

## CHANGES TO THIS POLICY

The following changes (endorsements) are made to the Bay Union Prestige policy with effect from 1<sup>st</sup> August 2014

### Claims

Under the heading "Other points to note" (on page 20) the following applies

- o Existing clause changed

### Trade and economic sanctions

We cannot provide any cover where to do so would violate trade or economic sanctions. Should we become aware of the fact that you are subject to such sanctions, we would have to void (cancel) your policy from its start date. We will refund any premiums due to you, and no claims will be payable.

## CHANGES TO THE BUILDINGS SECTION OF THE POLICY

The following change (endorsement) is made to the Bay Union Prestige policy with effect from 1<sup>st</sup> October 2015

Under the heading "Additional cover you can choose" (on page 43) the following applies

- o New clause added

### Water leakage from underground pipes

We will pay for any additional charges on your municipal water bill that result from leakage of underground pipes on your property. This is subject to the following conditions:

- o the additional charge for the latest quarter must exceed the average of the last four quarters by at least 50%
- o the additional charges are not caused by:
  - \*leaking taps, geysers, toilet systems or swimming pools;
  - \* loss of water from swimming pools or their pipes.
- o your home is not unoccupied for more than 60 days
- o You immediately trace the leak and have it repaired
- o we will not pay for more than one event every 12 months.

## CHANGES TO THE BUILDINGS SECTION OF THE POLICY

The following changes (endorsements) are made to the Bay Union Prestige Policy with effect from 10 July 2017:

### Reason for amendment:

- The definition of "unoccupied" is added to the policy wording under Definitions of the Introduction section.
- The references to occupation of domestic employees' quarters and outbuildings by domestic employees and tenants are deleted from the sections where it appears.

### Introduction

#### New clause added

- o The following clause is added to the policy under Definitions and applies wherever the word "unoccupied" is used:

#### **Unoccupied**

Your dwelling/building insured is unoccupied if you or any of the people who usually live there, or the person left on the premises in charge of and with access to the dwelling, have all gone out. For example, shopping for a few hours or on holiday for a few weeks.

## Household Contents and Houseowners Sections

Clause deleted

- The following clause is deleted wherever it appear in Household Contents and Houseowners sections of the policy wording:

### **Deletion of the clause relating to occupation of domestic employees' quarters and outbuildings**

*"We do not regard the occupation of the domestic employees' quarters by Your domestic employees or of any Outbuilding by tenants as occupation of the Dwelling for the purpose of this Special Condition/warranty/security warranty."*

## CHANGES TO THE BUILDINGS SECTION OF THE POLICY

The following changes (endorsements) are made to the Bay Union Prestige Policy with effect from 13 September 2017:

### Geyser : Extended cover

Pay-out is limited to the amount of R1 500,00.

We will pay for the replacement or repair cost of your damaged geyser, its parts and any concealed pipes caused by:

\* rust, decay, gradual deterioration or wear and tear

\*cracking, splitting, latent defects or faulty material and workmanship.

We will also pay for the resultant damage, such as replacing the damaged pipes and tiles. For the purposes of this cover, the General Exception "Wear and tear" does not apply. We do not cover damage occurring in the first year of installation, or damage covered by any guarantee.

## CHANGES TO THE HOUSEHOLD SECTION OF THE POLICY

The following change (endorsement) is made to the Bay Union Prestige policy with effect from 1<sup>st</sup> November 2013

### Household Contents-Comprehensive Cover

Under the heading "We also cover you for" (on page 68) the following applies

- New clause added

Fire collision and overturning

We will cover accidental damage caused by fire, collision or overturning of the conveying vehicle when your contents are being moved by professional movers during a permanent change of address.

## CHANGES TO THE HOUSEHOLD SECTION OF THE POLICY

The following change (endorsement) is made to the Bay Union Prestige policy with effect from 1<sup>st</sup> November 2014

### Household Contents

Under the heading "Your specific responsibilities" (on page 54) the following applies

- New clause added under "Have these minimum security measures"

If you live in a security complex

If your home is listed in the schedule as being in a security complex, then you must have the following security measures in place at all times, fully maintained and in working order:

- 24-hour access control to the complex
- a perimeter wall (minimum 1.8 meters high) with electric fencing, alarmed and linked to either a 24-hour armed-response service or the guardhouse
- all sliding doors leading outside must be fitted with an additional locking mechanism, and must be locked when your home is left unoccupied.

In addition, the following security measures also apply if stated in the schedule:

- all opening windows, louvres and skylights must be protected by burglarbars
- security gates must be fitted to all exiting doors, and must be locked when your home is left unoccupied
- an alarm system must be installed complying with the following requirements:
  - \* the alarm must be linked to a 24-hour armed-response service
  - \* the alarm must be working properly
  - \* it must be activated when your home is left unoccupied
  - \* you must change the generic code to your own unique code

If you are unsure of which security requirement applies, please check your schedule.

