time of the claim, to repair or rebuild your property with new materials, also providing for the outbuildings, walls, swimming pool, etc.

The replacement value must also provide sufficiently for the following possible additional costs:

- Professional and municipal fees.
- Demolition charges.
- Waste removal.
- Making the site safe.

Understanding under-insurance

Should you insure the building for an amount less than its replacement value, we'll then pay your claim out proportionately.

So, if the value of your building is R400,000 and you only insure it for R200,000, then you'll only be compensated for 50% of your loss.



Please note: You must make sure that your replacement value is realistic, so that you'll have enough cover when you need it.

Remember, it's always better to be over-insured, than under-insured.

Ask the king

Me I have a question about buildings insurance. I'm a newlywed and my wife and I just moved into our new house in the suburbs. I went to inspect 1 of the outbuildings in the back garden last week only to discover that a gang of people had moved in. They definitely weren't there when I moved in and when I questioned them, they said that they have a 'right' to be there. I've checked and they aren't 'holidaymakers' and worse, they seem to be planning on staying for quite a while. 2 days ago, I saw a truck arrive with suitcases and furniture. And just last night they showed up at the dinner table expecting to be fed! What should I do? Am I covered by the king for this?

KP First of all, do you have any idea how these people gained entry to your property?

Me I'm not sure, but I think my wife gave them a key.

KP ... Sorry?

Me I said I'm not sure, but I think my wife gave them a key.

KP Do you mind if I ask you a personal question? Do you know this 'gang of people' staying in your outbuilding?

Me Well... The incredibly scary leader is my wife's mother. And her partner seems to be her husband, who's also my wife's father.

KP Aha. This 'group of people' apparently staying on your property are what's commonly known as 'in-laws'. Before asking the king to step in, may we suggest that you first have a long talk with your wife...

What's covered by the king

You're covered for loss of, or damage to, your buildings caused by

- Fire.
- Explosion.
- Acts of nature such as storms, wind, lightning, hail, floods, snow or earthquakes.
- Malicious damage.
- Animals (excluding domestic animals and pets).
- Aircraft and articles dropped from them.
- Cars.
- Falling trees (but not while being felled).
- Power surges and dips.
- Theft and other intentional acts.

You're covered for loss of, or damage to, geysers and water pipes including

- Leaking, bursting or overflowing of water heating systems (which includes geysers, solar water heating systems and boilers), water supply tanks, cisterns and pressurised water pipes that form a permanent part of the building.
- Other immovable structures, fixtures, fittings and improvements (e.g. ceilings, carpets and cupboards), damaged in the same incident, are covered.

 **Please note: There's no cover for sewerage or waste pipes.**

You're covered for the accidental damage of

- Fixed glass and sanitary ware, unless the building is unoccupied.
- Water, gas, electricity and/or telephone connections or pipes between the building and the public supply, or mains for which you're responsible.

 **Please note: There's no cover for accidental damage to any other items.**

You're covered for fire brigade charges

You're covered for charges made by the fire brigade or any public authority following an incident for which you may claim.

You're covered for temporary accommodation

Following an incident for which you may claim, we'll pay for the reasonable costs of other temporary accommodation for you or your tenant, as a result of the insured building being unfit to live in.

- Cover's limited to 10% of the insured value and applies only for the period that's reasonably required to make the building fit to live in.
- If the insured building is sublet to holidaymakers or used as a guesthouse, then we won't pay for other, temporary accommodation for such guests while your building is being repaired.

Liability to others... What's covered

You're covered for the following up to the maximum amount that's noted on your policy schedule.

Liability as the owner of the insured building

Where you and members of your household who live with you, are legally liable for:

- Accidental death, or bodily injury to, people other than members of your household, or your domestic employees.
- Accidental loss of, or damage to, property belonging to people other than members of your household, or your domestic employees.
- This includes legal costs, which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.

Liability to domestic employees

You're covered for all amounts that you're legally liable for in the case of death of, or bodily injury to, any of your domestic employees that's caused by an accident while he/she was working for you. This includes legal costs, which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.



Liability to others... What's NOT covered

You're not covered for liability arising from

- Any trade, business or profession.
- The ownership of any land or building, other than the land or building covered by this policy.
- The ownership, possession or use of lifts.
- The ownership or possession of animals, other than domestic cats and dogs.
- The ownership, possession or use of aircraft, cars and watercraft.
- The use of weapons and firearms.
- Damages and legal costs awarded against you by a court outside of SA.
- Any incident, that causes damage to other people's property, or injury to them, and where a claim for damage to the building itself wouldn't have been covered.

So, you may not claim for damage to your building that resulted from the collapse of a poorly-built wall. This naturally means that, should this very incident, for which you may not claim, cause injury to a visitor, your liability to this person will also not be covered.

You're not covered for liability that's already covered by our laws and/or other insurance contracts such as

- Any compulsory car insurance act.
- The Occupational Health and Safety Act.
- The Compensation for Occupational Injury and Diseases Act.
- Any other insurance contract.

Exclusions

Anything noted below under 'What's NOT covered by the king' for buildings cover also applies to your liability to other people, whether you claim for loss of, or damage to, the buildings or not.

What's NOT covered by the king

You're not covered for theft and other intentional damage

There's no cover for loss or damage caused by theft and other intentional acts:

- Caused intentionally by you, any members of your household or your tenants.
- Which happens with your or their knowledge or consent.
- When the building is abandoned or vacant.

- From outbuildings, whether they're separate from the home or not, unless there are visible signs of forced entry into the outbuildings.
- While the building is let or sublet, unless there are visible signs of forced entry.
- Where people are living in the building, but it has been unoccupied for more than 45 days in a row.

You're not covered for pre-existing damage

There's no cover for any damage which existed before the insured incident, or before your insurance cover started with us.

You're not covered for certain conditions during alterations and additions

There's no cover:

- Where acts of nature (wind, thunder, lightning, storms, hail, floods or snow) either cause or contribute to the damage of unroofed or partially roofed structures.
- For glass and sanitary ware which are accidentally broken.
- For personal liability.
- For stolen building materials, fixtures, fittings and improvements.

You're not covered for matching materials

There's no cover for any additional costs resulting from the unavailability of matching materials.

So, if we fix your burst pipe and some tiles are damaged in your bathroom, and you then want to replace the undamaged tiles too, as they no longer match, then we won't pay for the replacement of the undamaged tiles.

You're not covered for scorching

There's no cover for loss or damage caused by scorching.

So, if damage is caused by a hot iron being placed face down on a kitchen counter or if a cigarette scorched your carpet, you won't be able to claim for it.

You're not covered for damage that's either caused, or contributed to, by

- Volume changes in any clay-based soil or in rock, caused by changes in its moisture or water content.
- Scratching, chipping, cracking, denting, biting, tearing or dirtying.
- Rise of the underground water table, or pressure caused by it.

- Defects in the design or construction of the building or where the structure wouldn't have been approved by the relevant local authority at the time of construction.
- Construction, alteration or repairs on defective workmanship or materials.
- A lack of maintenance.

