

# Welcome to our kingdom

Policy Document



[kingprice.co.za](http://kingprice.co.za)

*KingPrice*<sup>™</sup>  
INSURANCE

FSP no. 43862

PERSONAL ♦ BUSINESS ♦ SPECIALISED

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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](mailto: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
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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 around 100 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:

<p><b>Car</b></p> <ul style="list-style-type: none"> <li>• Comprehensive cover.</li> <li>• Third party, fire and theft.</li> <li>• Third party only.</li> </ul>	<p><b>Motorbike</b></p> <ul style="list-style-type: none"> <li>• Comprehensive cover.</li> <li>• Third party and theft.</li> <li>• Third party only.</li> <li>• Theft only.</li> </ul>
<p><b>Buildings</b></p> <p>Cover for damage to the physical structures of your property, such as your home and its outbuildings.</p>	<p><b>Car hire</b></p> <p>Choose to add car hire cover should the insured car or motorbike be damaged, stolen or hi-jacked.</p>
<p><b>Home contents</b></p> <ul style="list-style-type: none"> <li>• Comprehensive cover.</li> <li>• Fire and fury.</li> </ul>	<p><b>The king's cab</b></p> <p>Offers you (and your car) a safe ride home, when driving yourself just isn't a good idea.</p>
<p><b>Portable possessions</b></p> <p>Cover against the loss of, or damage to, your precious portable possessions that you normally carry with you.</p>	<p><b>Shortfall cover</b></p> <p>Bridges the gap between how much you get paid out for your car or motorbike, and what you still owe on it.</p>
<p><b>Trailer</b></p> <p>Cover against damage to, or theft of your trailer. Optional additional cover for trailer contents is also available.</p>	<p><b>Car warranty</b></p> <p>Cover for your car's moving parts... And you can get it no matter where your car is insured. (And even if it isn't!)</p>
<p><b>Caravan</b></p> <p>Cover against damage to, or theft of your caravan. Optional additional cover for caravan contents is also available.</p>	<p><b>Scratch &amp; dent</b></p> <p>Covers minor repairs to the exterior of your car... Like those mysterious dings that 'just happen'.</p>
<p><b>R1 insurance</b></p> <p>Insure your bike, golf clubs, Apple Watch, hearing aid or motorbike gear for R1 per month if your car or motorbike is insured with King Price.</p>	<p><b>Cybersure</b></p> <p>Cover against loss that's a result of cyber incidents, as well as cyber bullying or defamation.</p>

# 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. We'll always collect your premium in advance based on calendar months... So, if your recurring debit order date is on the 15th of every month then we'll always deduct your premium for the following full calendar month on the 15th.

## 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. If your debit order date falls over a weekend or on a South African public holiday, collection will be on the next ordinary business day.**

## **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.



**Please note: If the information that you provide relates to anyone other than you, you must get their permission to give it to us and for us to use it. You may apply for a copy of your information (we may charge a small fee) and correct it if we've got it wrong.**

## 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.**

## Jurisdiction

This policy is governed by the laws of SA, and the courts of SA have jurisdiction.



## 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:**

### **Riots, wars, political acts, terrorism or any such attempted acts**

- Civil commotion, any labour action or strike, public disorder or any act calculated to bring about any of these.
- War, act of a foreign enemy, or warlike operations (whether war be declared or not) or civil war.
- Military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.
- Any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, or provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- Any act that is calculated to bring about loss or damage in order to further any political aim, to bring about any social, economic, religious, personal, ethnic or ideological change.
- Any act of terrorism including the use, or threat of use, of force or violence by any person or group of persons (whether acting alone or on behalf of another, or harmful to human life or not), with the intention to influence any government or to inspire fear in the public.
- The act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.
- Looting and theft, unless caused by any of the incidents that are covered by Sarsia, and that are mentioned later in your KPPD.

**\* Please note: If your claim is rejected because we say that one or more of these exclusions applies then you will have the onus of proving the contrary.**

### **Confiscated property**

Property that has been legally confiscated.

### **Sanction limitation**

You're not covered, and we won't make any payment or provide any benefit, that would expose us to any sanction, prohibition or restriction under any United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## **Pollution or contamination**

Pollution, contamination or seepage, radioactive or nuclear material.

## **Computer losses**

The incapacity or failure of any computer (including data processing equipment, microchip, integrated circuit or similar device in a computer or non-computer equipment) to capture, save, retain or access any data, code or information as a result of:

- Any program error, incorrect entry or inadvertent cancellation of data or programs.
- Any virus, corruption, malware, Trojan horse, time or logic bomb, worm or any other destructive or disruptive code, media or program.

You're also not covered for unlicensed software, or electronic programs or data except if they're specifically covered under cybersure and stated on your policy schedule.

## **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

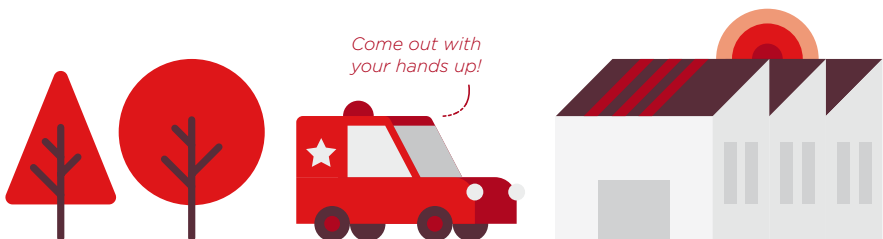
Any pawned items, whether you pawned them or you're holding them on someone else's behalf.

