



# Product Wording Updates

## Key Highlights Overview

Effective 1 April 2025

This overview (*'key highlights overview document'*) is written for illustrative purposes only and does not constitute advice. To the extent that there is any conflict, discrepancy or inconsistency between the narrative in this overview (*'key highlights overview document'*) and a clause contained in the policy schedule and policy wording read in conjunction with each other, the clause as contained in the policy schedule and policy wording will prevail.

Product type	Description of cover	Current wording	New wording
<b>Commercial Flexiflite</b>	Public Liability (claims made & occurrence) Employers' Liability	Territorial limits Anywhere in the world but not in connection with 1. any business carried on by the insured at or from premises outside or 2. any contract for the performance of work outside the Republic of South Africa, Namibia, Botswana, Lesotho, Eswatini, Zimbabwe and Malawi	Territorial limits Anywhere in the world but not in connection with: 1. any business carried on by the insured at or from premises outside; or 2. any contract for the performance of work outside the Republic of South Africa, Namibia, Botswana, Lesotho, Eswatini, Zimbabwe, Malawi and <b>Mozambique.</b>
<b>Body Corporate</b>	Employers' Liability	Territorial limits Anywhere in the world but not in connection with 1. any business carried on by the insured at or from premises outside or 2. any contract for the performance of work outside the Republic of South Africa, Namibia, Botswana, Lesotho, Eswatini, Zimbabwe and Malawi	Territorial limits Anywhere in the world but not in connection with: 1. any business carried on by the insured at or from premises outside; or 2. any contract for the performance of work outside the Republic of South Africa, Namibia, Botswana, Lesotho, Eswatini, Zimbabwe, Malawi and <b>Mozambique.</b>
<b>Assets All Risks Body Corporate Commercial Farming Flexiflite</b>	General exceptions	Arbitration Should any difference arise between the company and the insured or any claimant as to the amount of any claim under this policy, the same shall be referred to arbitration in accordance with the statutory provisions in force at the time, and the obtaining of any award shall be a condition precedent to any right of action against the company.	<b>Arbitration</b> <b>a. Any dispute which may arise between the company and the insured in relation to this Policy, or to its interpretation, or to its existence, validity, rectification or termination or to any claim under this Policy or to the Policy's response to any claim, or to the determination of the amount or any amounts payable under this Policy, shall be referred to arbitration in accordance with the statutory provisions and laws of the Republic of South Africa and shall be determined in accordance with such statutory provisions and laws.</b> <b>b. Unless otherwise agreed between the parties, such arbitration shall be referred to the Arbitration</b>

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			<p>Foundation of Southern Africa (AFSA) and concluded in conformity with the AFSA Commercial Rules, including the appeal procedure provided for in such Rules. Unless otherwise agreed, such arbitration will be in South Africa.</p> <p>This clause will not apply to any policy that falls within the ambit of the Policyholder Protection Rules, as published in terms of the Short-term Insurance Act 1998.</p>
<b>Assets All Risks</b> <b>Body Corporate</b> <b>Farming</b> <b>Flexiflite</b>	General condition	<p>General Condition 6 b</p> <p>No claim (other than a claim under the business interruption, fidelity, stated benefits or group personal accident section or the personal accident (assault) extension under the money section, if applicable) shall be payable after the expiry of 24 months or such further time as the company may allow from the happening of any event unless the claim is the subject of pending legal action or is a claim in respect of the insured's legal liability to a third party.</p> <p>General Condition 6 c</p> <p>"No claim shall be payable unless the insured claims payment by serving legal process on the company, as envisaged in General Condition 15, within six months of the rejection of the claim in writing and pursues such proceedings to finality"</p>	<p>General Condition 6 b</p> <p>No claim (other than a claim under the business interruption, fidelity, stated benefits or group personal accident section or the personal accident (assault) extension under the money section, if applicable) shall be payable after the expiry of 24 months or such further time as the company may allow from the happening of any event unless the claim is the subject of pending <del>legal action</del> <b>arbitration proceedings in terms of General Condition 15</b> or is a claim in respect of the insured's legal liability to a third party.</p> <p>General Condition 6 c</p> <p>"No claim shall be payable unless the insured claims payment by <del>serving legal process on</del> <b>initiating arbitration proceedings against</b> the company, as envisaged in <b>General Condition 15</b>, within six months of the rejection of the claim in writing and pursues such proceedings to finality"</p>
<b>Assets All Risks</b> <b>Body Corporate</b> <b>Commercial</b>	General condition	None	<p><b>Governing Law</b></p> <p>This policy shall at all times be governed by and construed in accordance with the statutory provisions and laws of the Republic of South Africa.</p>