## CHANGES TO THE HOUSEHOLD SECTION OF THE POLICY

The following change (endorsement) is made to the Bay Union Prestige Personal policy with effect from 5 January 2017

Under the heading "What is not covered" the following applies:

- o Existing clause changed

### Certain specific items

Securities, manuscripts, medals, livestock, etc.

- o negotiable securities such as deeds, bonds, bills of exchange, promissory notes and cheques
- o manuscripts or documents of any kind
- o prepaid phone cards or cellphone vouchers
- o motor vehicles, motorcycles, scooters, golf carts, three-wheeled vehicles, quad-bikes, caravans, trailers and all fitted accessories
- o aircraft, remote-controlled aeroplanes/drones, pleasure-craft, hang-gliders and their equipment
- o livestock or other animals
- o rare books, medals, individual stamps or coins, unless specified in the Schedule
- o any item that you specifically insure in this policy or any other policy.

The following change (endorsement) is made to the Bay Union Prestige policy with effect from 1<sup>st</sup> October 2015

Under the heading "Additional cover you can choose" (on page 65) the following applies

- o New clause added

### Water leakage from underground pipes

We will pay for any additional charges on your municipal water bill that result from leakage of underground pipes on your property. This is subject to the following conditions:

- o the additional charge for the latest quarter must exceed the average of the last four quarters by at least 50%
- o the additional charges are not caused by:
  - \* leaking taps, geysers, toilet systems or swimming pools;
  - \* loss of water from swimming pools or their pipes.
- o your home is not unoccupied for more than 60 days
- o You immediately trace the leak and have it repaired
- o we will not pay for more than one event every 12 months.

## CHANGES TO THE HOUSEHOLD SECTION OF THE POLICY

The following changes (endorsements) are made to the **Bay Union Classic Policy** with effect from 10 July 2017:

### Reason for amendment:

- The definition of "unoccupied" is added to the policy wording under Definitions of the Introduction section.
- The references to occupation of domestic employees' quarters and outbuildings by domestic employees and tenants are deleted from the sections where it appears.

### Introduction

New clause added

- o The following clause is added to the policy under Definitions and applies wherever the word "unoccupied" is used:

## Unoccupied

Your dwelling/building insured is unoccupied if you or any of the people who usually live there, or the person left on the premises in charge of and with access to the dwelling, have all gone out. For example, shopping for a few hours or on holiday for a few weeks.

## Household Contents and Houseowners Sections

Clause deleted

- The following clause is deleted wherever it appears in Household Contents and Houseowners sections of the policy wording:

### **Deletion of the clause relating to occupation of domestic employees' quarters and outbuildings**

*"We do not regard the occupation of the domestic employees' quarters by Your domestic employees or of any Outbuilding by tenants as occupation of the Dwelling for the purpose of this Special Condition/warranty/security warranty."*

## CHANGES TO THE ALL RISKS SECTION OF THE POLICY

The following change (endorsement) is made to the Bay Union Prestige policy with effect from 1<sup>st</sup> December 2014

All Risks Section

Under the heading "Which items of your property are insured" (on page 86) the following applies

- Existing clause changed

Unspecified property

Unspecified property means everyday items of clothing and personal effects normally worn by or carried on one's person.

It includes groceries up to the amount stated in the LIMIT SECTION.

The following items of unspecified property are not covered:

- vehicle sound equipment or phones, cell phones, cassettes, or any other electronic device, unless they are specifically mentioned in the LIMIT SECTION
- sunglasses or contact lenses
- hearing aids
- stamp or coin collections
- camping equipment, or the contents of caravans
- golf clubs or sports equipment
- computer equipment and accessories (laptops, notebooks, palmtops, iPads, etc.)
- property that is more specifically insured.

If you need cover for any of these items, you must specify them. If you are unsure, please check in both the schedule and the LIMIT SECTION.

The following change (endorsement) is made to the Bay Union Prestige policy with effect from 1<sup>st</sup> October 2015

All Risks Section

- New clause added

Additional cover you can choose

Applies only if specified

In addition to the standard cover outlined in the preceding pages, you can also choose to be covered for loss or damage in the case listed below. Check your schedule now to see if you have chosen this additional cover:

#### Remote blocking

If insured property is stolen from your vehicle without any forced entry and you blame that on interference with your remote control by a blocking device, then you must prove it to us. The amount of the pay-out will depend on whether the evidence is acceptable to us and whether it can be backed up by CCTV footage. Check your limit section now to acquaint yourself with the applicable limit.