## 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 and motorbike details: Any changes to the regular or named drivers, what you use your car or motorbike 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, or riding your motorbike, 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 or motorbike insurance...**

It's vital that you phone the King Price client care line (as soon as possible after the accident, before the car or motorbike is towed and when you're medically able to do so). Client care will arrange and authorise the towing of your car or motorbike.



**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](mailto:claims@kingprice.co.za)



**Please note: If you need to claim for a cybersure incident, please follow the process on page 82.**

### Tell the police

- If you've been involved in an accident, you must report it to the police within 24 hours, even if there's no damage to your car or motorbike.
- 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 or motorbike.

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 their phone. 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 or motorbike. 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.



## After your claim has been settled

You need to let us know if you recover money or receive any other form of compensation from a third party after claiming. The settled amount may be recovered from you, if a third party pays you after we've settled a claim.



# 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

Only you, the policyholder, have the right to submit a claim to us. 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. Once we've made any payment, either to you or the third party, our responsibility ends.

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 choose to replace your lost or damaged items with similar ones, instead of the exact same kind.

\* **Please note: Our payment of claims is always subject to the limits and sublimits stated on your policy schedule.**

**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](mailto: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. You're not covered for costs that are regarded as betterment. If a repair requires new or exchange parts that we think are in excess of what's necessary, you may need to contribute to the cost of the repair.

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 25.**

## 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 25.**

## 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 25.

### 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 to your comprehensive car insurance cover so that we can help you out with a hired car if the insured car is:

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



**Please note: The hired car is available until your car insurance claim is finalised, up to a maximum period of 30 days. Car hire is linked to your comprehensive car insurance policy. If your car is being repaired under scratch and dent cover, car warranty cover, roadside assist, or any other cover, you can't claim for car hire.**

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.



# Car warranty



## In a nutshell...

Our royal car warranty cover ensures that car parts that break are repaired or replaced... And that your car is back on the road as soon as superhumanly possible. That's our responsibility. It's your responsibility to make sure that these car parts are serviced and maintained as they should be. The best thing about our car warranty is that any 1 can sign on the dotted line for it. If your car is insured with us, if your car isn't insured with us, and even if your car isn't insured at all... You can have King Price car warranty cover!

## What do we mean by

Wherever these terms appear in this section, this is what they mean.

### Car

Any car or LDV that's registered in SA. We don't cover taxis, or cars that are used for emergency services (like traffic control and armed response), law enforcement or towing.

### Cost of repair

The usual and reasonable charges for parts and labour to repair or replace the parts that you're claiming for.

### Mechanical or electrical breakdown

The sudden and unforeseen failure of any of the parts covered by this policy, which arises from mechanical or electrical defects and causes them to stop working, and which as a result need to be repaired or replaced.

## What's covered by the king

### Mechanical or electrical failure

After an unforeseen and unexpected mechanical or electrical failure or breakdown, you're covered for the:

- Repair or replacement of the parts stated on your policy schedule.
- Cost of the necessary labour and associated outwork.

## Multiple parts

You're covered for any number of failures or repairs that result from the same incident.

Such cases will be treated as 1 claim and the amount we'll pay is limited to the higher sum insured. The balance is for your account.

For example, if your car's engine control unit/module (management system) fails and this affects the starter motor (electrical components), and the car warranty option you're paying a premium for covers both these components, we'd cover them both up to the maximum payout of the management system as it's the higher limit.

## Other countries

Your car is covered in SA, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe.



**Please note: You're not covered for the cost of bringing your car back into SA if it's damaged in another country.**

## What's NOT covered by the king

### Accidents and unreasonable use

You're not covered for damage caused by a car accident or by unreasonable use of the car.

### Alterations and modifications

You're not covered for damage if your car has in any way been altered from the manufacturer's specifications, or if your car has been modified to improve its performance.

### Betterment

You're not covered for costs that are regarded as betterment. If a repair requires new or exchange parts that we think are in excess of what's necessary, you may need to contribute to the cost of the repair.

### Burnt valves

You're not covered for burnt valves caused by a cracked exhaust manifold or by over-fueling.

### Claim limits

If a claim exceeds the sum insured stated on your policy schedule for the component



component you're claiming for, you're covered up to the sum insured.

You're not covered if the aggregate value of your claims over the past 24 months is more than 50% of the retail value of your car.

**For example:**

<b>Your car's retail value</b>	<b>R200,000</b>	<i>R10,000 less than 50% of the retail value</i>
<b>50% of your car's retail value</b>	<b>R100,000</b>	
<b>Paid-out car warranty claims over past 2 years</b>	<b>R90,000</b>	
<b>New valid claim</b>	<b>R30,000</b>	
<b>We'll pay</b>	<b>R10,000</b>	
<b>For your account</b>	<b>R20,000</b>	

The total of your car warranty claims may not be more than the purchase price of your car.

