



HOUSEHOLD CONTENTS

1. HELPFUL DEFINITIONS

Estate:	A grouping of luxury homes fully enclosed with 24-hour manned and perimeter security at all entry points. Aside from the monthly utilities, adhering to the general conduct of the estate is a requirement and there is usually a levy that would include the cost of security and maintaining the estate.
Forced Entry:	Refers to a situation where an intruder gains access to a property by using force, and without having permission from the owner or occupant. This can involve breaking locks, windows, or doors to enter the premises
Household Contents/My Things:	Means Household Contents kept in the Private Residence or Outbuilding, for example, personal belongings such as clothes and handbags; equipment and appliances which include audio-visual, vacuum cleaners and fridges, as well as furnishings. Contents with a combined value between R5 000 and R99 999 will be categorised as 'My Things' in the Policy Schedule (and must be accompanied by a completed inventory specifying each item) and as 'Household Contents' if the combined value is between R100 000 and R5 000 000.
Insurable Interest:	Refers to where a financial loss is suffered if the insured asset/s is lost, stolen or damaged.
Outbuilding:	Means any separate building on the property, for example, domestic outbuildings and private garages also situated at the address shown in the Policy Schedule. The outbuildings must be made of brick, stone or concrete with a slate, tile, metal, concrete, fibre cement or asbestos roof unless otherwise shown in the Policy Schedule. It excludes the grounds on which the outbuilding is situated.
Policyholder:	Means the person who enters into the policy contract and who has an Insurable Interest in the asset/s on cover.
Private Residence:	Means the main building, as well as buildings connected by a door to the main building (i.e. adjoining buildings) situated at the address shown in the Policy Schedule and used solely for domestic and not for business or commercial purposes – unless specifically agreed to with the Insurer and shown in the Policy Schedule. It is the residence where the Policyholder lives permanently. Unless otherwise shown in the Policy Schedule, the buildings and adjoining buildings must be made of brick, stone or concrete with a slate, tile, metal, concrete, fibre cement or asbestos roof. It excludes the grounds on which the Private Residence is situated.
You/your/yourself/yours:	Means you, the Policyholder and includes his/her Spouse and or any family members of your household who permanently live with you at the Private Residence.

2. HOUSEHOLD CONTENTS COVER INCLUDES



2.1. The Insurer compensates for loss or damage to, Household Contents caused by the Covered Events described below. Household Contents must belong to you and must be used for your own private purposes. They include:

- a) personal belongings such as clothes and handbags;
- b) equipment and appliances which include audio-visual, vacuum cleaners, fridges, etc;
- c) furnishings; and
- d) fixtures and fittings that belong to you, as the tenant, and not to the homeowner of the Private Residence. The fixtures and fittings must have been installed with the permission of the homeowner.

COVERED EVENTS FOR LOSS OR DAMAGE INCLUDE

2.2. The Insurer compensates for loss or damage to Household Contents caused by any of the following Covered Events:

- a) Fire, lightning and explosion, except for specific loss or damage:
 - deliberately caused by someone living in the Private Residence; and
 - loss or damage caused by deliberate power cuts or load shedding except where the optional accidental damage cover has been purchased and the specified surge protection has been installed and properly maintained as explained under "Covered Events for Accidental damage including Power surge and Load shedding".
- b) Malicious damage, except for loss or damage:
 - caused by someone living in the Private Residence;
 - that occurs while the Private Residence is being lent, let or sub-let; and
 - caused by theft or attempted theft.
- c) Storm, flood, wind, hail or snow, except for loss or damage caused by, or to, any of the following:
 - property left in the open unless the property is designed or intended to operate in the open;

Example: If you take your lounge suite outside for a party and leave it there overnight the Policyholder will not be compensated if it is damaged by the rain.