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Farming Flexiflite Personal Lines			
Personal lines	Household contents cover: 1. Definitions and explanations specific to this section	3. Motor vehicles, trailers and caravans (but we cover models of motor vehicles);	3. Motor vehicles <b>and fixed motor vehicle accessories</b> , trailers and caravans (but we cover models of motor vehicles);
Assets All Risks Body Corporate Commercial Farming Flexiflite	General exception: War, riot and terrorism	This policy does not cover any claim, loss, damage, cost or expense of any nature whatsoever related to or caused by	This policy does not cover any claim, loss, damage, cost or expense of any nature whatsoever related to or caused, <b>whether directly or indirectly, by</b>
Assets All Risks Body Corporate Commercial Farming Flexiflite	Business interruption: 1. Specified suppliers/sub-contractors 2. Unspecified suppliers	1. The premises of the suppliers and sub-contractors. The premises of any other of the insured's suppliers...	1. The premises of the <b>direct</b> suppliers and sub-contractors... The premises of any other of the insured's <b>direct</b> suppliers...
Commercial Flexiflite	Fire – Buildings / Buildings Combined Loss of Water	None	<b>Loss of water</b> The Company will indemnify the insured against charges raised by a local authority for water lost through leakage from pipes in the building or on the insured property, where the insured is responsible to pay the charge for such water, Provided that: 1. the consumption reading must be at least 50% more than the average of the previous four readings and

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			<p>2. the insured takes immediate steps to repair the pipe(s) affected on discovery of a leak (by physical evidence or on receipt of an abnormally high-water account).</p> <p>This extension does not cover:</p> <ol style="list-style-type: none"> <li>1. the cost of repairs to leaking pipes.</li> <li>2. more than two separate incidents in any period of 12 months.</li> <li>3. loss of water:               <ol style="list-style-type: none"> <li>a. as a result of leaking taps, water heating apparatus or toilet systems.</li> <li>b. from swimming pool structures or inlet or outlet pipes.</li> <li>c. whilst property is unoccupied for a period in excess of 30 days.</li> <li>d. as a result of the deliberate act of the insured or any person acting on his behalf.</li> </ol> </li> </ol> <p>Provided that the liability of the Company shall not exceed R10,000 per occurrence.</p>
<b>Assets All Risks</b> <b>Body Corporate</b> <b>Commercial</b> <b>Farming</b> <b>Flexiflite</b>	Electronic Equipment – new exclusions	none	<p>Exceptions to sub-section A</p> <p>9. Adding the following exclusion before the words “provided that” 3. left in an unattended vehicle that is not securely locked;</p> <p>And then including “3” in the proviso: provided that 1,2 and 3...</p> <p>10. Loss or damage to equipment of whatsoever nature arising directly or indirectly out of or in connection with nationalisation, confiscation or abandonment.</p>

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			<p>11. Loss or damage to experimental or prototype equipment or any consequential loss or damage.</p> <p>12. Loss or damage to insured property caused by or arising from non-compliance by the insured with the general upkeep and maintenance requirements specified by the manufacturer or supplier for that item.</p> <p>The onus will be on the insured to record and provide details of all servicing, maintenance and repairs done to the insured property at the request of the Company's representative at any reasonable time.</p> <p>13. Loss or damage to equipment of whatsoever nature arising directly or indirectly out of or in connection with aircraft engines and space risks such as satellites, spacecraft, launch vehicles and major components thereof.</p> <p>14. Performance guarantees, penalty clauses and liquidated or punitive damages of whatsoever nature.</p>
<b>Assets All Risks</b> <b>Body Corporate</b> <b>Commercial</b> <b>Farming</b> <b>Flexiflite</b>	Electronic Equipment – Memo 2 - Prevention of access	New proviso	3. the liability of the company shall not exceed R50,000 in respect of any one occurrence.
<b>Farming</b>	Motor	Tracker warranty/requirement	<b>Tracker requirement</b> Vehicles above R750,000 require a Tracking and recovery system.
<b>Farming</b>	Motor	18. Loss of use of vehicle (if stated in the schedule to be included)  In the event of the loss of use of a tractor, truck (other than light delivery vehicle), mechanical horse, harvester	Loss of use of vehicle (if stated in the schedule to be included)  In the event of the loss of use of a tractor, truck (other than light delivery vehicle), mechanical horse, harvester

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		<p>or combined harvester stated in the schedule through or as a result of any insured peril insured in this section, which would constitute a claim under this section, the Company shall on receipt of proof of an account issued by the supplier or lessor indemnify the insured for the cost of hiring a tractor, truck, mechanical horse, harvester or combined harvester</p> <p>Provided that</p> <p>a. The Company's liability is limited to the amount stated in the benefits schedule per day.</p>	<p>or combined harvester stated in the schedule through or as a result of any insured peril insured in this section, which would constitute a claim under this section, the Company shall on receipt of proof of an account issued by the supplier or lessor indemnify the insured for the cost of hiring a tractor, truck, mechanical horse, harvester or combined harvester</p> <p>Provided that</p> <p>a. The Company's liability is limited to <b>R30,000 per occurrence.</b></p>
<b>Body Corporate Commercial</b>	Building	Geyser	Replacement R20,000 / Repair R10,000

## Contact

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