**For example:**

<b>Your car's purchase price</b>	<b>R200,000</b>	<i>R20,000 less than the purchase price</i>
<b>Total of your car warranty claims</b>	<b>R180,000</b>	
<b>Paid-out car warranty claims over past 2 years</b>	<b>R90,000</b>	
<b>New valid claim</b>	<b>R30,000</b>	
<b>We'll pay</b>	<b>R20,000</b>	
<b>For your account</b>	<b>R10,000</b>	

**\* Please note: In such cases, the balance would be for your account.**

### Damage while servicing

You're not covered for damage caused by incorrect lubricants, improper servicing or malicious damage even if these are supplied, performed or carried out while the car is being serviced.

### Depreciation

You're not covered for depreciation.

### Driveshafts and steering racks

You're not covered for damage to driveshafts or steering racks as a result of damaged rubber boots or seals, or from damage caused by potholes and road inequalities.

## **Existing causes**

You're not covered if the cause of the damaged parts you're claiming for existed before the policy start date.

## **Exhausts and catalytic converters**

You're not covered for exhaust systems and catalytic converters.

## **Faulty workmanship or materials**

You're not covered for damage caused by faulty workmanship or materials.

## **Hoses and pipes**

You're not covered for damage to hoses, pipes, T-pieces, etc.

## **Insured costs**

You're not covered for costs or expenses that are covered by your car insurance policy.

## **Intentional acts**

You're not covered for any loss or damage caused intentionally by you, or with your knowledge.

## **Lack of maintenance**

If your car is still within the manufacturer/factory warranty, you need to continue servicing it at the appointed facility in line with the manufacturer's instructions.

If your car no longer has a factory warranty, you can choose to service it at a factory-appointed or an RMI-registered (retail motor industry) workshop, and you need to continue servicing it in line with the manufacturer's instructions.

Self-servicing your car, or having it serviced at any other facility, doesn't fulfil our maintenance requirement. However, we know that having your car serviced can be a bit inconvenient, so we give you leeway of 1,500km or 30 days of the due mileage or date, whichever happens first.

## **Odometer**

You're not covered if the odometer isn't working, or if we think it's been tampered with, altered or disconnected, or replaced without our knowledge.

## **Oil leaks**

You're not covered for damage resulting from oil leaks or for oil leaks themselves, including oil seals on differentials, side shafts, drive shafts, brake boosters, tappet covers, etc.

## **Parts**

Only the parts stated on your policy schedule are covered. You're not covered for any parts that are covered by the manufacturer or supplier's warranty when they fail.

## **Pre-existing damage**

You're not covered for damage that we think would've been evident before the start date.

## **Routine maintenance**

You're not covered for the cost of servicing your car, or for routine maintenance.

## **Service items**

You're not covered for service items or items that need to be changed at specific or regular intervals, like oil, grease, filters, hydraulic fluid, additives, anti-freeze, spark plugs, points, condenser, V-belts, cambelts, consumables, shock absorbers, springs, injectors, glow plugs, worn parts, etc.

## **Towing and repatriation**

You're not covered for any costs associated with transporting or towing your car, whether in SA or in any other country.

## **Unauthorised repairs**

You're not covered if you have repairs done without our prior written permission.

## **Unlicensed or drunk driving**

You're not covered for damage that happens while the car is being driven by you, or another person with your consent, while not fully licensed to drive or while under the influence of drugs or alcohol.

## **Usage**

You're not covered if the car is rented out, or if it's used for driving instruction for reward, for racing, or for any purpose connected with the motor trade like being used to test brakes or shocks, or to test performance in extreme weather conditions.

## **Wear and tear**

You're not covered for damage caused by parts that wear as part of their function, like diffs, the suspension, wheel bearings, CV joints, clutch, drive pulleys, brake pads, brake linings, tyres, etc. If these parts are replaced as part of a larger repair job, you'll have to contribute to the cost in line with their level of wear and tear.

## Wiring, immobilisers and security

You're not covered for damage to any electrical wiring, or to your car's immobiliser or security system, whether factory-fitted or not.

## Our T's and C's

### Authorised providers

All repairs must be done by a repairer of our choice, and we'll pay all claims directly to the repairer.

### Eligibility

To be eligible for cover you must:

- Be able to provide a full service history of the car.
- Reside permanently in SA.

### End date

Your cover under this policy will end when:

- You sell the insured car. (Please note that you can't transfer this policy to your new car.)
- The insured car is written-off, or is stolen or hi-jacked and not recovered.
- You tell us to end your cover, provided that you give us a month's notice.



**Please note: When your cover ends it doesn't have a cash value.**

### Servicing

If you don't have an up-to-date service history for your car when you take out our car warranty cover, you won't be able to claim. (So take your car to a manufacturer-approved or RMI-registered service centre and have it done before you sign up, okay.)

### Waiting period

We won't pay claims for any damage that happens before, or within 30 days of, the start date.

After the first 30 days have passed, for the next 30-day period, we'll pay 25% of the cost of either the repair or the sum insured for the part as stated on your policy schedule, whichever amount is less.

After the first 60 days have passed, you're covered in full up to the sums insured stated on your policy schedule.