You're not covered for vacant, abandoned or illegally occupied properties

If the property is empty, abandoned or illegally occupied there's no cover for:

- Theft, attempted theft and other intentional acts.
- Fire and explosion.
- Accidental damage.

You're not covered for a thatch roof

Fire damage to a building that has a thatch roof, or that's partly thatched, will only be covered if it's specifically noted on your policy schedule and an additional monthly premium is charged for it. You need to please ensure that your thatch roof has been treated against any fire hazard and that an SABS-approved lightning conductor has been installed.

You're not covered for theft from unoccupied buildings

Theft is only covered if there are people living in the building, but not when the building is unoccupied for more than 45 days in a row. There must be visible signs of forced entry into, or exit from, the building.

There's also no cover for the theft of fixtures and fittings during alterations and additions at the property, unless the building is occupied.

You're not covered for sewerage/waste pipes

There's no cover for leaking, bursting, overflowing or any other damage to sewerage/waste pipes, or any damage as a result thereof.

You're not covered for

- Damage to retaining walls, unless they're designed and built according to structural engineering specifications.
- Additional underpinning of foundations that's necessary to prevent further damage.

Optional cover

Cover more, pay a little more

Your choice, our pleasure



Please note: You may choose to add the following to your basic buildings insurance cover. If you do, it will only be covered if it's separately noted on your policy schedule, and an additional monthly premium is charged for it.

Subsidence

You can choose to add cover for damage that's caused to your property by the sinking, or downward movement, of the land that supports it, due to natural shifts or human activity.

But there's no cover for damage relating to subsidence caused by:

- Volume changes in clay-based soil or in rock, caused by changes in the moisture levels.
- Excavations, other than mining activities.
- Removal or weakening of pillars.
- Defective design, material and workmanship.
- Normal settlement, shrinkage or expansion of the soil supporting the structures.
- The poor compaction of soil used to fill areas under paving and floors.
- Additional underpinning of foundations that's necessary for the repair of the building, or to prevent further damage.
- Any gradual soil movement supporting the structure.



Home contents insurance



In a nutshell...

Under home contents insurance you're covered for items stolen or damaged in your home, that belong to you and those living with you.

By 'home contents' we mean

Imagine turning your house upside down... Everything that would fall out, should be included under your home contents insurance cover.

So, this means all personal items inside your home and outbuildings at the address noted on your policy schedule. Outbuildings, whether they're separate from the home or not, include garages, domestic quarters and storerooms. The outbuildings must be built from similar material as the main building. The contents must belong to you or to any members of your household who live with you.

* **Please note: Jewellery and watches with individual values of more than R35,000 must be specified individually and noted separately on your policy schedule. These items must be locked in a safe when not being worn. Valuation certificates should be supplied for all jewellery items which are valued at R15,000 or more.**

What's it worth

The insured value noted on your policy schedule is the maximum amount that we'll pay for any of your home contents insurance-related claims, less the excess amounts payable by you, and less any dual and under-insurance.

Insured value

- Excess
- Dual insurance, if applicable
- Under-insurance, if applicable

} = Your payout



Understanding under-insurance

You need to insure your contents for their total replacement value, meaning the cost of replacing your lost or damaged items with new items. Should you insure the contents for an amount less than its replacement value, we'll then pay you proportionately.

So, if the correct total insured value of the home contents at the time of a claim is R400,000 and you insure it for R200,000 only, then you'll only be compensated for 50% of your loss.



Please note: You must make sure that your replacement value is realistic, so that you'll have enough cover when you need it.

Remember, it's always better to be over-insured, than under-insured.

Ask the king

Me I have a friend who had some problems recently and is thinking of changing insurance companies and signing up with King Price. He has a few questions about insurance cover, particularly in the area of home contents. Here's what happened...

It was during a terrible storm at night and a bolt of lightning struck 1 of my friend's outbuildings, causing a power surge that damaged his computer, while also causing a small explosion and a fire. This caused a large tree to become unrooted, which fell over, hit the car and caused it to roll into his swimming pool. But that's not all. Standing in the pouring rain attempting to assess the damage, my friend was almost hit by a flying toilet, which crashed into his garage. (It was later discovered that an aircraft, flying overhead at the time, was also affected by the lightning, and the aircraft's toilet disengaged and plummeted downward, towards my friend's house). But that's still not all.

A few days later, the neighbours, believing that my friend was to blame for all the misfortune, angrily spray-painted graffiti all over his yard and front wall. My friend wants to know: If he becomes a King Price client... Would he be covered the next time this happens?

KP Yes. If he was under the king's protection, he'd be covered. Although tell your friend not to call us, but to rather contact another insurance company. He's got to be the unluckiest guy we've ever heard of. However, just to recap for all our current policyholders... The king generously covers you for loss or damage caused by all of the following...

What's covered by the king

You're covered for loss of, or damage to, your home contents caused by

- Fire.
- Explosion.
- Acts of nature such as wind, storms, lightning, hail, floods, snow or earthquakes.
- Malicious damage.
- Animals (excluding domestic animals and pets).
- Aircraft and articles dropped from them.
- Cars.
- Falling trees (but not while being felled).
- Power surges and dips.
- Theft and other intentional acts.

You're covered for subsidence

You're covered for loss of, or damage caused to the contents in your property, by the downward movement of the land that supports it, due to natural shifts or human activity.

There's no cover for damage relating to subsidence caused by:

- Volume changes in clay-based soil or in rock, caused by changes in the moisture levels.
- Excavations, other than mining activities.
- Removal or weakening of pillars.
- Normal settlement, shrinkage or expansion of the soil supporting the structures.
- The poor compaction of soil used to fill areas under paving and floors.
- Defective design, material and workmanship.

You're not covered for loss of, or damage to, your home contents as a result of:

- Damage to retaining walls, unless they're designed and built according to structural engineering specifications.

You're covered for loss or damage due to

Leaking, bursting or overflowing of water heating systems (which includes geysers, solar water heating systems and boilers), water supply tanks, cisterns and pressurised water pipes that form a permanent part of the building.

You're covered for theft

You're covered for the loss of, or damage to, your home contents caused by theft and other intentional acts. However, there's no cover for loss or damage caused by theft and other intentional acts:

- From outbuildings, unless there are visible signs of forced entry into the outbuildings.
- While the building is let or sublet, unless there are visible signs of forced entry.
- Where there are people living in the building, but it has been unoccupied for more than 45 days in a row.
- If the building is abandoned or empty.
- If the building is being altered or under construction, unless there are visible signs of forced entry.

You're covered for accidental damage

You're covered for accidental damage of TVs and mirrors or glass that form part of any furniture. There's no cover, however, for accidental damage to any other items.

So, you won't be able to claim for damage to an ornament that has accidentally been dropped or broken.

You're covered for fire brigade charges

You're covered for charges made by the fire brigade or any public authority following an incident for which you may claim.

