

## HOWDIE – COMMERCIAL POLICY WORDING

### AUTOMATIC PROVISIONS, EXTENSIONS AND FIRST AMOUNTS PAYABLE

The policy schedule will always take precedence over the policy wording. Limits stated in the Schedule will be over and above the limits displayed in this document.

PROVISION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>General Provisions</b>				
<b>Claims Preparation Costs</b>	All sections	R250 000 (in the annual aggregate)	Nil	Yes
<b>Security Guard</b>	<ul style="list-style-type: none"> <li>Fire</li> <li>Building Combined</li> <li>Office Contents</li> <li>Theft</li> <li>Glass</li> <li>Goods in Transit</li> <li>Business All Risks</li> <li>Electronic Equipment</li> </ul>	R10 000 per event	Nil	No
<b>Malicious Damage</b>	<ul style="list-style-type: none"> <li>Fire</li> <li>Building Combined</li> <li>Office Contents</li> </ul>	Not exceeding item sum insured	Nil	No
<b>Fire-extinguishing Charges</b>	Fire	Reasonable cost not exceeding 20% of the sum insured	R1 000	Only in respect of Goods in Transit section
	Buildings Combined	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Office Contents	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Goods in Transit	R10 000	R500	
	Motor	R10 000	R500	
	Motor Traders	R10 000	R500	
	Electronic Equipment	R10 000	R500	
<b>Subsidence and Landslip (limited cover)</b>	<ul style="list-style-type: none"> <li>Fire</li> <li>Building Combined</li> <li>Office Contents</li> </ul>	Up to Building sum insured	R2 500	Extended cover can be purchased subject to approval
<b>Power Surge</b>	<ul style="list-style-type: none"> <li>Fire</li> <li>Building Combined</li> <li>Office Contents</li> <li>Accidental Damage</li> <li>Business Interruption</li> </ul>	R100 000 per event (in the aggregate)	1. Without approved surge protection: 10% of claim min, R2 500 2. With SANS approved surge protection: NIL	No
<b>Locks and Keys</b>	<ul style="list-style-type: none"> <li>Office Contents</li> <li>Theft</li> <li>Money</li> </ul>	1. R5 000 per section 2. R10 000 per event (in the aggregate)	R500	Only in respect of Money section

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Fire				
Geysers (as defined)	Section	<u>Standard Geyser</u> Up to 150 litres: R13 000 Up to 200 litres: R15 000 Up to 250 litres: R22 000 <u>Solar Geyser</u> Up to 150–200 litres: R30 000 Up to 300 litres: R43 000	1. 10% of claim, min R1 000 2. Non-compliant installation: additional R1 500	Yes
Accidental Damage to Sanitary-ware	Section	R50 000 per incident	R1 000	No
Leakage		R50 000 per event	Nil	Yes
Shade Nets and Canopies		R50 000 per event	<u>Age of shade net</u> Up to 1 year Up to 2 years Up to 3 years Up to 4 years Up to 5 years Older than 5 years <u>% of Co-insurance</u> 10% 25% 40% 60% 80% 100%	Yes
Architects' and Other Professional Fees	Columns 1 and 3	Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil	No
Capital Additions	Excluding Stock and Materials in Trade	Not exceeding 20% of the item sum insured	Nil	No
Cost of Demolition, Clearing and Erection of Hoardings	Section	Not exceeding item sum insured	Nil	No
Deterioration of Undamaged Stocks	Column 4	1. Actual purchase costs; or 2. actual manufacturing costs; 3. less net amount received from salvage sale	Nil	No
Express Delivery and Overtime	Section	Not exceeding 50% of the repair/replacement cost saved	Nil	No
Motors and Pumping Equipment		1. R10 000 per event 2. R50 000 per period of insurance	10% of claim, min R500	No
Municipal Plans Scrutiny Fee	Column 1	Not exceeding item sum insured	Nil	No
Public Authorities' Requirements	Section	Not exceeding item sum insured	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Temporary Removal	Section	Not exceeding 20% of the item sum insured	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate)	Nil	No
Public Supply		Not exceeding item sum insured	Nil	No
Landscaping	Column 1	R10 000 per event	Nil	No
Water Leaks/Loss of Water	Section	<u><b>Loss of water</b></u> 1. R15 000 per event 2. R50 000 per period of insurance <u><b>Leak detection</b></u> 1. R5 000 per event 2. R10 000 per period of insurance <u><b>Filling of pools or ponds after maintenance/repairs</b></u> 1. R5 000 per event 2. R10 000 per period of insurance	10% of claim, minimum R500	No