# Shortfall cover



## In a nutshell...

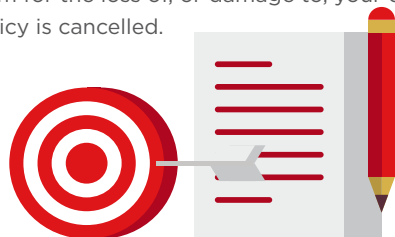
If the car that we insure comprehensively for you is financed by a financial institution, and it's written-off, stolen or hi-jacked, then shortfall cover pays any amount that you may still owe the financier after we've paid out the value of the car. This cover must be noted on your policy schedule, and 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, if:
  - Your car can't be recovered after the theft or hi-jack.
  - It's not cost-effective to repair your car after the accident or other insured incident.
- 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

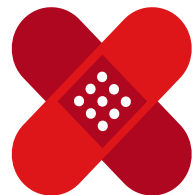
You're covered to repair damage that's caused by hail, once in any 12-month period. If your royal car cover also includes cover for hail damage, you may choose which insurance to claim from.

### 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.

# Motorbike insurance



## In a nutshell...

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

## By 'motorbike' we mean

- Any South African NATIS-registered motorbike.
- The motorbike that you've insured with us, as stated on your policy schedule, including all its parts and attached accessories.

Motorbikes that are used for 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.
- Deliveries.

The following aren't covered by the king:

- Full off-road bikes.
- Quad bikes.
- Trail bikes.
- Pit bikes.
- Buggies and side-by-sides.
- Hyper superbikes.

## Who rides your motorbike

Only the named rider stated on your policy schedule will be covered in the event of a claim. This means that there won't be cover if anyone else rides your motorbike.

You may ask us to consider an alternative rider for a period of time that's less than 30 days. You'll have to provide us with this person's insurance, claims and driver's licence history before we'll consider it and, if we approve, we'll give consent in writing. If this change is applicable for more than 30 days, we'll need to change the named rider stated on your policy schedule and adjust your premium accordingly.



## Ask the king

**Me** I'm confused about the term 'named rider'.

**KP** This is the only person who rides the motorbike.

**Me** That would be me.

**KP** Good! Because if you need to claim for an incident where anyone else was riding the bike, it won't be covered.

**Me** What if my son borrows it occasionally?

**KP** Unfortunately, that's a problem. If your son rides your motorbike, we'd have to change the named rider and the risk profile and premium so that they reflect his age and riding experience. But, then the motorbike wouldn't be covered when you ride it.

**Me** Oh. I see. So, my mates can't take it for a spin?

**KP** Not if you want to be covered for any possible damage or liability.

**Me** What if I want to lend my bike to a mate who's visiting from Oz for a few days?

**KP** You'd need to let us know first, and you'd need to let us have your friend's claims history. If we say it's okay, we'll let you know in writing. If the visit is going to last longer than 30 days we'll have to change the named rider for the period and we may adjust your premium.

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

## What it's worth

The agreed value that's shown on your policy schedule refers to the amount that the motorbike is covered for.

This agreed value must be, well, agreed on by you and us, and must include the non-standard fitted extras and accessories.

This agreed value won't depreciate, and so your motorbike premium won't decrease monthly.

It's your responsibility to review this agreed value at least every 6 months.





## Ask the king

**Me** I paid R200,000 for my motorbike, which was higher than the book value. (Don't tell my wife.) Is that the agreed value?

**KP** No. The agreed value is what we agree it is.

**Me** I added rims worth R5,000. Must I specify them separately?

**KP** No. They must be added into the agreed value, along with all other extras and accessories.

**Me** Will the value of my motorbike depreciate?

**KP** If it does, it won't affect the agreed value, and your premium won't decrease. It's up to you to revisit the agreed value regularly.

**Me** So, can we agree that my motorbike is worth R230,000?

**KP** Yes, but remember that the agreed value affects your premium...

**Me** I'll have to run it past my wife...

## In the event of a claim

The maximum amount that we'll pay is the agreed value minus:

- The basic excess amount that's payable by you, as stated on your policy schedule for each type of claim.
- Any applicable additional excess amounts that are stated on your policy schedule for that type of claim.
- Any dual insurance, meaning that 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. You're not covered for costs that are regarded as betterment. If a repair requires new or exchange parts that we think are in excess of what's necessary, you may need to contribute to the cost of the repair.

If the motorbike is financed, we'll first pay the outstanding settlement over to the relevant finance institution, up to the agreed value. We won't pay 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: If the motorbike is found to be a code 3 we'll determine the reasonable rebuild value, which will never exceed the agreed value. The agreed value must include all standard and non-standard accessories, and it's your responsibility to ensure that the agreed value always reflects the value of the motorbike and these accessories.**

## What you use your motorbike for

The use that you choose is stated on your policy schedule. It's vital that you insure your motorbike for the correct use.

- Private use covers the named rider for private and social purposes, including riding between home and work (and shopping on the weekend, visiting mom, and stopping in at KFC).
- Business use covers the named rider for private use, with additional cover for when the motorbike forms an essential part of any work or function but excluding deliveries.

## Your licence

You aren't covered for riding with an endorsed licence or without a valid licence.

You're also not covered for riding with a foreign licence, unless you have a valid international permit or licence that was issued in your country. The licence must be in English (or be translated into English by the authorities of that country), and must have a photo of you. Any person living in SA permanently must get a SA licence within 1 year of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, you must get a valid SA driver's licence.

If you only have a learner's licence, you're not covered if you're carrying a passenger at the time of an incident.

## Countries where you're covered

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

## Keeping your motorbike safe

You may need to fit an anti-theft device to your motorbike, 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 motorbike insurance cover options.