You're covered for temporary accommodation

- Following an incident for which you may claim, we'll pay for the reasonable costs of other temporary accommodation for you or your tenant, as a result of the insured building being unfit to live in.
- Cover's limited to 10% of the insured value and applies only for the period that's reasonably required to make the building fit to live in.
- If the insured building is sublet to holidaymakers or used as a guesthouse, then we won't pay for other, temporary accommodation for such guests while your building is being repaired.

You're covered for the transportation of contents

You're covered for damage to, or loss of, your belongings if they are being transported by a registered removal company's truck, that's involved in an accident. You're also covered for damage caused by fire, explosion or lightning while your belongings are in transit.

The following incidents are covered up to the maximum insured amount and are subject to an excess, both of which are stated on your policy schedule

*** Please note: You're only covered for 2 claims under the benefits listed below within any 12-month period of cover with the king.**

- Stolen washing: When clothing is stolen from your washing line at home, from sunrise to sunset.
- Food that deteriorates: Due to a power failure or broken fridge or freezer.
- Your guests' belongings: If your guests' belongings are stolen from your home.
- Keys and locks: If your keys are lost or locks are damaged.
- Hole in 1 or bowling full house: Covered if achieved on a recognised golf course or green, with written confirmation from the relevant club.
- Your domestic employee's belongings: Covered if these items are stolen and forced entry is visible.
- Veterinary expenses: If your household pet is injured in a road accident.
- Garden and leisure equipment: Loss of, or damage to, garden and leisure equipment, which is designed to be left outside your home, such as garden furniture, braai equipment, pool cleaning equipment and jungle gyms.

Liability to others... What's covered

*** Please note: You're covered for the following up to the maximum amount that's noted on your policy schedule.**

Liability as a homeowner

Where you and members of your household who live with you are legally liable for:

- The accidental death or bodily injury to, people other than members of your household, or your domestic employees.
- The accidental loss of, or damage to, property belonging to people other than members of your household, or your domestic employees.
- This includes legal costs, which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.

Liability to domestic employees

You're covered for all amounts that you're legally liable for in the case of death of, or bodily injury to, any of your domestic employees that's caused by an accident while he/she was working for you.

This includes legal costs, which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you.

Liability as a tenant

All amounts, which you're legally liable to pay to your landlord arising from accidental loss of, or damage to, the rented building where you're living permanently.

Liability to others... What's NOT covered

You're not covered for liability arising from

- Any trade, business or profession.
- The ownership, possession or use of lifts.
- The ownership of any land or building.
- The ownership or possession of animals, other than domestic cats and dogs.
- The ownership, possession or use of aircraft, cars and watercraft.
- The use of weapons and firearms.
- Damages and legal costs awarded against you by a court outside of SA.
- Any incident, that causes damage to other people's property, or injury to them, and where a claim for damage to the building itself wouldn't have been covered.

So, you may not claim for damage to your home contents that resulted from the collapse of a poorly-built wall. This naturally means that, should this very incident, for which you may not claim, cause injury to a visitor, your liability to this person will also not be covered.

You're not covered for liability that's already covered by our laws and/or other insurance contracts such as

- Any compulsory car insurance act.
- The Occupational Health and Safety Act.
- The Compensation for Occupational Injury and Diseases Act.
- Any other insurance contract.

What's NOT covered by the king

You're not covered for theft and other intentional damage


There's no cover for loss or damage caused by theft and other intentional acts:

- Caused intentionally by you, any members of your household or your tenants.
- Which happens with your or their knowledge or consent.

- From outbuildings, whether they're separate from the home or not, unless there are visible signs of forced entry into the outbuildings.
- While the building is let or sublet, unless there are visible signs of forced entry.
- Where people are living in the building, but it has been unoccupied for more than 45 days in a row.

You're not covered for

- Bicycles.
- Contact lenses and prescription glasses.
- Cellphones.
- Hearing aids.

 **Please note: All the above items must be specified separately and insured under the portable possessions section of this policy.**

You're not covered for communal living

There's no cover for loss or damage caused whilst your house is being used as a boarding house or commune.

You're not covered for money

There's no cover for money, cheques, bonds, promissory notes, coins, stamps or personal documents.

You're not covered for counterfeit goods

There's no cover for loss of, or damage to, any counterfeit goods.

You're not covered for cars

There's no cover for cars (including motorcars, motorcycles, motorised scooters, LDVs, caravans, trailers, aircraft and watercraft). These should be separately insured under the car insurance section of this policy.

You're not covered for matching materials

There's no cover for any additional costs resulting from the unavailability of matching materials.

So, if your geyser bursts and water drips through your ceiling, damaging a couch, we'll replace the couch... But, if it's part of a suite, we won't replace all of the couches. If you want to replace the undamaged couches, as they no longer match, we won't pay for this.

You're not covered for sets and pairs

There's no cover for remaining parts or items that are part of any set or pair.

So, if you claim for a stolen item that forms part of a set or pair, we'll either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

You're not covered for damage that's either caused or contributed to by

- Volume changes in any clay-based soil or in rock, caused by changes in its moisture or water content.
- Scratching, chipping, cracking, denting, biting, tearing or dirtying.
- Rise of the underground water table, or pressure caused by it.
- Defects in the design or construction of the building or where the structure wouldn't have been approved by the relevant local authority at the time of construction.
- Construction, alteration or repairs, defective workmanship or materials.
- A lack of maintenance.

You're not covered for vacant, abandoned or illegally occupied properties

If the property is vacant, abandoned or illegally occupied there's no cover for:

- Theft, attempted theft and other intentional acts.
- Fire and explosion.
- Accidental damage.

You're not covered for business or professional use

There's no cover for the loss of, or damage to, goods used for business purposes and that's caused by any of the insured instances listed under this section.

You're not covered for a thatch roof

Fire damage to your contents inside your building that has a thatch roof, or that's partly thatched, will only be covered if it's specifically noted on your policy schedule and an additional monthly premium is charged for it. You need to please ensure that your thatch roof has been treated against any fire hazard and that an SABS-approved lightning conductor has been installed.

Portable possessions insurance



In a nutshell...

This section covers you for the loss of, or damage to, those precious portable items that you normally carry with you.

By 'portable possessions' we mean

Personal items that you usually carry with you and that belong to you, or to any members of your household who live with you.

So, clothing, jewellery, laptops, photographic equipment and travel luggage can be insured under this section.

What's it worth

The insured value that's noted on your policy schedule is the maximum amount that we'll pay for any claim, less the excess amounts payable by you, and less any dual insurance and under-insurance.

Insured value

- Excess
- Dual insurance, if applicable
- Under-insurance, if applicable

} = Your payout



Understanding under-insurance

You need to insure your portable possessions for their total replacement value.

This means the cost of replacing your lost or damaged items with new items.

Should you insure any items for an amount less than their replacement value, we'll then pay you proportionately.

So, if the correct total insured value for your portable possessions at the time of a claim is R200,000 and you've only insured them for R100,000, then we'll only pay out for half of your loss.



Please note: You must make sure that your replacement value is realistic, so that you'll have enough cover when you need it. Remember, it's always better to be over-insured, than under-insured.

Time to be specific



Please note: Possessions insured under this section fall into 1 of the following categories.

