



## CONDITIONS RELATING TO HOUSEHOLD GOODS AND PERSONAL EFFECTS COVERED

The Insurers will, when specifically instructed in writing by the customer to do so, and following prior payment by the customer of the requisite charge, arrange wide insurance protection on the Insurer's own "All Risks Intransit" insurance policy which incorporates the following conditions:

### COVERAGE

This insurance covers all risks of loss or damage to the subject matter insured, as per the conditions and exclusions of the insurance policy.

### THIS POLICY DOES NOT COVER

- i. Delay, Confiscation, Detention or Loss of market
- ii. Damage caused by Moth, Vermin, Rats, Inherent Vice, Wear and Tearn, Deterioration or Depreciation including Depreciation arising from process of Cleaning, Repairing or Restoring
- iii. Rust (unless due to accident to the carrying vehicle) or Climatic of Atmospheric conditions or extremes of Temperature.
- iv. Loss or damage due to Mechanical, Electrical or Electronic Derangement unless there is evidence of external damage (to the insured item or its packing)
- v. The first amount payable (excess) as stated on the insurance cover note.
- vi. Cash, Bank Notes, Securities of any kind, Gold, Silver or Platinum articles, Jewellery, Precious stones, Medals are excluded. Documents of any type are covered for their cost of restoration or replacement, but not any value for information contained in them, nor for any liability occurring from their destruction or loss.
- vii. Loss or damage to any article not professionally packed and unpacked by the Contractors or Agents unless caused by fire, collision or overturning of the conveying vehicle. However it will include non-delivery of any entire transport package (carton, case or such like)
- viii. Claims caused by war, military rising, military or usurped power, martial law or state of siege or nuclear activity, insurrection, rebellion or revolution, terrorism, civil commotion, labour disturbances, riot, strike, lock out or public disorder. However, insurance to cover most of these events is arranged by the contractor through SASRIA (South African Special Risk Insurance Association).

### GENERAL CONDITIONS

#### A. EXCESS

The first R1000 of any claim is excluded.

#### B. NOTIFICATION OF LOSS

Notification of any loss or damage must be given to the Contractors as soon as possible, but in any event, no later than 7 days from time of delivery

#### C. AVERAGE CLAUSE

The insurance is subject to average and the complete household including all effects must be insured at full value. (Full value is current cost less depreciation). Insurance for less than full value will mean a proportionate reduction in claim.

#### D. PAIRS AND SETS CLAUSE

Where an insured item consists of any article in a pair or set the insurers shall not be liable for more than the value of any particular part or parts which may be lost or damaged nor more than the proportionate part of the pair or set, without reference to any special value which such article or articles may have as part of such a pair or set.

#### E. REPAIRS OR REPLACEMENT CLAUSE

Insurers may at their opinion repair, reinstate or replace any property lost or damaged or pay the amount of loss or damage.

#### F. FRAUD

If any claim be in any respect fraudulent or if any fraudulent means or devices be used by the assured or anyone acting on his behalf or if any destruction or injury or damage be occasioned by the willful act or with connivance of the Assured, all benefit under this policy shall be forfeited.

#### G. MECHANICAL AND ELECTRICAL DERANGEMENT

Subject to payment of an additional premium, the policy is extended to include Mechanical, Electrical and Electronic derangement. In no case shall the insurers liability under this extension exceed R2,000 for any one loss.