Buildings Combined				
Geysers (as defined)	Section	<u><b>Standard Geyser</b></u> Up to 150 litres: R13 000 Up to 200 litres: R15 000 Up to 250 litres: R22 000 <u><b>Solar Geyser</b></u> Up to 150–200 litres: R30 000 Up to 300 litres: R43 000	1. 10% of claim, minimum R1 000 2. Non-compliant installation: additional R1 500	Yes
Accidental Damage to Sanitary-ware and Fixed Glass	Section	R50 000 per incident	R1 000	Yes
Leakage		R50 000 per event	Nil	Yes
Shade Nets and Canopies		R50 000 per event	<u><b>Age of shade net</b></u> Up to 1 year Up to 2 years Up to 3 years Up to 4 years Up to 5 years Older than 5 years <u><b>% of Co-insurance</b></u> 10% 25% 40% 60% 80% 100%	Yes
Public Supply Connections		Not exceeding item sum insured	Nil	No
Rent		30% of the Building sum insured	Nil	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Liability	Section	R5 000 000 per event	Nil	Yes, under Combined Liability section
Architects' and Other Professional Fees		Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil	No
Capital Additions		Not exceeding 20% of the item sum insured	Nil	No
Cost of Demolition and Clearing and Erection of Hoardings		Not exceeding item sum insured	Nil	No
Landscaping		R10 000 per event	Nil	No
Motors and Pumping Equipment		1. R10 000 per event 2. R50 000 per period of insurance	10% of claim, minimum R500	No
Municipal Plans Scrutiny Fee		Not exceeding item sum insured	Nil	No
Public Authorities' Requirements		Not exceeding item sum insured	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate)	Nil	No
Temporary Removal		Not exceeding 20% of the item sum insured	Nil	No
Water Leaks/Loss of Water		<u>Loss of water</u> 1. R15 000 per event 2. R50 000 per period of insurance  <u>Leak detection</u> 1. R5 000 per event 2. R10 000 per period of insurance  <u>Filling of pools or ponds after maintenance/repairs</u> 1. R5 000 per event 2. R10 000 per period of insurance	10% of claim, minimum R500	No

Office Contents				
Accidental Damage to Sanitary-ware and Glass	Section	R50 000 per event	R1 000	No
Theft (following forcible and violent entry/exit)		25% of the Contents sum insured	10% of claim, minimum R500	Yes
Loss of Rent		30% of Contents sum insured	Nil	Yes
Loss of Documents		R50 000 per event	Nil	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Liability Documents	Section	R50 000 per event	Nil	Yes
Increase in Cost of Working		25% of the Contents sum insured	Nil	Yes
Capital Additions		Not exceeding 20% of the item sum insured	Nil	No
Removal of Debris		Not exceeding item sum insured	Nil	No
Temporary Removal		Not exceeding 20% of the item sum insured	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate) per insurance period	Nil	No

Business Interruption				
Prevention of Access		Limited to 75% of sum insured, not exceeding R20 000 000, per event	Nil	No

Theft				
Damage to Buildings		R10 000 per event	Nil	Yes
Additional Costs	<ul style="list-style-type: none"> <li>Loss of buildings</li> <li>Landlord's fixtures and fittings</li> <li>Temporary repairs</li> </ul>	R10 000 (in the aggregate) per event	R750	No
Property of Guests	Accommodation risks only	1. R10 000 per person per event 2. R25 000 in the aggregate of any one event	R500	No

Money				
Credit/Debit Cards	Section	1. R5 000 per event 2. R15 000 per period of insurance	Nil	No
Receptacles and Clothing		R5 000 per event	Nil	Yes
Seasonal Increase	15 December to 15 January	15% of the Major Limit or R25 000, whichever is the lesser	Basic first amount payable as per policy Schedule	Yes
Personal Accident (Assault)	Section	1. Death – R10 000 2. Permanent Disability – R10 000 3. Medical Expenses – R10 000 4. Other Reasonable Expenses (as listed in the wording) – up to R15 000	Nil	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Glass</b>				
Boarding Up	Section	R5 000 per event	Nil	No
Damage to Shop Fronts and the Like		R5 000 per event		
Removal and Reinstallation		R5 000 per event		
Watchman		R5 000 per event		

<b>Goods in Transit</b>				
Clearing Up and Removal of Debris Costs	Section	R10 000 per event	Nil	Yes
Fire-extinguishing Charges		Refer to General Provisions	Refer to General Provisions	

<b>Business All Risks</b>				
Remote Blocking	Specified Items	Item sum insured or R25 000, whichever is the lesser	10% of claim, minimum R1 000	No

<b>Accidental Damage</b>				
Accidental Costs	<ul style="list-style-type: none"> <li>Buildings</li> <li>Plant and Machinery</li> </ul>	Not exceeding item sum insured	Nil	No