Unspecified portable possessions

As 'unspecified' suggests, this section covers a variety of items that you wear or carry with you. These may change from day to day and it would be impossible to list them each time you need to claim. These items are therefore automatically covered up to the overall maximum value that you choose. Within this overall limit, there's also a maximum value per item, which is noted on your policy schedule.

Specified portable possessions

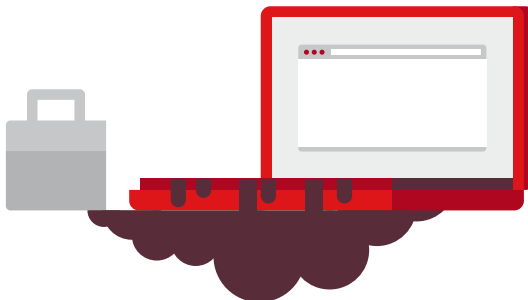
This refers to any items that are valued at more than the individual maximum value per item for unspecified portable possessions cover. Each item must be specifically named and the value of each item must be noted on your policy schedule.

Specified portable possessions would typically include:

- Electronic and computer equipment.
- Jewellery and/or watches.
- Photographic equipment.

The following items can only be insured under portable possessions insurance, if they are also specified separately under this section:

- Bicycles.
- Contact lenses and prescription glasses.
- Cellphones.
- Hearing aids.



Bicycles

You're covered for the accidental loss of, or damage to any part of, your specified bicycle, including:

- Accidental damage that happens during a race, provided that you don't compete as a professional.
- Theft of the bicycle that happens anywhere in the world.
- Theft of the bicycle off a rack or carrier, provided that the bicycle was locked to the rack or carrier and the rack or carrier was secured to the car.

* **Please note: We may settle your claim by paying out cash, or repairing or replacing the bicycle or parts. If the bicycle or parts are still under warranty and a repair would influence the warranty, we'll uphold the warranty on the repair for as long as the manufacturer's warranty would have been in place. Our warranty can be transferred to the new owner should the bicycle be sold within this warranty period.**

Where you're covered

All your insured portable possessions are covered anywhere in the world.

What's NOT covered by the king

You're not covered for the loss of, or damage to

- Washing stolen from the washing line at your home address.
- Electronic programs, data or unlicensed software.
- Money, cheques and other negotiable instruments.
- Deterioration due to moths or vermin, cleaning, ironing, repairing or restoring.
- A watch damaged due to over winding, leaking batteries or immersion in water.
- Anything that's caused intentionally by you or any members of your household.
- Anything which happens with your knowledge or consent.
- Any items that are used to generate an income.



Ask the king

Me I only use my laptop to see the cute puppy photos on Instagram.

KP That's great, there's no income being earned from that, so you can insure it as a portable possession.

Me But, my husband uses it to generate invoices for his plumbing business...

KP Uh oh! That's definitely an income-earning activity... For us to cover the laptop correctly, he should insure it with his business' insurance.

Me But will I have to go sit in his office to see the puppies?

KP No, it'll be covered wherever you are. Hey, do you follow @dogsofinstagram? #cutenessoverload!

You're not covered for sets and pairs

There's no cover for parts or items that are part of any set or pair.

So, if you claim for a stolen item that forms part of a set or pair, we'll either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

You're not covered for sports equipment, remote controlled and model toys

There's no cover for sports equipment, remote controlled and model toys if they're accidentally damaged while being used during sport activities. Bicycles, however, are covered for accidental damage while being used during leisure rides or in a race, but only if you're not competing as a professional racer.

You're not covered for items inside an unoccupied car

There's no cover for the loss of, or damage to, items that are left inside an unoccupied car, unless they're:

- Concealed in the enclosed storage areas, such as the cubbyhole, boot or under retractable or removable boot covers. This doesn't apply to baby or booster seats.
- The amount that we'll pay for any item stolen from the boot of the car is limited to the maximum amount that's noted on your policy schedule.
- There must also be visible signs that the car was broken into.
- If the items that you're claiming for were stored in the loading area of an LDV and were concealed under hard-wearing, or locked load covers, there must also be visible signs that the load cover was broken into.
- Items that are concealed under canvas covers aren't covered.

- If the stolen items were stored in the loading area of an LDV with a canopy and the canopy's windows are covered with 'smash-and-grab' safety film of at least 100 micron and with visibility of 35% or less, there must also be visible signs that the canopy was broken into.
- There's no cover, at all, if any of the following items are left in the loading area:
 - Cellphones.
 - Computer, audiovisual and photographic equipment.

You're not covered for racks, carriers and other items

There's no cover for racks or carriers, unless they're secured to the car.

There's also no cover for:

- Items on the racks or carriers, unless they're secured to them.
- Bicycles, unless they're locked to the racks or carriers.



Ask the king

Me I've just finished reading and studying my King Price Policy Document and checking the details on my policy schedule. The good news is, I think I understand everything and have learnt so much about insurance cover. So my question is... What's next? What happens now?

KP What happens now? That's easy. Go forth, live your life, work hard, play hard, take care of your loved ones and enjoy this great nation of ours. And, other than taking care of your responsibilities outlined in this document and paying your monthly premiums, of course... Relax. We'll handle the rest.

Me Wait a minute. I thought we were just getting to know each other... Developing a friendship here. There must be something else I can do?

KP Well, now that you mention it, you can spread the word... And the savings. Tell your friends about King Price and our award-winning royal service and super cheap premiums.

Me You got it.

Important contact details

Need objective assistance to resolve an issue that you may have with King Price

The ombudsman for short term insurance

Phone no. +27 11 726 8900
Fax no. +27 11 726 5501
Email info@osti.co.za
PO Box 32334, Braamfontein, 2017

Want to help stop insurance fraud?

Insurance fraud increases claim costs for all of us, and could, in turn, lead to increased insurance premiums. It's also a criminal offence that's punishable by South African laws.

King Price supports the prevention of fraud for the benefit of the insurance industry as a whole.

So, if you know of any insurance fraud, or suspect that someone's involved in fraudulent activities, please contact:

The SAIA insurance fraud line

Phone no. +27 12 001 3452
Email insurance@fraudline.co.za

The king's emergency assist

Your own royal guard 24/7

You're part of our royal family now and we've got your back! The king has you covered, 24/7/365.

Whether your issue is medical or mechanical, our emergency assist line is always just a call away. It's always better to be safe than sorry.

So, please save our emergency assist number on your phone now: 0860 50 50 50. Your problem = no problem, you're in the king's safe hands.

Roadside assist

Help is just a call away

King Price comprehensive car insurance clients qualify for the following emergency roadside assistance within SA borders. This type of assistance is limited to 3 incidents per year, per car that's listed on your policy schedule.

Breakdown... Mechanical or electrical

1 of the king's hand-picked towing operators will tow your car to the nearest place for repair or safekeeping.

Flat tyre... Feeling a little let down

You're covered for the labour cost of the tyre change, at both roadside and non-roadside locations.

Run out of petrol... Left high and dry

10L of petrol will be delivered to you as soon as we can. The cost of the petrol will be for your own account.