- any process which uses or applies water;
 - deterioration, wear and tear or any gradually operating cause; or
 - rust, corrosion or mildew.
- d) Earthquake.
- e) Bursting, leaking or overflowing of pipes, water apparatus or oil-fired heating apparatus except where the loss or damage is directly or indirectly due to rust, corrosion or mildew – we do not compensate you for damage to the apparatus or pipes themselves.
- f) Loss or damage to Household Contents caused by impact to the Private Residence.

Example: If a tree falls on the Private Residence and damages Household Contents it will be compensated for up to the limit shown in the Policy Schedule, however, damage caused by falling branches or trees during tree felling will not be compensated.

- g) Theft or attempted theft from the Private Residence and/or Outbuildings if there are visible signs of Forced Entry or exit.

Example: If burglars break a door to gain entry to the Private Residence and steal a TV, it will be covered. But if, after having a party at the Private Residence, a valuable item is suddenly missing and there are no signs of Forced Entry, it will not be covered.



h) Gradual sinking of land (subsidence), and landslip of the land supporting the Private Residence except for loss or damage caused by:

- drains, water courses, boundary walls, garden walls, screen and retaining walls, gate posts, gates;
- fences, driveways, paving, swimming pools, swimming pool borders or tennis courts;
- or made worse by faulty design, insufficient compacting of filling, poor construction; • removal or weakening of support;
- structural alterations, additions or repairs;
- surface or subterranean (below ground) excavations other than those performed during mining operations;
- normal settlement, shrinkage or expansion; and
- contraction or expansion of clay and similar soil types due to its moisture or water content.
- **IMPORTANT:** The Insurer does not compensate for the cost of underpinning the foundations.
- In any action suit or other proceeding where the Insurer alleges that by reason of the provisions of this subsidence Covered Event, any damage is not covered, the burden of proving the contrary rests with the Policyholder.

FIRE BRIGADE CHARGES

2.3. The Insurer compensates for the reasonable costs that the fire brigade charges for putting out a fire at the Private Residence.

COST OF CLEARING DEBRIS AFTER A COVERED EVENT

2.4. The Insurer compensates for the reasonable cost of removing debris from the Private Residence and grounds after loss or damage to the Household Contents caused by a Covered Event.

DAMAGE BY BABOONS OR MONKEYS

2.5. The Insurer compensates up to the limit shown in the Policy Schedule for loss or damage to Household Contents inside the Private Residence caused by wild baboons or monkeys. Wild baboons or monkeys refer to primates living freely in the natural surroundings and which are not kept as pets or farm animals or confined in any way.

WENDY HOUSES

2.6. The Insurer compensates up to R5 000 for Household Contents in Outbuildings: • which are not made of brick, stone or concrete;

- with slate, tile, metal, concrete or asbestos roof; and
- which are bolted to a solid foundation.

2.7. **IMPORTANT:** There must be visible signs of Forced Entry in the event of theft or attempted theft.

BUSINESS GOODS AND EQUIPMENT

2.8. The Insurer compensates for loss of or damage to, business goods and equipment up to the Compensation Limit shown in the Policy Schedule in any 12-month period. These goods and equipment must be kept inside the Private Residence. They include computers, laptops, printers, scanners, software and office furniture.



2.9. We compensate for loss or damage to business goods caused by any of the following Covered Events:

- a) Fire, lightning, explosion.
- b) Malicious damage, except for loss or damage:
 - caused by someone living in the Private Residence;
 - that occurs while the Private Residence is being lent, let or sub-let; and
 - caused by theft or attempted theft.
- c) Storm, flood, wind, water, hail or snow, except for loss or damage caused by any of the following:
 - property left in the open;
 - any process which uses or applies water;
 - deterioration, wear and tear or any gradually operating cause; and
 - rust, corrosion or mildew.
- d) Earthquake.
- e) Bursting, leaking or overflowing of pipes, water apparatus or oil-fired heating apparatus except where the loss or damage is directly or indirectly due to rust, corrosion or mildew – we do not compensate for damage to the apparatus or pipes themselves.
- f) Loss or damage to business goods caused by impact to the Private Residence.
- g) Theft or attempted theft from the Private Residence and/or Outbuildings if there are visible signs of Forced Entry.