### **You're not covered for driving under the influence**

If the named rider:

- Is under the influence of alcohol or drugs.
- Has a concentration of alcohol in your blood exceeding the legal limit, or fail a breathalyser test.
- Is under the influence of medication used contrary to a practitioner 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 motorbike is involved in an accident and the named rider leaves the scene of the accident unlawfully, you won't be covered.

### **You're not covered for racing or using the motorbike to earn an income**

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

- Racing, competition or timed events, including drag-racing.
- Riding instruction or hiring for which the named rider or owner receive payment.

### **You're not covered when selling your motorbike**

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

### **You're not covered for an unroadworthy motorbike**

There's no cover if the motorbike 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 motorbike:

- That's caused intentionally by you, or by the named rider or members of your household.
- Or, which happens with your knowledge or consent.

## **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 motorbike.

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

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

## **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 for an alternative rider**

You're not covered for liability of any kind, for loss or damage caused by an alternative rider, even if we've approved the temporary use of the insured motorbike by an alternative rider.

### **You're not covered for liability arising from loss of, or damage to these items**

- Property owned by you, or in your control.
- Property owned by, or in the control of, any member of your household, the named rider or any of your employees.
- A motorbike being ridden by the named rider, which you don't own, or that you've hired.
- Anything being towed by the insured motorbike.

## **You're not covered for liability if your motorbike claim is rejected**

You're not covered for any incident that causes damage to other people's property or injury to them, if your claim for the loss of, or damage to, the motorbike itself isn't successful.

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

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

## **You're not covered for liability caused while on- or off-loading your motorbike**

You're not covered for any injury you cause to third parties, or damage to their property, while on- or off-loading your motorbike for transport.

## **Motorbike insurance options**

### **Your choice, our pleasure**

**You may insure your motorbike for any 1 of the following options:**

- Comprehensive cover.
- Third party and theft.
- Third party only.
- Theft only.

## **Motorbike insurance: Comprehensive cover**



### **In a nutshell...**

Comprehensive motorbike insurance covers you for accident damage, theft and hi-jacking, and for damage that you accidentally cause to other parties and/or their property as a result of a motorbike accident. You're also covered for medical expenses for the named rider following an accident involving the insured motorbike, as well as for some accidental damage that happens at track school. We'll also come to your aid if you get stuck at the side of the road or have an accident.

# What's covered by the king

## Hail damage

Hail damage to your motorbike is covered.

## Locks and keys

If your motorbike keys are stolen, you're covered up to the amount that's stated on your policy schedule, per incident, for the cost of replacing locks, keys and the remote alarm controller, and for reprogramming the coded alarm system .

## Loss or damage

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.

## Medical expenses

You're covered, up to the amount stated on your policy schedule, for medical expenses related to accidental injury to the named rider as the result of an accident involving the insured motorbike. We'll reimburse you for these costs provided that you send us the invoices and proof of payment.

## On- and off-loading your motorbike

If your motorbike is damaged while it's being on- or off-loaded, or while it's being transported, you're covered up to the agreed value.

## Towing and storage

- It's vital that you call our emergency assist line before the motorbike is towed. We'll arrange and authorise the towing of your motorbike. You'll be personally responsible for the towing, storage and recovery of the motorbike if you don't comply with this.
- In circumstances following an accident, where it's impossible for you or the named rider to contact us before the motorbike is towed, you'll be covered for the reasonable cost to store the motorbike, 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 we authorise 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 our recommended towing operator and storage facility. Should you fail to do so, you'll be liable for the costs. So, please save our emergency assist number on your phone now: 0860 50 50 50.**

## Track school

You're covered, up to the agreed value, for accidental damage that happens while you're at an approved track school, provided that we've given authorisation in writing for your participation.



**Please note: Track school cover doesn't extend to third party damage or liability. You're not covered for open track days, all-night track events or any form of racing, and you're also not covered if you're carrying a passenger at track school.**

## Liability to others... What's covered

The named rider is covered for legal liability following a motorbike 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 incident is noted on your policy schedule.

The accident must involve:

- The insured motorbike.
- The insured motorbike, when it's being towed on a trailer by a car that's legally allowed to tow a motorbike on a trailer, or when it's loaded into the bin of a bakkie or onto a truck, for transport purposes.



**Please note: For liability to others... What's NOT covered, refer to page 45.**



## Motorbike insurance: Third party 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 motorbike accident.

\* **Please note: Accidental damage to your own motorbike isn't covered by third party 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.

## Liability to others... What's covered

The named rider is covered for legal liability following a motorbike 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 incident is noted on your policy schedule.

### The accident must involve:

- The insured motorbike.
- The insured motorbike, when it's being towed on a trailer by a car that's legally allowed to tow a motorbike on a trailer, or when it's loaded into the bin of a bakkie or onto a truck, for transport purposes.

\* **Please note: For liability to others... What's NOT covered, refer to page 45.**

## Motorbike 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 motorbike accident.

### Liability to others... What's covered

The named rider is covered for legal liability following a motorbike 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 incident is noted on your policy schedule.

The accident must involve:

- The insured motorbike.
- The insured motorbike, when it's being towed on a trailer by a car that's legally allowed to tow a motorbike on a trailer, or when it's loaded into the bin of a bakkie or onto a truck, for transport purposes.



**Please note: For liability to others... What's NOT covered, refer to page 45.**



## Motorbike insurance: Theft only cover



### In a nutshell...

Some cover is way better than no cover at all. Here, you're covered for theft and hi-jacking.