Flat battery... There's just no spark

We'll be there in a flash to jump-start your car and get you on the road again.

Keys locked in your car... A locksmith is on his way

Our locksmith will be on his way ASAP and you can rest assured that you're covered for the first hour's labour.

Remote assistance... Broken down and your home's nowhere in sight

In an event of a breakdown more than 100km from your home, you're covered for 1 of the following:

- Accommodation for the night.
- Taxi service to give you a lift home.
- Rental of a class B rental car, should you be able to produce a valid credit card as per the rental company's conditions.



Please note: All the remote assistance services are covered up to a maximum of R500 per incident and they must be arranged through the king's emergency assist line.

Accident assist

We don't like to think about this, but in the case of an accident

You as a cherished comprehensive car insurance client, can relax. The king has you covered... All you need to do is call the King Price emergency assist line and let us take care of everything, for you.

In the event of an accident, we can assist with

- Arrangements for your car to be towed to a King Price-preferred place of repair.
- Arrangements for transport back home or to your place of work, for the driver and passengers.



What's NOT covered by the king's roadside or accident assistance

- Cars not listed and insured on your King Price policy schedule.
- Costs of any parts that may be needed for repairs such as batteries, tyres, lubricants, keys, locks, etc.
- Costs of any petrol that we may need to bring to you.
- Towing or repairs that haven't been booked via the king's emergency assist line.
- Commercial cars used for business or trade.
- Non-registered or unroadworthy cars.
- Recovery of the car if extra help is needed to move it into an easier place to be towed from.

Medical assist

Your safety is our concern, always

King Price comprehensive car insurance clients are entitled to any of the following medical assistance services, following an accident. These are completely free, as long as the accident occurs within SA's borders.

Need medical care... We'll be there

If you need emergency medical care, we'll pay to have you transferred to the nearest hospital as quickly as humanly possible.

Further medical transportation... Doing what's best for you

If the treating doctors or medical assistance directors recommend that you be transferred to a different hospital, then we'll cover that too.

Hospitalisation... Bringing you closer to home

We'll transport you to a hospital closer to home, should the current hospital not have the facilities to do so, within 24 hours of the accident occurring. This can only be done if your medical condition permits it, or if your treating doctor advises that longer hospitalisation is required.



Please note: You, or a person representing you, must call our emergency assist line as soon as possible and within 24 hours of any incident, which requires that you get medical assistance. This is very important, even if the urgency of the situation required instant assistance from another medical service provider.

What's NOT covered by the king's medical assist

We'll provide you with the medical assistance you need, but the king will be under no obligation to pay for any of the following:

- When the emergency isn't medically justified and can adequately be treated at, or near, the place where the injury occurred.
- If you're able to travel as a seated passenger in any form of transport, without needing a medical escort.
- If you need medical care as a result of you intentionally trying to commit suicide, and/or if you participated in any criminal activity.

Home assist

We take pride in our royal treatment

If you're a home contents or buildings insurance client you qualify for the following assistance with household or outbuildings emergencies. This type of assistance is limited to 3 incidents per year, per insured address that's noted on your King Price policy schedule.

The cover includes the call-out fee and 1 hour's labour.

Something broken... Something fixed

Help is just a phone call away. Call us to arrange the services of:

- Plumbers.
- Electricians.
- Locksmiths.



The king's cab



In a nutshell...

If you're going out on the town and know you'll be 'over the limit' when you're ready to go home, we'll drive you (and your car) safely into your own drive-way. It's a small extra cost... For big peace of mind.

Here's how it works

- Just call 0860 50 50 50 and follow the prompts to book your king's cab.
- 1 cabbie drives you in your car and another follows in their car.
- 2 of your friends can catch the same ride, as long as you're all going to the same place.
- You can pre-book your king's cab for a specific time.
- In off-peak times, you may cancel or re-schedule your king's cab, or change locations after you've booked, but please give us 90 minutes' warning... Otherwise the trip counts as 2 of your 6 trips.
- You get 6 trips in any 12-month period.

You only need to carry cash if

- You're going further than 50kms... Then we charge an additional amount per extra km.
- You need more rides than you signed for... Then you'll have to cover the full cost.

What's NOT covered by the king

- Your car, while it's being driven by our service provider.
- Your handbag, cellphone, laptop and other valuables, during the trip.

The king's cab operates within 50km of the city centres of Johannesburg, Pretoria, Durban, East London, George, Port Elizabeth, Cape Town, Nelspruit, Bloemfontein and Kimberley.

And remember... Just 1 drink can put you over the legal blood alcohol limit. Your safety is our concern, always.

Peak/off-peak periods	Start time	Closing time
Off-peak: Sunday evening to Thursday morning	First pick up 5:30pm	Last bookings at 2:00am Last pick up at 3:00am
Peak: Thursday evening to Sunday morning	First pick up 5:30pm	Last bookings at 1:00am Last pick up at 3:00am



Notes

A series of 20 horizontal dotted lines for writing notes.



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VAT Reg. 4140119340
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POLICY FOR MOTOR INSURANCE

DEFINITIONS

1.1 The term "vehicle" shall mean:

- (a) Private type motor cars
- (b) Commercial vehicles (including irrigation vehicles)
- (c) Motor cycles
- (d) Buses
- (e) Trailers- (i.e Any vehicle without means of self-propulsion designed to be drawn by a self-propelled vehicle, but excluding any parts or accessories not permanently fitted thereto)
- (f) Registered and Non-registered Mobile Plant
- (g) Bus Rapid Transit

1.2 Non Registered Types

The above shall mean self- propelled Non Registered vehicles that may be insured under the motor section.

These vehicles are for example but not limited to golf carts ,forklifts, goods carrying trolleys, tractors with or without lifting apparatus, road rollers, quad bikes, tractors used for maintenance of recreational grounds, sprayers (disinfectant, sanitary and tar), water carts, road graders, scarifiers, sweepers, tower wagons and compressors.

Any such vehicle being owned by or hired or leased by the insured, including any such vehicle temporarily operated by the insured as replacement for any vehicle out of use for the purpose of overhaul, upkeep and/or repair provided that the insurer's maximum liability shall not exceed the lesser of the retail value of the replacement vehicle or the limit of indemnity of the replaced vehicle as stated in the Sasria motor policy.

1.3 The term "total loss" shall mean the total loss , destruction or damage of the vehicle or where the damage exceeds at least 70% of the retail value of the vehicle;

1.4 The insured shall mean the person, people or juristic entity in whose name the policy is Issued.

2.0. PREAMBLE

SECTION A

The premium for this insurance is shown in the underlying policy schedule. The underlying policy schedule forms an integral part of the policy. The cover is subject to payment of premiums.

Sasria is striving for excellence, should we fail to deliver on our service promises, for any complaints, you can send an email to: contactus@sasria.co.za



Sasria's Liability to the insured will not be for more than the value specified against each vehicle, or the retail value of the vehicle calculated in terms of the TransUnion Auto Dealer Digest, whichever is the lesser.