2.10. We do not compensate for stock-in-trade (equipment, merchandise, or materials necessary to, or used in a trade or business) that the Policyholder owns or is responsible for.

PROPERTY BELONGING TO GUESTS

2.11. We compensate up to the Compensation Limit shown in the Policy Schedule for any one claim for Household Contents and personal belongings of an overnight guest not staying longer than a week if they do not have any other insurance. Guests would not include boarders and lodgers.

2.12. To receive compensation, the Covered Event must have taken place at the Private Residence (not Outbuildings).

2.13. This excludes money and negotiable instruments e.g. cheques.

PROPERTY BELONGING TO DOMESTIC STAFF

2.14. We compensate up to the Compensation Limit noted in the Policy Schedule for any one claim for Household Contents and personal belongings of the Policyholder's domestic staff.

2.15. To receive compensation, the Covered Event must have taken place at the Private Residence.

2.16. This excludes money and negotiable instruments e.g. cheques.

REFRIGERATOR AND DEEP-FREEZE CONTENTS

2.17. We compensate up to the Compensation Limit noted in the Policy Schedule for any one claim for the accidental spoiling of the contents of the fridges or freezers in the Private Residence if the spoiling results from either:

- a) breakdown of or accidental damage to the fridge or freezer; or
- b) failure of the public power supply.

2.18. We do not compensate for:

- a) damage to fridges or freezers themselves;
- b) spoiling because of deliberate power cuts or load shedding by the power supply authority, unless the power cut is longer than 24 hours; or



c) spoiling that has happened because you have not paid for, or bought, sufficient power or fuel.

KEYS, LOCKS AND REMOTE CONTROLS

2.19. The Insurer compensates up to Compensation Limit noted in the Policy Schedule for any one claim for reasonable costs to repair or replace the Policyholder's lost or damaged:

- a) keys, including card keys;
- b) locks; and
- c) remote controls.

2.20. The Insurer compensates up to the Compensation Limit noted in the Policy Schedule only if the Private Residence is occupied and need the above devices for doors, windows, safes or alarms for this Private Residence.

2.21. We will not compensate for the cost of repairing or replacing keys, locks or remotes which stop working due to mechanical, electrical or electronic failure or breakdown of the sort related to the normal use of these devices.

DOCUMENTS

2.22. The Insurer compensates up to the Compensation Limit noted in the Policy Schedule for loss or damage to personal documents of the Policyholder caused by a Covered Event.

2.23. We will only compensate for the cost of replacing the documents or obtaining duplicates and not for the value of the contents or the value that the Policyholder attached to the documents.

2.24. We do not compensate for the value that you attach to the document's content.

Example: If a certificate is stolen, it is potentially very valuable to the Policyholder. We will only compensate for the cost of replacing the actual document, not the value that the Policyholder attached to the document.

SECURITY GUARD

2.25. We compensate up to the Compensation Limit shown in the Policy Schedule for any one claim for the reasonable cost of employing a security guard after loss or damage from a Covered Event.

DOMESTIC TELEPHONE INSTRUMENTS

2.26. We compensate up to the Compensation Limit shown in the Policy Schedule for each domestic telephone instrument (landline) accidentally damaged in the Private Residence.

2.27. We do not compensate for damage to:

- a) cellular phones; and
- b) mobile communication equipment.

GARDEN AND LEISURE EQUIPMENT

2.28. We compensate up to the Compensation Limit noted in the Policy Schedule for loss or damage to your garden and leisure equipment which are designed to be left outside the Policyholder's Private Residence following a Covered Event, including but not limited to garden furniture, braai equipment and jungle gyms.