## 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.

## 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 motorbike insurance, to enjoy a little extra cover. These will only be valid if they're noted on your policy schedule, and they're accounted for in your agreed value.

## Car hire



### In a nutshell...

Provided that you have a valid driver's licence for a car, the king's car hire will ensure that you have a rental car for up to 30 days after a successful claim for the loss of, or damage to, your insured motorbike.

## What's covered by the king

We'll provide you with a hired car, if your insured motorbike is:

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



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

If you make use of the hired car that we offer while your motorbike 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 motorbike that we comprehensively insure for you is financed by a financial institution at the time of it being written-off, stolen or hi-jacked, then shortfall cover pays any amount that you may still owe to the financier after we've paid out the agreed value that's stated on your policy schedule.

## What's covered by the king

You're covered for:

- The difference between your motorbike's agreed value, and what you may still owe the financial institution for it, at the time of it being written-off, stolen or hi-jacked, if:
  - It can't be recovered after the theft or hi-jack.
  - It's not cost-effective to repair your motorbike after the accident or other insured incident.
- Balloon payments and residual values.

\* Please note: For more detail on our shortfall cover product, refer to page 37.

## R1 insurance for motorbike gear

You can choose to link your comprehensive motorbike cover to R1 insurance for the named rider's gear, like the helmet, leathers, gloves, boots and neck brace, up to a maximum value of R10,000.

\* Please note: For more detail on our R1 insurance product for motorbike gear, refer to [kingprice.co.za](http://kingprice.co.za)



# 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.

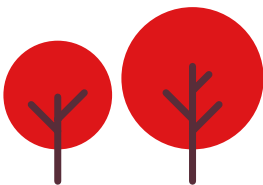


**Please note: Accessories fitted to your trailer and caravan are only covered if they've been included in the insured value.**

## 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

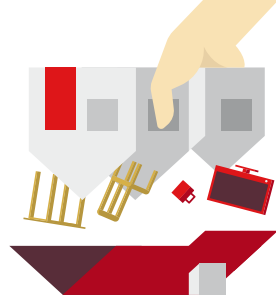
You can choose to add cover for damage that's caused to your property by the sinking, or downward movement, of the land that supports it, due to natural shifts or human activity.

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



Whichever home contents cover option you choose, you need to read this section. Trust us.

## 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 it's 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 the items that you're claiming for 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 them 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...

## Home contents insurance options

### Your choice, our pleasure

You may insure your home contents for either of these options

- Comprehensive cover.
- Fire and fury.

### Home contents insurance: Comprehensive cover



#### In a nutshell...

With comprehensive home contents insurance you're covered for the loss of, or damage to, items in your home, which belong to you and the people who live with you.

## What's covered by the king

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

- Theft and other intentional acts.
- 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.

### 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 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 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.
- Your guests' belongings: If your guests' belongings are stolen from your home.
- Your domestic employee's belongings: Covered if these items are stolen and forced entry is visible.
- Stolen 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.
- Food that deteriorates: Due to a power failure or broken fridge or freezer.
- 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.
- Veterinary expenses: If your household pet is injured in a road accident.

## Home contents insurance: Fire and fury cover



### In a nutshell...

With this home contents insurance option, you're covered for the loss of, or damage to, items in your home, which belong to you and the people who live with you, except if this loss or damage is the result of theft or attempted theft. So, fire? Covered. Storm damage? Covered. Robbery? Afraid not.

\* **Please note: Our fire and fury option doesn't cover any loss or damage arising from theft or attempted theft. For example, with this option, your home contents are covered against fire, but not if the fire was started by burglars.**

## What's covered by the king

### You're covered for the 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.

### 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 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.**

- Food that deteriorates: Due to a power failure or broken fridge or freezer.
- 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.
- Veterinary expenses: If your household pet is injured in a road accident.
- Garden and leisure equipment: 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

**What's NOT covered by the king**

**\* Please note: There are some things that aren't covered by either our comprehensive or our fire and fury home contents options. Here's a list.**

**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.

## **Liability to others... What's covered**

 **Please note: Whichever home contents insurance option you choose, 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



**Please note: Neither of our home contents options offers cover for the following liabilities.**

### 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.



# 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

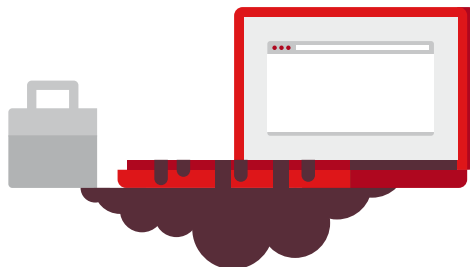
This refers to any items that are valued at more than the individual maximum value per item for unspecified portable possessions cover. Each item must be specifically named and the value of each item must be noted on your policy schedule.

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.



## Bicycle insurance

You're covered for the loss of, or damage to, any part of your specified bicycle, as a result of:

- Accidental damage (even if sustained in 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 thereof. 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 on repairs 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.

\* **Please note: You can insure your cellphone, tablet and laptop for both personal and business (income generating) use, provided that they belong to you. However, if these portable possessions belongs to a company (or to any 1 else) you can't cover them under this policy.**



## 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** Actually, the laptop belongs to my husband's business and he also uses it to generate invoices...

**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.
- 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 microns 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.



