



Internet Monthly Insurance

Domestic all risks section

Defined events

Accidental loss of or damage (damage) to the property insured being

1. unspecified items (if stated in the schedule to be insured) comprising
 - (a) clothing (other than furs);
 - (b) personal effects,
 - (i) normally carried on or designed to be carried on or by a person or
 - (ii) normally worn or used by a person whilst participating in sport, but excluding items which are to be individually specified such as contact lenses, pedal cycles, cellular telephones, firearms, car sound systems, portable radios, tape decks, compact disc players, pagers, audio or video tapes or compact discs.
2. specified items individually stated in the schedule belonging to the insured or members of the insureds' family normally resident with the insured.

For the purposes of this section territorial limit means anywhere in the world, including transit by land, sea or air.

The amount payable in the event of total loss of any article of property insured will be the current replacement cost, but the liability of the company will not exceed the sum insured on any specified item.

The insured are to provide satisfactory proof of valuation of the article at the time of loss.

Limits of indemnity

The limits of indemnity stated below apply independently of any amount stated in the schedule and must be read in conjunction with the relevant clauses in this section.

Defined events	Limits
1. Unspecified items - per individual item (other than clothing)	20% of sum insured

Extensions and clauses	
1. Golfers' hole-in-one	R2,000
2. Loss of money	R3,000

Specific exceptions

The company shall not be liable for

1. damage
 - (a) to sports equipment (other than golf clubs) whilst in actual use.
 - (b) to laptop or other personal computers and data media.
 - (c) arising from detention or confiscation by any process of law.
 - (d) to property arising from its own mechanical or electrical breakdown.
 - (e) caused by or arising from
 - (i) insects, parasites or vermin.
 - (ii) wear and tear or gradually operating causes.
 - (iii) alteration, repair, maintenance, decoration, restoration or renovation.
 - (iv) any process of cleaning, drying, dyeing or heating.
2. the cost of reproducing sounds, data and images on tapes, records, film or magnetic media.
3. loss or disappearance of the insured property from any motor vehicle caravan trailer or watercraft when left unattended unless such loss or disappearance follows upon forcible and violent entry into or exit from the said motor vehicle caravan trailer or watercraft but in the case of motor vehicles cover is restricted to property contained in a locked boot or concealed in a compartment forming part of a locked vehicle.

Extensions and clauses

1. Golfers' hole-in-one

The company will pay the amount stated in the limits of indemnity if the insured scores a hole-in-one playing in an amateur game of golf in terms of the rules at any recognised golf club on written confirmation by the secretary of the club.

2. Loss of money

The company will indemnify the insured up to the amount stated in the Limits of indemnity for loss of money or negotiable instruments.

3. Riot and strike

Damage directly occasioned by or through or in consequence of

- (a) civil commotion, labour disturbances, riot, strike or lockout;
- (b) the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrences referred to in (a) above,

provided that this event does not cover

- (a) damage occurring in the Republic of South Africa or Namibia.
- (b) consequential or indirect loss or damage of any kind or description whatsoever, other than loss of rent if specifically insured.
- (c) damage caused by total or partial cessation of work, or the retarding, interruption or cessation of any process or operation.
- (d) damage caused by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
- (e) damage caused by or related to any occurrence referred to in General exception 1(a) (ii), (iii), (iv), (v) or (vi) of this policy, or the act of any lawfully established authority in controlling preventing suppressing or in any other way dealing with any such occurrence.

If the company alleges that damage is not covered by reason of proviso (a), (b), (c), (d) or (e) of this event, the burden of proving the contrary shall rest on the insured.

4. Pairs and sets

Where an item consists of articles in a pair or set the company will not pay more than the value of the parts lost or damaged.

5. Pedal cycles

- (a) Pedal cycles and accessories left unattended outside the boundary of the residence must be attached by a security device to a permanently fixed structure.
- (b) The company will not pay for damage to the pedal cycle arising out of racing, pacing and trial runs.

6. Safe deposit

If an item is specified as kept in a safe deposit facility, insurance under this section only applies while the item is contained in such facility.

7. Cellular telephone

In respect of pensioners any First Amount Payable stated in the schedule applicable to a cellular telephone is deleted.