3. COMPENSATION

3.1. We compensate by one, or a combination, of the following:



- a) paying the costs of the loss or damage;
- b) replacing whatever is lost or damaged;
- c) repairing whatever is damaged.

3.2. We base the compensation on the replacement value of similar, new goods at the time of the loss or damage, up to the Compensation Limit shown in the Policy Schedule. This amount can apply to a single event or to a series of incidents that are the result of a single event.

3.3. If claiming for loss or damage to precious metals and stones, jewellery, watches, furs, paintings, rugs and carpets, we only compensate up to one-third of the Compensation Limit for Household Contents.

Example: If the Compensation Limit for Household Contents is R180 000, the maximum limit in the event of the Total Loss or damage to precious metals and stones, jewellery, watches, furs, paintings, rugs and carpets is R60 000 which is one-third of R180 000.

WHAT HAPPENS IF UNDERINSURED?

3.4. It is the Policyholder's responsibility to insure all items for their replacement value. The replacement value is what it will cost to replace the items with similar items at the time of the loss or damage. When claiming, we will determine the replacement value that should have been used to insure the items. If it is more than the Compensation Limit shown in the Policy Schedule, it means it was underinsured. We will only compensate you for the percentage of insurance you bought. The Policyholder will be responsible for the difference between the claim and the compensation.

Example: The replacement value of your Household Contents is R100 000. However, it is insured for R75 000 (i.e. the Compensation Limit is R75 000). The items have only been insured for 75% of their value. In a case of a claim to the value of R40 000, we will only compensate for 75% of the loss, less the Excess (i.e. R30 000 minus the Excess).

4. OPTIONAL COVER

4.1. These Cover Options are available at an additional premium on request. If any of these options are selected they will be shown in the Policy Schedule, as well as the relevant Excess.

COVERED EVENTS FOR ACCIDENTAL DAMAGE INCLUDING POWER SURGES AND LOAD SHEDDING INCLUDE

4.2. The Insurer compensates up to the Compensation Limit shown in the Policy Schedule for any one claim event for accidental damage to Household Contents in the Private Residence. This includes damage caused by power surges and load shedding subject to the required surge protection being installed and maintained.

4.3. It is a condition of cover that the insured residence be fitted with a power surge protector in order to be covered for loss or damage due to power surges and load shedding. No cover will be provided if the insured residence is not fitted with a power surge protector.

4.4. We will only accept the following power surge protectors:

- a) Must be attached to the DB board (Any device size which is appropriate for the insured residence); and
- b) Must be accompanied by a COC certificate.

4.5. We do not compensate for loss or damage caused by:

- a) wear and tear, rust, mildew, corrosion or decay, vermin such as rats, moths or other insects or their larvae or your own domestic pets;



- b) depreciation or any gradual operating cause such as rust;
- c) cleaning, renovating or the process of dyeing;
- d) electronic, electrical and mechanical breakdown;
- e) the action of light or climatic conditions such as fading of curtains by the sun;
- f) confiscation or seizure by any process of law; and
- g) cracking, scratching, denting or chipping of furniture, glass, glassware, jewellery or other brittle articles.

4.6. We also do not compensate for loss or damage to:

- a) garden equipment, furniture or tools (includes equipment for a pool or pond);
- b) firearms;
- c) portable computer equipment, cellphones, mobile communication equipment, hand-held portable telephones, videos, audiotape, compact discs, DVDs and other optical media; and
- d) clothing and personal belongings normally worn or carried by or on a person or personal sporting equipment normally worn or used by a person.

5. HOUSEHOLD CONTENTS COVER EXCLUDES

5.1. The Insurer does not compensate for any of the following:

- a) Theft of money and negotiable instruments.
- b) Theft or attempted theft from the Private Residence where it has been loaned, leased or sub-let to someone else unless there are visible signs of Forced Entry.
- c) Theft or attempted theft from the Private Residence while on show unless there are visible signs of Forced Entry from the Private Residence.
- d) Theft or attempted theft from the Private Residence and/or Outbuildings while the building is being renovated unless there are visible signs of Forced Entry from the Private Residence and/or Outbuilding.
- e) Loss or damage to the Private Residence and/or Outbuildings caused by the Private Residence being renovated.
- f) Theft or attempted theft from the open grounds / yard of the Private Residence.