### 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 royal service and super cheap premiums.

**Me** You got it.

# Cybersure



## In a nutshell...

Cybersure has got your back if money is stolen out of your bank account and if you're a victim of online shopping fraud or social engineering. We cover you against not being paid for goods or services that you sell online, provided that you don't make your living selling stuff online. Cybersure also steps in if you're a victim of cyber bullying or defamation, and we'll help you to recover data that goes missing due to a cyber incident.



**Please note: Limits and sublimits for each section of cover are stated on your policy schedule.**

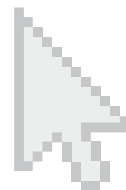
## How to claim

As soon as you know about any incident that may result in a claim, you must:

- Take all reasonable steps and precautions to prevent further loss.
- Let us know, by calling 0860 50 50 50, as soon as possible, and within 14 days of the incident.
- Co-operate with us and provide all the information we need to investigate your claim.
- Provide us with a power of attorney, if we need it to respond to a claim.
- Give us the details of any other insurances you may have, which may cover part or all of the loss you're claiming for.
- Show that you tried to recover the loss from the third party involved.

You must also:

- Let us know if you recover money from a third party after claiming.
- Give us everything we need in order to act for you against other parties to recover costs or defend any claim.
- Understand that we may recover any amount that we've paid to you, if a third party also pays you after we've settled a claim.



## **What do we mean by**

**Wherever these terms appear in this policy document, this is what they mean.**

### **Card issuer**

The bank, financial institution or other organisation that issued your payment card.

### **Computer system**

The computer, laptop, cellphone or tablet that you own or use for personal reasons.

### **Cyber bullying**

When someone posts stuff about you online with the intention of causing you embarrassment, humiliation or distress.

### **Defamation**

When someone posts stuff online that isn't true, with the intention of damaging your reputation.

### **Home**

The address that's stated on your policy schedule, which must be in South Africa and is where you live most of the time.

### **Insured data**

Data on your computer system that's unique to you and is only for your personal use.

### **Loss**

A loss that's the result of an insured incident.

### **Malware**

Any unauthorised or illegal software or code (such as viruses, spyware, computer worms, Trojan horses, rootkits, ransomware, keyloggers, dialers and rogue security software) that's designed to harm, gain access to, or disrupt, computer systems.

### **Online bank account**

An account with a bank or other financial institution that's regulated by the Financial Sector Prudential Authority or a store payment card that's regulated

by the National Credit Regulator, that you access with a password or other credentials, and that allows you to transact online.

### **Online wallet**

Any online account in which you deposit or earn money in South African Rands, which can be spent in an online store.



**Please note: Limits and sublimits for each section of cover are stated on your policy schedule.**

### **Payment card**

A debit, credit, store payment or pre-paid card that's issued by a card issuer.

### **Social engineering**

When someone manipulates you into giving out your confidential or personal information to commit fraud.

### **Theft**

When someone dishonestly or unlawfully takes something that belongs to you, with the intention of keeping it, regardless of what they do with it.

### **You and your family**

Your family includes people who are related to you by blood, marriage, adoption or foster care, who live permanently in your home, and who're financially or physically dependent on you, including your children, married or civil partner, parents, step-parents, grandparents, step-grandparents, fiancé/e, cohabiting partner and siblings.



**Please note: Family doesn't include guests, paying guests, employees, co-tenants in flat-sharing arrangements, tenants, sub-tenants or your four-legged kids.**

## **Online theft of personal funds**

### **What's covered by the king**

You're covered if money is stolen from you as the result of unauthorised:

- Online use of your payment cards.
- Electronic access to your bank account or your online wallet.

## Our T's and C's

- You must report the incident to the card issuer within 48 hours.
- You must report the incident to us, as soon as possible.

## Online shopping fraud or social engineering

### What's covered by the king

You're covered for your loss, if you buy goods or services online that aren't delivered or provided within a reasonable time, or if at least 14 days have passed since delivery or provision was expected, provided that you:

- Paid for them online.
- Transferred funds from your online bank account.
- Authorised a direct debit.
- Downloaded software that enabled payment.

\* **Please note: You're also covered if a third party, who isn't the intended recipient of your payment, deceives you into paying them rather than the intended recipient.**

### Ask the king

**Me** I just don't understand it! All my money is missing from my bank account! POOF! Gone! Good thing that foreign prince is sending me some cash or I just don't know how I'd get through month end.

**KP** That foreign prince, hey?

**Me** Yes! I got an email from a prince who wanted to give me some money, I mean, how lucky am I? So anyway, he just needed my bank info to make the transfer. He already knew who I bank with, and he spelled my name right, so it's totally legit.

**KP** And so... You gave your bank info to a total stranger and now all your money's been stolen from your bank account...

**Me** Well yes, I sent him the info, and the deposit he needed to authorise the transaction. But he's the real deal, I'm sure that the money's on its way. But what about the money that's missing? My bank says they're not going to pay it back.

**KP** Unfortunately for you, we've not going to cover it either because you gave this 'prince' your account info. You're just going to have to hang in there and wait for him to send you the cash he promised...

## Our T's and C's

- You must be able to show that you've tried to get your money back.
- You must report the incident to the police immediately, and get a police case number.
- You must report the fraud to the card issuer, and to us, as soon as possible.