<b>Group Personal Accident</b>				
Additional Death Benefit	Death	R15 000 per insured person	Nil	No
Body Transportation Costs	Death	R75 000 per insured person	Nil	No
Childcare	Accidental Bodily Injury	1. R300 per day, maximum 28 days 2. Limited to R15 000 per insured person per 12 month period 3. Limited to R100 000 per policy per 12 month period	7 day time excess	No
Crime Benefit	<ul style="list-style-type: none"> <li>Death</li> <li>Permanent Disability</li> </ul>	Additional 10% of insured person's Death or Permanent Disability benefit up to a maximum of R100 000	Nil	No
Disfigurement	Permanent Disability (payment is not in addition to benefit)	Limited to 50% of the Permanent Disability benefit	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Disfigurement Requiring Corrective Medical Procedure</b>	Permanent Disability (payment is in addition to benefit)	<ol style="list-style-type: none"> <li>1. Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per insured person</li> <li>2. All other areas of the body – 10% of the Permanent Disability benefit, maximum R100 000 per insured person</li> </ol>	Nil	No
<b>Emergency Transportation Costs</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>1. R200 000 per insured person</li> <li>2. R1000 000 per occurrence</li> </ol>	Nil	No
<b>Family/Servants Medical Expenses</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>1. R200 000 per insured person</li> <li>2. R1 000 000 per occurrence</li> </ol>	R250	No
<b>Life Support Equipment</b>	Accidental Bodily Injury	R100 000 per insured person per occurrence	Nil	No
<b>Mobility Costs</b>	Permanent Disability	R250 000 per insured person	Nil	No
<b>Paraplegia</b>	Permanent Total Disability (in addition to benefit)	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000 and a maximum of R500 000	Nil	No
<b>Quadraplegia</b>	Permanent Total Disability (in addition to benefit)	25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000 and a maximum of R1 000 000	Nil	No
<b>Rehabilitation Costs</b>	Permanent Disability	80% of training costs, maximum R150 000 per insured person	Nil	No
<b>Relocation Costs</b>	<ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Disability</li> </ul>	<ol style="list-style-type: none"> <li>1. R150 000 per person</li> <li>2. 75% of the actual loss caused</li> </ol>	Nil	No
<b>Repatriation Costs</b>	Accidental Bodily Injury	R200 000 per insured person	Nil	No
<b>Search and Rescue</b>	Section	<ol style="list-style-type: none"> <li>1. R100 000 per insured person per occurrence</li> <li>2. R500 000 per 12 month period of insurance</li> </ol>	Nil	No
<b>Seat Belt Benefit</b>	<ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Disability (in addition to benefit)</li> </ul>	10% of the Death or Permanent Disability benefit, maximum R100 000	Nil	No
<b>Temporary Drivers</b>	Accidental Bodily Injury	R2 000 per week or the Temporary Total Disability benefit, whichever is the lesser	Nil	No
<b>Trauma Counselling</b>	Section	<ol style="list-style-type: none"> <li>1. R1 000 per consultation</li> <li>2. R10 000 per annum per insured person</li> <li>3. R100 000 per 12 month period of insurance</li> </ol>	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Stated Benefits</b>				
<b>Additional Death Benefit</b>	Death	R15 000 per insured person	Nil	No
<b>Body Transportation Costs</b>	Death	R75 000 per insured person	Nil	No
<b>Childcare</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>1. R300 per day, maximum 28 days</li> <li>2. Limited to R15 000 per insured person per 12 month period</li> <li>3. Limited to R100 000 per policy per 12 month period</li> </ol>	7 day time excess	No
<b>Crime Benefit</b>	<ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Disability</li> </ul>	Additional 10% of insured person's Death or Permanent Disability benefit up to a maximum of R100 000	Nil	No
<b>Disfigurement</b>	Permanent Disability (payment is not in addition to benefit)	Limited to 50% of the Permanent Disability benefit	Nil	No
<b>Disfigurement Requiring Corrective Medical Procedure</b>	Permanent Disability (payment is in addition to benefit)	<ol style="list-style-type: none"> <li>1. Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per insured person</li> <li>2. All other areas of the body – 10% of the Permanent Disability benefit, maximum R100 000 per insured person</li> </ol>	Nil	No
<b>Emergency Transportation Costs</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>1. R200 000 per insured person</li> <li>2. R1 000 000 per occurrence</li> </ol>	Nil	No
<b>Family/Servants Medical Expenses</b>	Accidental Bodily Injury	<ol style="list-style-type: none"> <li>1. R50 000 per person</li> <li>2. R200 000 any 12 month period of insurance</li> </ol>	R250	No
<b>Life Support Equipment</b>	Accidental Bodily Injury	R100 000 per insured person per occurrence	Nil	No
<b>Mobility Costs</b>	Permanent Disability	R250 000 per insured person	Nil	No
<b>Paraplegia</b>	Permanent Total Disability (in addition to benefit)	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000 and a maximum of R500 000	Nil	No
<b>Quadraplegia</b>	Permanent Total Disability (in addition to benefit)	25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000 and a maximum of R1 000 000	Nil	No
<b>Rehabilitation Costs</b>	Permanent Disability	80% of training costs, maximum R150 000 per insured person	Nil	No



EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Relocation Costs</b>	<ul style="list-style-type: none"> <li>Death</li> <li>Permanent Disability</li> </ul>	1. R150 000 per person 2. 75% of the actual loss caused	Nil	No
<b>Repatriation Costs</b>	Accidental Bodily Injury	R200 000 per insured person	Nil	No
<b>Search and Rescue</b>	Accidental Bodily Injury	1. R100 000 per insured person per occurrence 2. R500 000 per 12 month period of insurance	Nil	No
<b>Seat Belt Benefit</b>	<ul style="list-style-type: none"> <li>Death</li> <li>Permanent Disability (in addition to benefit)</li> </ul>	10% of the Death or Permanent Disability benefit, maximum R100 000	Nil	No
<b>Temporary Drivers</b>	Accidental Bodily Injury	R2 000 per week or the Temporary Total Disability benefit, whichever is the lesser	Nil	No
<b>Trauma Counselling</b>	Section	1. R1 000 per consultation 2. R10 000 per annum per insured person 3. R100 000 per 12 month period of insurance	Nil	No

Motor Specified				
<b>Additional Costs</b>	All specified vehicles	R40 000 in the aggregate any one event	Nil	No
<b>Sound Equipment</b>	All specified vehicles	<ul style="list-style-type: none"> <li>Factory fitted – replacement value</li> </ul>	Basic motor first amount payable as per policy Schedule	No
		<ul style="list-style-type: none"> <li>After market installation – R3 500</li> </ul>	R500	Yes, must be specified under Business All Risks section
<b>Medical Expenses</b>	<ul style="list-style-type: none"> <li>Private type motor car</li> <li>Motorised caravan</li> <li>Any other type of insured vehicle (other than a bus or taxi)</li> </ul>	R10 000 per event	Nil	Yes, options available under Enroute
<b>Repatriation</b>	<ul style="list-style-type: none"> <li>Private type cars</li> <li>LDV's with a GVM of less than 3 500kg</li> </ul>	1. Occupants – R10 000 (maximum 4 occupants) 2. Vehicle transport cost – R5 000 3. Temporary repairs – R5 000	Nil	No
<b>Passenger Liability</b>	Liability to Third Parties (excluding caravans and trailers)"	R2 500 000 per occurrence	Nil	No
<b>Loss of Locks, Keys, Central Locking Devices and Remotes</b>	All specified vehicles	R15 000 per event	10% of claim, minimum R1 250	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
<b>Parking Facilities and Movement of Third Party Vehicles</b>	All specified vehicles	R2 500 000 per event	Nil	Yes
<b>Windscreen/Glass</b>	All specified vehicles	Repair/replacement cost	As per policy schedule	No
<b>Wreckage Removal</b>	All specified vehicles	R10 000 any one occurrence	Nil	Yes
<b>Emergency Accommodation</b>	<ul style="list-style-type: none"> <li>Private type cars</li> <li>LDV's with a GVM of less than 3 500kg</li> </ul>	1. R500 per person 2. R2 500 per occurrence 3. R5 000 per period of insurance	Nil	No
<b>Tracking Device</b>	Specified vehicles	R1 500	Nil	Yes, must be specified under Business All Risks section
<b>Loss of Fuel</b>	All specified vehicles	R1 000 per occurrence	R250	No

Motor Traders				
<b>Additional Costs</b>	Sub-section A	R40 000 in the aggregate any one event	Nil	No
<b>Medical Benefits</b>	<ul style="list-style-type: none"> <li>Private type motor car</li> <li>Motorised caravan</li> <li>Any other type of insured vehicle (other than a bus or taxi)</li> </ul>	R10 000 per event	Nil	Yes, options available under Enroute
<b>Loss of Keys</b>	Sub-section A	R7 500 per event	R750	No
<b>Wreckage Removal</b>	Sub-section A	R10 000 any one occurrence	Nil	No

Electronic Equipment				
<b>Architects' and Other Professional Fees</b>	Section	Not exceeding 20% of the amount of the claim	Nil	No
<b>Clearance Costs</b>		Not exceeding 20% of the amount of the claim	Nil	No
<b>Express Delivery and Overtime</b>		Not exceeding 50% of the repair/replacement cost saved	Nil	No
<b>Software Upgrade</b>		Not exceeding 20% of the value of the insured equipment or R5 000 whichever is the lesser	R750	No
<b>Increased Cost of Working</b>		R10 000 per event	24 hour time excess	Yes
<b>Reinstatement of Data/Programs</b>		R10 000 per event	R750	Yes

Subject otherwise to the terms, exceptions and conditions of the policy.