Example: Theft of laundry, garden and swimming pool furniture and equipment, pool safety nets and covers.

- g) Theft or attempted theft from a commercial storage facility where the Policyholder deposited his/her Household Contents for safekeeping.
- h) Loss or damage occurring whilst moving Household Contents to a new Private Residence.
- i) Loss or damage caused by the vehicle transporting the Household Contents being in an accident.
- j) Loss or damage or injury to your pets.
- k) Loss or damage to:
 - more than one gold coin (this excludes a coin which forms part of a jewellery piece);
 - stamp and coin collections;
 - portable computer equipment, electronic notepads, tablets, cellphones and other mobile communication equipment;
 - Watches (including smart watches) not specified on your policy;
 - motor vehicles including their fitted accessories;
 - caravans and trailers including their fitted accessories;
 - air or watercraft and their fitted accessories and equipment except surfboards or paddle skis; and
 - bicycles which are valued at more than R5 000.
- l) Loss or damage caused by wear and tear, rust, mildew, corrosion or decay, vermin such as rats, moths, other insects or their larvae or your own domestic pets.



- m) Loss or damage caused by depreciation or any gradual operating cause such as rust.
- n) Loss or damage caused by cleaning, renovating or the process of dyeing.
- o) Loss or damage caused by electronic, electrical and mechanical breakdown.
- p) Loss or damage caused by the action of light or climatic conditions.
- q) Loss or damage caused by the confiscation or seizure by any process of law.
- r) Loss or damage caused by cracking, scratching, denting or chipping of furniture, glass, glassware, jewellery or other brittle articles.
- s) Loss or damage caused by deliberate power cuts or load shedding, except if optional cover for accidental damage caused by these events, was purchased
- t) Loss or damage to your Household Contents more specifically covered under this policy or under another policy.

Example: If you have furniture (bought under a hire purchase agreement) which is more specifically insured elsewhere you will need to claim from where it is more specifically insured.

- u) Loss, damage or Liability caused by the structure of the Private Residence not complying with the National Building regulations or any other legislation applying to building standards and maintenance.
- v) Loss or damage caused by accidental scorching or burning by cigarettes, clothing irons, tools or utensils. This cover is available as part of Accidental Damage which is an option (see Optional Cover section) available at an additional premium.

Example: If you drop a cigarette butt on a carpet and it burns a hole in the carpet you will not be covered for the loss or damage to the carpet.

- w) Loss or damage to insured items where the Private Residence is vacant, empty, abandoned, unoccupied for 31 consecutive days or illegally occupied.
- x) Wear and tear on all insured assets, including wear and tear which occurred prior to the inception of the policy.
- y) Items purchased abroad which are not declared to customs.
- z) Loss or damage where there is communal living consisting of relatives or non-relatives.
- aa) Any items under a service or warranty agreement. If an Insured item is under a service or warranty agreement, then You must claim from them first before claiming from us.
- bb) Consequential loss.
- cc) Loss or damage resulting from water overflow from kitchen sinks and bathtubs after water restoration will only be covered from the resulting damage.

Example: If your roof starts leaking as a result of poor maintenance or wear and tear, damages caused to the other items as a result of the roof leaking will not be covered. Consequential loss are damages that occur as a result of an uncovered event and will not be covered under this policy.

6. EXCESS

6.1. The Excess applicable to Household Contents Cover is specified in the Policy Schedule. This is the amount that must be paid before we compensate. This Excess does not apply to claims for Householders' Liability Cover.