## Online sales fraud

### What's covered by the king

You're covered for the agreed sale price of goods that you sell online, if you've delivered the goods and the buyer doesn't pay you within 14 days of the agreed date, provided that:

- You agreed online to deliver the goods.
- You agreed that payment would be made by electronic transfer.
- The goods were delivered within South Africa.



**Please note: You're not covered for goods that you sell to earn an income, including, but not limited to, home industry produce.**

## Our T's and C's

- You must be able to show that you've tried to get your money back.
- You must report the incident to the police immediately, and get a police case number.
- You must report the incident to us, as soon as possible.

## Loss from cyber bullying or defamation

### What's covered by the king

You're covered for specialist service providers that you appoint after an incident, provided that the specialist is approved or recommended by us beforehand. If necessary, we'll also pay you for other costs you may incur.

## Our T's and C's

- You must report the incident to the police immediately.
- You must report the incident to us, as soon as possible.
- We won't pay any service providers directly and the onus is on you to make payment if we've paid a claim out to you.

## Recovery of insured data

### What's covered by the king

You're covered for the cost of an approved specialist to try to repair your computer system or recover insured data after a cyber incident, if the specialist advises that it's possible and practical. We'll also consider the insured data's value to you. If we recover data, we'll give it to you in the format suggested by the specialist.

**\* Please note: You're not covered to replace any hardware, software or licenses. You're also not covered for insured data that can't be recovered, or for any loss that's a result of insured data not being recoverable.**

### Our T's and C's

- The incident must have been caused by the unauthorised electronic actions of a third party, or malware.
- The insured data must have been saved on physical media and not in the cloud.
- You must back up your insured data at least monthly.
- You must have malware protection software installed, and must update it in line with the supplier's recommendations.
- You must update your operating system within 30 days of new releases being made available.
- After an incident, you must let us know as soon as possible, and within 7 days.
- We won't pay any service providers directly and the onus is on you to make payment if we've paid a claim out to you.

### What's NOT covered by the king

**\* Please note: These exclusions apply to all 5 sections of cybersure cover.**

### Actions of family

You're not covered for any criminal, dishonest, reckless, deliberate or malicious conduct by you or by members of your family, or by any guest, paying guest, employee, tenant or sub-tenant of yours, or by any member of their families.

## **Advance fee fraud**

You're not covered if you're misled by a third party into making an upfront payment for goods or services, that are worth more than what you've paid, to be delivered at a later date.

## **Authorised access**

You're not covered if a third party has, or had, your permission to enter your home, or to have your passwords or other access credentials for your computer system, payment card, online bank account or online wallet.

## **Business activities**

You're not covered for business or professional purposes.

## **Certain transfers and payments**

You're not covered for transfers or payments you make in order to receive cash or cash equivalents, illegal or restricted goods or services, in-game items, jewellery, live animals or plants.

## **Damage and injury**

You're not covered for bodily injury to anyone, for physical or property damage, or for loss of data, even if such injury, damage or loss is the result of wear and tear.

## **Electromagnetic, nuclear and radioactive causes**

You're not covered for any loss or damage that's the result of an electromagnetic pulse, nuclear material or radioactive contamination.

## **Extortion**

You're not covered for losses arising from extortion demands or payments.

## **First instance**

You're not covered if the incident didn't first happen, and wasn't first discovered by you, during the period of cover.

## **Foreign currencies**

You're not covered for funds in online wallets that are stored in any currency other than South African Rands.



## Illegal content

You're not covered for pornographic or illegal content.

\* **Please note: You're covered if this applies to pornographic or illegal content that's posted about you by a third party, in terms of cover provided by 'Loss from cyber bullying or defamation'.**

## Insolvency

You're not covered for the insolvency of a card issuer, or that of a seller or provider of goods or services.

## Intellectual property infringements

You're not covered for any infringement of a third party's intellectual property rights.

## Investments and prizes

You're not covered for investment losses, competition prizes or games of chance.

## Limits and sublimits

You're not covered for any amount that exceeds the limits and sublimits stated on your policy schedule.

## Losses covered by others

You're not covered for any loss for which you're entitled to compensation or a refund from a card issuer, or seller or provider of goods or services, unless they've refused in writing to re-imburse you for the unauthorised transaction.

## Service interruptions

You're not covered for any failure or interruption of services that are provided by a third party, including telecommunications, Internet, satellite, cable, electricity, gas, water, and other service providers.

## Theft of cards

You're not covered if your money is stolen after any physical theft, or loss, of your payment cards.

## Unauthorised data usage

You're not covered for unauthorised use of data.

## Unregulated cards and accounts

You're not covered for online bank accounts or payment cards that aren't regulated by the Financial Sector Prudential Authority or the National Credit Regulator.

## Virtual currencies and rewards

You're not covered for the loss of in-game currencies, cryptocurrencies, reward points or air miles.



# 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](mailto: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](mailto: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, provided that you have 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 King Price 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.
- The cost of any parts that may be needed for repairs such as batteries, tyres, lubricants, keys, locks, etc.
- The cost of any petrol that we may need to bring to you.
- Towing or repairs that haven't been booked by King Price.
- Commercial cars being 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 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.



<b>Peak/off-peak periods</b>	<b>Start time</b>	<b>Closing time</b>
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



# My policy journey

My policy no.

Date	Reason for the call	Name of the consultant
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# Notes

A series of 20 horizontal dotted lines for writing notes.

THANK YOU  
FOR VISITING  
SEE YOU SOON!