Wherever the word "**property**" is used it must be taken to mean any motor car or vehicle, trailer, a tool, utensil, or other piece of equipment that is used for a particular purpose or machine of any description for specific operational purpose with or without means of self-propulsion capable of being driven or towed on any road and any accessories or spare parts whilst on the road.

INSURANCE

In return for the Insured having paid the premium stated in the Schedule to this Policy (the Schedule forms an essential and integral part of this Policy) to Sasria, Sasria will provide insurance in respect of loss or damage happening during the Period of Insurance stated in the Schedule of this Policy.

Subject to the terms, exceptions and conditions of this Policy, Sasria will indemnify the Insured against loss of or damage to the property described in the Schedule directly related to or caused by:

- i. any act (whether on behalf of any organisation, body, 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;
- ii. any act which is calculated or directed to bring about loss or damage 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 of the public;
- iii. any riot, strike or public disorder, or any act or activity which is calculated or directed to bring about a riot, strike or public disorder;
- iv. any attempt to perform any act referred to in clause (i), (ii) or (iii) above;
- v. the act of any lawful authority in controlling, preventing suppressing or in any other way dealing with any occurrence referred to in clause (i), (ii) (iii) or (iv) above.

Note: In this Policy, the term "Public Disorder" includes civil commotion, labour disturbances or lockouts.

Sasria may at its option repair or replace such property or any part thereof or may pay in cash the amount of the loss or damage not exceeding the reasonable retail value of the property insured in the schedule of this Policy subject always to Condition 8 of this Policy (which relates to Average). If the property insured is the subject of a hire purchase or similar agreement and the seller or lessor (hereafter referred to as the "**Owner**") is interested in any money which would be payable to the Insured under this Policy in respect of loss of or damage to the property insured (which loss or damage Sasria is striving for excellence, should we fail to deliver on our service promises, for any complaints, you can send an email to: contactus@sasria.co.za)

is not made good by repair or replacement) such money will, if requested in writing, be paid to the owner and/or to the Insured to the extent of their respective interests as long as they are interested in the said property, and their receipt will be a full discharge of Sasria in respect of such loss or damage. Save as expressly provided nothing in this Policy will modify or affect the rights and legal responsibilities by the Insured or Sasria under or in connection with this Policy or any condition or term of it.

In the event of any part, accessory or fitment of whatsoever nature needed to repair or replace damage to the property insured being not capable of being obtained in the Republic of South Africa, as a standard ready manufactured article or in the event of any such article being denied to the Insured for any reason, Sasria's legal responsibility will be met by the payment of a sum equaling the value of the said article at the time of the loss or damage but not in any case exceeding the manufacturer's last list price operative in the Republic of South Africa.

If the property insured under this Policy is disabled by reason of any loss or damage Sasria will pay the reasonable cost of protection and removal to the nearest repairers. Sasria will also pay the reasonable cost of the delivery to the Insured after repair of such loss or damage not exceeding the reasonable cost of transport to the address of the Insured in the Republic of South Africa.

3.0. Memoranda

3.1. Replacement Value Condition

Where an Insured vehicle defined in 1.1 (a) is less than twelve months old , from the date of first registration and the vehicle has travelled less than 2500km per month on average since the date of first registration as new – then Sasria agrees to bear the costs of replacing the vehicle with a new vehicle of the same make and model (subject to the availability thereof) in the event of the total loss of such vehicle . This condition applies only to vehicles not exceeding 3500 kilograms gross vehicles mass.

3.2. If, to Sasria's knowledge, the vehicle is the subject of a suspensive sale or similar agreement and the vehicle is written off, stolen or hijacked and the insured is permanently deprived of the use of the vehicle , payment in settlement of the claim shall be made to the titleholder whose receipt shall be a full and final discharge to Sasria in respect of such loss or damage.

3.3 If any part, accessory or fitment needing to be repaired or replaced, following insured damage to the vehicle/s described in the schedule, being unobtainable in the republic of South Africa, Sasria's liability shall be limited to payment of a sum equal to the value of a Standard ready manufactured part, accessory or fitment at the date of loss or damage, but not exceeding the maker's latest list price.

3.4 Sasria will only pay up to 10% of the insured value of the vehicle in respect of accessories fitted in or on the vehicle; if the value exceed 10% of the insured value of the vehicle then the accessories must be specified on the schedule and be insured under the Plant category, for them to be covered for Sasria purposes.

EXCEPTIONS

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This Policy does not cover:

1. Consequential Loss from any cause whatsoever, depreciation of any nature which will also mean decrease in value of the insured property however it arises, consequent upon it having sustained damage insured against and continuing after the repair of such damage, wear and tear and mechanical or electrical breakdown, failure or breakage.
2. Loss or damage occasioned by permanent or temporary dispossession of the insured property resulting from confiscation, commandeering or requisitioning by any lawful authority.
3. 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 any War Damage Insurance and Compensation legislation.
4. Any loss or damage related to or caused by:
 - i. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not) or civil war;
 - ii. mutiny, military rising, military or An invasion from abroad, or an internal rebellion, where armies are drawn up against each other, when the laws are silent, and when the firing of towns becomes unavoidable., 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;
 - iii. the act of any lawful authority in controlling, preventing, suppressing, or in any other way dealing with any occurrence referred to in clause (i) or (ii) above.
5. Any claims arising out of any legal responsibility assumed by the Insured by agreement, unless or if such legal responsibility would have attached to the Insured in the absence of such agreement.
6. Any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising from it or consequential loss directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception only combustion will include any self-sustaining process of nuclear fission.

The indemnity provided by this Policy will not apply to nor include any loss, destruction or damage directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

7. NUCLEAR/CHEMICAL/BIOLOGICAL TERRORISM EXCLUSION

It is agreed that, regardless of any contributory cause(s), this insurance does not cover loss(es) in any way caused or contributed to by an act of terrorism involving the use or release or the threat to use or release of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and / or the 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), committed for

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political, religious, ideological or personal purposes or reasons including the intention to influence any government and /or to put the public, or any section of the public in fear.

If it is alleged that by reason of this exclusion any loss(es) is not covered by this Coupon / Policy the burden of proving the contrary will be on the insured.

CONDITIONS

1. Claims Procedure

On the occurrence of any loss or damage the Insured must as soon as reasonably possible give notice of it in writing to the NOMINATED INSURER. The Insured must give to Sasria all such proofs and information in connection with the claim as may reasonably be required.

2. Subrogation

The Insured must, at the request and at the expense of Sasria, do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by Sasria for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which Sasria will be or would become entitled or subrogated upon its paying for or making good any loss or damage under the Policy, whether such acts or things will be or become necessary or required before or after the indemnification by Sasria.

3. Contribution

If at the time any claim arises under this Policy there is any other existing insurance covering the same loss or damage Sasria will not be liable to pay or contribute more than its rateable share of any loss or damage.

4. Precautions

The Insured must take all reasonable steps to protect against loss or damage to the Property described in the Schedule to this Policy.