7. HOUSEHOLDERS' LIABILITY INCLUDES

COVERED EVENTS FOR HOUSEHOLDER'S LIABILITY COVER INCLUDE COVER FOR OCCUPANTS

7.1. The Insurer compensates if the Policyholder is held Liable as the occupant of the Private Residence and Outbuildings for:

- a) the accidental death of another person occurring in the Period of Insurance;
- b) accidental bodily injury of another person occurring in the Period of Insurance; and
- c) accidental loss or damage to property belonging to another person occurring in the Period of Insurance.

COMPENSATION

7.2. The compensation for occupants includes the following:

- a) the amounts you are Liable for;
- b) legal costs of the other person that you are Liable for; and
- c) costs incurred with our permission, to settle or defend the claim against the Policyholder.

COMPENSATION LIMIT

7.3. The compensation is limited to the amount shown in your Policy Schedule at the time of the loss, damage, bodily injury or death. This amount applies to any single event or for a series of events that are the result of one incident.

Example: If a guest sits on a chair, and the chair breaks, causing the guest to fall and break a limb, the Policyholder may be responsible for costs and expenses incurred by the guest, and this cover will provide compensation should the Policyholder be found Liable for these.

COVER FOR TENANTS

7.4. The Insurer compensates if the Policyholder is held Liable as the tenant of the Private Residence or Outbuildings for:

- a) accidental death of another person occurring in the Period of Insurance;
- b) accidental bodily injury of another person occurring in the Period of Insurance; and
- c) accidental loss of or damage to property belonging to another person occurring in the Period of Insurance.

COMPENSATION

7.5. The compensation for tenants includes the following:

- a) the amounts the Policyholder is Liable for;
- b) legal costs of the other person that the Policyholder is Liable for; and
- c) costs incurred with our permission, to settle or defend the claim against the Policyholder.

COMPENSATION LIMIT

7.6. The compensation is limited to the amount shown in the Policy Schedule at the time of the loss, damage, bodily injury or death. This amount applies to any single event or for a series of events that are the result of one incident.

8. HOUSEHOLDERS' LIABILITY EXCLUDES

FOR OCCUPANTS OR TENANTS OF THE PRIVATE RESIDENCE AND OUTBUILDINGS



8.1. The Insurer does not compensate for Liability claimed for by any of the following people:

- a) the Policyholder, any member of his/her family or anyone else who normally lives with the Policyholder at the Private Residence; and
- b) your employees, including domestic employees, acting in the course of their employment with you at the time of the event

8.2. The Insurer does not compensate for Liability related to loss or damage to property owned by, looked after or under the control of any of the following people:

- a) the Policyholder, any member of his/her family or anyone else who normally lives with the Policyholder at the Private Residence; and
- b) your employees, including domestic employees, acting in the course of their employment with you at the time of the event.

LIABILITY NOT RELATED TO BEING AN OWNER OR TENANT OF THE PRIVATE RESIDENCE AND OUTBUILDING

8.3. The Insurer does not compensate for Liability related to:

- a) the Policyholder's employment, business or profession;
- b) the Policyholder's ownership or occupation or renting of land or buildings other than the Private Residence and Outbuildings insured under this section; and
- c) aircraft, vehicles or watercraft that the Policyholder or his/her domestic employees own, look after or control.

LIABILITY RELATED TO SUPPORT OF PROPERTY

8.4. The Insurer does not compensate for Liability related to the removal, weakening or interference with the support of any land, building or other property.

9. SPECIAL CONDITIONS

IF THE INSURED PRIVATE RESIDENCE IS UNOCCUPIED

9.1. The Policyholder must tell us if you intend to leave the Private Residence unoccupied for more than 31 consecutive days in any 12-month period so that we can adjust the Policyholder's terms and conditions of the policy.

9.2. If the Policyholder does not tell us, we will not compensate for any loss or damage while the Private Residence is unoccupied. If only an Outbuilding is occupied, we do not consider the Private Residence occupied.

IF STRUCTURAL BUILDING ALTERATIONS ARE DONE TO THE PRIVATE RESIDENCE

9.3. The Policyholder must tell us if he/she intends to do structural building alterations to the Private Residence. Cover may be affected and we may not compensate for loss or damage to the Private Residence if these alterations and change in risk are not disclosed and agreed with us.

PROOF OF OWNERSHIP

9.4. The Policyholder must give us acceptable proof that an item is owned, as well as acceptable proof of its value, if we request this.

9.5. We will not compensate for loss or damage to an item if not provided with proof of ownership of the item, as well as acceptable proof of its value.

PROOF OF VALUATION OF JEWELLERY AND WATCHES



9.6. When claiming, the Policyholder must give us a professional valuation certificate for all insured jewellery and watches with a value of R5 000 and above for any one item. Valuations must be updated regularly (at least every 5 years).

9.7. This valuation must have been done before the loss or damage.

9.8. We will not compensate for loss or damage to an item if not provided with a professional valuation certificate for jewellery and watches valued at R5 000 and above for any one item.

PROTECTION OF YOUR JEWELLERY AND WATCHES

9.9. You must keep jewellery and watches when not worn in a securely locked wall- or floor mounted safe. The keys to the safe must be kept in a separate, locked compartment.

9.10. We will not compensate the Policyholder for loss or damage caused by theft or attempted theft if you do not lock the item in a safe while you are not wearing it.

PAIRS AND SETS

9.11. We do not compensate for any additional, special value that an item has because it is part of a pair or set.

9.12. We only compensate for the proportionate value of the part of the set that is lost or damaged.

SURVEYS

9.13. We may ask a surveyor to survey the Private Residence at any time during the Period of Insurance. Based on the outcome of this survey or if the Policyholder does not agree or provide access to the Private Residence to have a survey done as per the policy requirement, we may immediately do one of the following:

- a) change the terms and conditions of the Policyholder's insurance;
- b) cancel the Policyholder's insurance; or
- c) treat the Policyholder's insurance as null and void.

SECURITY MEASURES

RESIDENTIAL HOMES

9.14. If you live in a residential home, you are required to have security bars on all opening windows and security gates on all opening doors OR the premises must have an alarm system linked to a 24-hour armed response service. When the property is unattended, all windows, security gates and doors must be locked

OTHER RESIDENTIAL TYPES

9.15. If you live in other residential types (estate homes, townhouses, complexes, flats etc.) you are required to either have manned security at all entry points and perimeter security, or strict access control, OR an alarm system linked to a 24-hour armed response service.

IMPORTANT: If at the time of the claim incident the above minimum-security requirement was not met, then no cover will be given for theft or attempted theft claims which occur at the Private Residence.

ALARM SYSTEM

9.16. If the Policy Schedule states that the Private Residence has an alarm system, we compensate for theft or attempted theft only if, at the time of the theft or attempted theft, all of the following conditions are met:

- a) the alarm system is installed;
- b) the alarm system is in working order;



- c) the alarm system is linked to a 24hr armed response;
- d) the service contract with the security company is in good standing; and
- e) if your Private Residence is left unattended, the alarm is armed for the entire Private Residence and none of the passive infrared motion detectors of the alarm system is obstructed or bypassed.

PERIMETER SECURITY

9.17. Perimeter security refers to precautions taken on the boundary of the grounds to protect against theft or attempted theft. An example of perimeter security is an electric fence or enclosed perimeter.

9.18. If you have indicated that you have Perimeter security, we compensate for theft or attempted theft only if, at the time of the theft or attempted theft, all of following conditions are met:

- a) the perimeter security is in working condition;
- b) the perimeter security is armed; and
- c) there is manned security at all entry and exit points.

SPECIALISTS REPORT

9.19. The Insurer may request a Specialist Report where necessary. This will be on your own account and must be obtained by the Policyholder.