5. Transfer

Nothing contained in this Policy will give any rights against Sasria to any person other than the Insured. Sasria will not be bound by any passing of the interest of the Insured otherwise than by death or operation of law.

6. Arbitration

- a. If any difference or dispute arises as to the amount to be paid under this Policy (liability being otherwise admitted) such difference will be referred to Arbitration in accordance with the Arbitration laws for the time being in force in the Republic of South Africa, and at such place as Sasria may determine.
- b. Where any difference or dispute in terms of paragraph (a) above is to be referred to Arbitration the award of the Arbitrator(s) will be final and binding and the making of such award will be a condition precedent (i.e. a prior requirement) to any right of action against Sasria under this Policy being pursued.

7. Limitation

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In no case whatsoever will Sasria be liable under this Policy after the expiration of 12 months from the happening of the event unless the claim is then the subject of Arbitration, or Court proceedings already instituted.

8. Average

If the property insured is, at the commencement of any destruction or damage to such property, of greater value than the total value on risk appearing in the Schedule to this Policy in the case of the Motor Dealer or Fleet Owner then the Insured will be considered as being his/her own insurer for the difference and will bear a ratable share of the loss accordingly.

9. Total Loss of Property

If any motor car or other vehicle described in the definition of "property" above is treated as a total loss by Sasria then all cover in terms of this Policy will come to an end in respect of such motor car or vehicle from the date of such total loss and no refund of premium will be payable to the Insured.

10. Premium

Note that whenever the period of insurance on this policy is less than 12 months, the minimum premium to be paid by the Insured will be the full annual premium.

11. Validity

This Policy will not be valid unless a signature attesting the authenticity of a document already signed by another by the Nominated Insurer.

12. Alteration of Use of Property Insured

Sasria will not be liable for any loss or damage to the property if at the time of such loss or damage the property was used either by the Insured or any person knowing at that time that the property should have been insured at a rate or premium that is higher than what has been charged, but they did not act to correct that, so that the correct rate or premium was not applied.

13. Territorial Limitation

Sasria only insures property that is in the Republic of South Africa and will insure property in Namibia only when it is there temporarily for a period of not more than 60 consecutive days.

14. Cancellation

This Policy may be cancelled at any time at the request of the Insured but in such cases no refund or pro-rata refund of premium will become payable.

15. Fraud

If the claim is in any respect fraudulent and if any fraudulent means or devices are used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy and if any destruction or damage is occasioned by the willful act and with any connivance of the Insured, all benefit under this Policy will be forfeited.

16. Misrepresentation

This policy will not be legally binding if the Insured makes a false statement of any material (important) fact on his/her application, an inaccurate physical or legal description of property or when the Insured does not provide any important information about the property being insured.

17. Reporting Claims to Authorities

All things that happen or takes place especially things of importance which may give rise to a claim in terms of this policy must be reported to the South African Police as soon as reasonably possible.

18. Declarations

The insured has the responsibility of declaring all fleet vehicles insured for Sasria purposes at the end of each insurance period within 45 days and the difference in payment be made to Sasria or a refund be paid to the insured.

19. Listing of Vehicles

The insured has the responsibility of providing the Non Mandated Intermediary with the list of all vehicles being insured for Sasria purposes as and when required by Sasria.

20. Uninsured Third Party vehicles

The motor cover extends to damage of an uninsured third party motor vehicle, if the damage happened as a result of an insured motor vehicles, whilst a Sasria peril was taking place.

SPECIFIC CONDITION

If, during the operation of this section of the Policy, any driver's licence in favour of the Insured or their authorised driver is endorsed, suspended or cancelled, or if he/she or they will be charged or convicted of negligent, reckless or improper driving, notification must be sent in writing to Sasria immediately when the insured has knowledge of such fact.

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VAT Reg. 4140119340
FSP Licence No.: 39117

ANNEXURE 4

COUPON POLICY FOR SPECIAL RISKS INSURANCE

In consideration of the prior payment of the premium stated in the coupon and the receipt thereof by or on behalf of Sasria SOC Limited, (hereinafter called the Company) and subject to the underlying policy being current and valid at the effective date as stated in the Schedule, the Company will by payment or at its option by reinstatement or repair indemnify the insured during the Period of Insurance up to an amount not exceeding the total sum insured in respect of each item and not exceeding in the aggregate during the said Period of Insurance, the total insured value, or the aggregate limits of liability as stated in the proviso hereunder, whichever is the less against loss of or damage to the property insured directly related to or caused by:

- (i) 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;
- (ii) Any act which is calculated or directed to bring about loss or damage 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;
- (iii) Any riot, strike or public disorder or any act or activity which is calculated or directed to bring about a riot, strike or public disorder;
- (iv) Any attempt to perform any act referred to in clause (i), (ii) or (iii) above;
- (v) The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clause (i), (ii), (iii) or (iv) above.

NOTE:

In this Coupon Policy, the term "Public Disorder" shall be deemed to include civil commotion, labour disturbances or lockouts.

PROVIDED that:

Notwithstanding anything to the contrary, where One Insured is insured by one or more current and valid insurance (other than Contract Works and/or Construction Plant and or Motor) issued by or on behalf of the Company, the annual aggregate liability of the Company under all such Insurances shall be limited to the sum of R500 million (five hundred million Rand), or up to R 1,5 billion, if the Insured has chosen the optional Excess of Loss R 1 billion cover, where the property insured is in the Republic of South Africa.

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For this purpose ONE INSURED shall mean:

Any Single One Insured, a Holding Company and all its Subsidiaries (as contemplated exclusively by the Companies Act, 1973) or Subsidiary of the Holding Company

In the case of One Insureds other than Companies, the Company reserves the right to determine who the One Insured is for this purpose.

PROVIDED FURTHER that this insurance does not cover:

- (a) Consequential or indirect loss or damage of any kind or description whatsoever, other than loss of rent if specifically insured, which shall be limited to a period not exceeding that required to render the building tenantable;
- (b) Loss or damage resulting from total or partial cessation of work, or the retardation or interruption or cessation of any process or operation;
- (c) Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisitioning by any lawfully constituted authority.
- (d) NUCLEAR/CHEMICAL/BIOLOGICAL TERRORISM EXCLUSION

It is agreed that, regardless of any contributory cause(s), this insurance does not cover loss (es) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or personal purposes or reasons including the intention to influence any government and /or to put the public, or any section of the public in fear.

- (e) 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 South African territory to which this policy applies.

If it is alleged that by reason of this exclusion any loss (es) is not covered by this Coupon the burden of providing the contrary shall be upon the insured.

CLAIMS NOTIFICATION

The Agent or Intermediary will advise Sasria of a loss within thirty (30) days from the date they receive the claim.

A claim shall not be payable if twenty four (24) months have elapsed since the occurrence of the Insured Event unless the claim is subject of pending legal action or final assessment of the loss by the Insurer have not been reached.

CONTRACTUAL VALUE

Where Property Insured is extended under the Replacement Value Clause and is the subject of a lease, rental, hire or similar agreement which requires the Insured to insure and/or be responsible for the property at an agreed value then the measure of cover provided shall be the agreed value as stipulated in the lease, rental or hire agreement. The definition set out under the Basis of Loss Settlement on the underlying policy shall not apply in respect of a claim under this clause but always limited to the total Sum Insured.

CONDITIONS

Misrepresentation, misdescription and non-disclosure

Misrepresentation, misdescription or non-disclosure in any material particular shall render voidable the particular item, section or sub-section of the policy, as the case may be, affected by such misrepresentation, misdescription or non-disclosure.

Continuation of cover (where premium is payable by bank debit order or by transmission account)

The premium is due in advance and, if it is not received by the company by due date, this insurance shall be deemed to have been cancelled at midnight on the last day of the preceding period of insurance unless the insured can show that failure to make payment was an error on the part of his Intermediary or Sasria agent.

Transfer

Nothing contained in this Policy shall give any rights against Sasria to any person other than the Insured. Sasria shall not be bound by any passing of the interest of the Insured otherwise than by death or operation of law.

Arbitration

- (a) If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to Arbitration in accordance with the Arbitration laws for the time being in force in the Republic of South Africa, and at such place as Sasria may determine.
- (b) Where any difference or dispute is in terms of paragraph (a) above to be referred to Arbitration the award of the Arbitrator(s) shall be final and binding and the making of such award shall be a condition precedent to any right of action against Sasria under this Policy.

Company's rights after an event

- (a) On the happening of any event in respect of which a claim is or may be made under this policy, the company and every person authorised by them may, without thereby incurring any liability and without diminishing the right of the company to rely upon any conditions of this policy,

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- (i) take, enter or keep possession of any damaged property and deal with it in any reasonable manner. This condition shall be evidence of the leave and licence of the insured to the company to do so. The insured shall not be entitled to abandon any property to the company whether taken possession of by the company or not,
 - (ii) take over and conduct in the name of the insured the defence or settlement of any claim and prosecute in the name of the insured for their own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. No admission, statement, offer, promise, payment or indemnity shall be made by the insured without the written consent of the company.
- (b) The insured shall, at the expense of the company, do and permit to be done all such things as may be necessary or reasonably required by the company for the purpose of enforcing any rights to which the company shall be, or would become, subrogated upon indemnification of the insured whether such things shall be required before or after such indemnification.

SPECIAL CONDITIONS

1. It is a condition precedent to any liability that at the time of the happening of any occurrence given rise to a loss in terms of this Coupon Policy there shall be in force the Underlying Policy covering the interest of the Insured in all the property insured by this Coupon Policy against loss or damage by fire.
2. All the terms, conditions, exclusions, exceptions and warranties applicable to the Underlying Policy, other than:
 - (a) Exception A(i), A(iii)(b), A(iv), A(v), A(vi) and A(vii) to the extent that A(vii) refers to A(i), A(iii)(b), A(iv), A(v) and A(vi);

And

- (b) The Burden of Proof Clause set out in Exception A to the extent that such Clause refers to the Exceptions listed in (a) above;
- (c) Any excess, deductible or similar payment to be met by the Insured in terms of the Underlying Policy;
- (d) The Sasria Coupon incorporates the Terms, Conditions, Exceptions, Exclusions and Warranties of the underlying Policy to which it attaches. **It does not automatically incorporate the Extensions.** In order to cater for the Extensions, the Sasria Sum Insured must be increased by the value of the Extension and a premium charged for the said Extension. In this instance a schedule showing a breakdown of all additional covers included (together with the sum insured) must be attached to the coupon,
- (e) Where required by the Insurer, the Insured shall at the commencement of such insurance and when required provide the Insurer with a written estimate of the cost at such date of reinstatement of the Property Insured to which this section applies made and certified by a Valuator acceptable to the Insurer.

The Sum Insured under the policy and this section in respect of each item will not be less than the amount of such estimate, and may be adjusted for renewal provided this is done within a two months period of the renewal date.

- (f) Where a building or structure is destroyed, the Insured is entitled to carry out the replacement by an equivalent building upon another site and in any manner suitable to the requirements of the Insured provided that the Insurer's liability does not exceed the cost which would have been incurred had reinstatement been carried out on the original location.

shall be deemed to be incorporated in this Coupon Policy and shall as a condition precedent to any liability hereunder relate to and be complied with by the Insured accordingly.

Memorandum

The reference to Exceptions A(i), A(iii)(b), A(v), A(vi) and A(vii) and to the Burden of Proof Clause in Exception A is a reference to those Exceptions as they appear in the Standard S.A.I.A. Exceptions which the Nominated Insurer is obliged to incorporate in his Policy. Should the numbering in the Underlying Policy not correspond with the numbering of the Standard S.A.I.A. Exceptions the above references shall apply to the corresponding Exceptions in the Underlying Policy mutatis mutandis.

3. If the property covered in terms of the attached Schedule shall at the commencement of any destruction of or damage to such property by any peril insured hereby be collectively of greater value than the total sum insured stated herein, then the Insured shall be considered as his own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item, if more than one, shall be separately subject to this consideration.
4. Any adjustment of Premium Clause or Condition in the Underlying Policy shall not be applicable to this Coupon Policy.
5. No alteration of this Coupon Policy is valid unless signed by a Director of the Company
6. Any Reinstatement Value Conditions in the Underlying Policy shall be applicable to this Coupon Policy except insofar as it relates to Motor Vehicles.
7. The cover granted by this Coupon Policy shall apply to property situated in the Republic of South Africa.



Sasria SOC Limited
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FSP Licence No.: 39117

Disclosure Notice in terms of Section 4.3 of the Policy Holder Protection Rules

Insurer		Sasria SOC Limited	
Postal Address	Physical Address	Telephonic Number	Facsimile Number
P.O Box 653367, Benmore, 2010	36 Fricker Road, Illovo, Sandton, 2196	(011) 214 0800 or 086 172 7742	(011) 447 8630
Compliance Officer Mr. Mziwoxolo Mavuso Tel: 011 214 0800	Complaints in respect of a Representative(Non Mandated Intermediary/UMA) to be addressed to: Compliance Officer Sasria SOC Limited P.O Box 653367, Benmore, 2010	Claims Notification Procedures In the event of a claim, all relevant documentation relating to your claim must be submitted to the Non Mandated Intermediary, the name and address of whom appears below	Email Address: mziwoxolom@sasria.co.za or contactus@sasria.co.za Website: www.sasria.co.za

ABOUT YOUR Sasria COUPON/ POLICY

Name and Address of Sasria Non Mandated Intermediary/ UMA	This is the underlying Insurer who issue your Sasria Coupon/ Policy on behalf of Sasria SOC Limited
Details of Policy	Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by Sasria.
Premium R Frequency of Premium Payments Manner of Premium Payments Due date for Premium Payments	These details are reflected in the quotation, in the policy schedule and in the Statutory Notice forming part of disclosure for the underlying policy
Consequences of Non-payment of Premium	Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the Statutory Disclosure document which provided further details as to premium and monetary obligations.

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THANK YOU
FOR VISITING
SEE YOU SOON!