#### CHANGES TO THE MOTOR SECTION OF THE POLICY

The following changes (endorsements) are made to the Bay Union Prestige policy with effect from 1<sup>st</sup> August 2014

Under the heading "Conditions of use" (on page 101), the following applies:

- Existing clause changed

#### How you may use your vehicle

This insurance policy carefully defines how you may use your vehicle in order for the cover to be valid. There are four categories of use:

- Private

Private use (social, domestic, pleasure), as well as emergency travel to and from work.

- Private and to work

Private use (social, domestic, pleasure), as well as all travel to and from work.

Note that in both of the above categories, the following uses are excluded:

Travel for business, commercial or professional purposes; renting the vehicle out; the carrying of passengers for financial gain, whether on a fare-paying or hire basis; paid driving instruction; the carrying of trade samples or goods; racing or speeding of any sort; driving on a course or racetrack, whether as part of an event or not; towing a vehicle for financial gain; overloading your vehicle; or while in the custody and control of the motor trade for any purpose other than the overhaul, upkeep or repair of the vehicle.

- Private, work and business

Private use (social, domestic, pleasure), all travel to and from work, as well as travel for business or professional purposes.

- Limited business use

Private use (social, domestic, pleasure). All travel to and from work, limited travel for business, professional purposes – use of your vehicle for your profession (for example, as a doctor or attorney). Use for business and professional purposes is limited to a maximum of 2 business calls a week.

Note that in both of the above categories, the following uses are excluded:

Renting the vehicle out; the carrying of passengers for financial gain, whether on a fare-paying or hire basis; paid driving instruction; the carrying of trade samples or goods; racing or speeding of any sort; driving on a course or racetrack, whether as part of an event or not; towing a vehicle for financial gain; overloading your vehicle; or while in the custody and control of the motor trade for any purpose other than the overhaul, upkeep or repair of the vehicle.

If you are unsure of the category of use that applies to your vehicle, please check the schedule.

#### CHANGES TO THE MOTOR SECTION OF THE POLICY

The following changes (endorsements) are made to the Bay Union Prestige policy with effect from 1<sup>st</sup> June 2016

Under the heading "What is not covered" (on page 103), the following applies:

- o Existing clause changed

"Risks within your control" is replaced by: Risks for your own expense

We do not cover you for loss or damage to your vehicle that results from the following risks:

- \* depreciation; wear and tear; gradually operating causes; mechanical, electrical or electronic breakdown, failure or breakage
- \* damage to wheel rims, unless some other part of the vehicle is damaged at the same time, or the wheel rims are specifically listed in the schedule as being insured
- \* theft of your vehicle-spares or accessories, unless you have asked for it to be covered. If you are unsure, please check your schedule
- \* loss or damage arising from the fact that your vehicle is un roadworthy, or hasn't been maintained
- \* loss or damage arising from the fact that your vehicle was defectively designed or constructed
- \* loss or damage resulting from the actions of domestic pets - for example, scratching, biting, chewing, tearing or soiling
- \* exposing your vehicle to situations that clearly have a high risk of loss or damage associated with them, such as crossing a swollen river, dune-bashing or riding on one wheel (wheelie).

#### CHANGES TO THE MOTOR SECTION OF THE POLICY

The following changes (endorsements) are made to the Bay Union Prestige policy with effect from 1<sup>st</sup> July 2017

Under the Heading "Safeguarding your vehicle (page 112) after Accident – R5 000, Breakdown – R2 500 will now be replaced with the following:

Accident – R1 850

Breakdown - 1200

#### CHANGES TO THE PLEASURE CRAFT SECTION OF THE POLICY

The following changes (endorsements) are made to the Bay Union Prestige policy wording with effect from 1 April 2014

Under the heading "What is not covered" (on page 163), the following applies:

- o Existing clause changed

"Risks within your control" is replaced by:

Risks for your own expense

We do not cover you for loss or damage to your pleasure-craft that results from the following risks:

- \* depreciation; wear and tear; gradually operating causes

- \*reduction in value caused by repairs, lack of use or alterations
- \* loss or damage to motors, electrical machinery, batteries and their connections, unless caused by other damage to the pleasure-craft, or there has been forced entry to or exit from the pleasure-craft or place of storage
- \* mechanical, electrical or electronic breakdown, and failure or breakage, unless this is the result of other damage to the pleasure-craft
- \* loss or damage arising from the fact that your pleasure-craft is not seaworthy, or hasn't been maintained
- \* loss or damage arising from the fact that your pleasure-craft was defectively designed or constructed
- \* loss or damage resulting from the actions of domestic pets - for example, scratching, biting, chewing, tearing or soiling
- \* pests such as moths, rodents or vermin
- \* exposing your pleasure-craft to situations that clearly have a high risk of loss or damage associated with them, such as deliberately sailing in dangerous water or operating without all the required equipment.

#### CHANGES TO THE PERSONAL LIABILITY SECTION

Under the heading "What is not covered" the following applies:

- o Existing clause changed

Use and ownership of vehicles

You are not covered for liability arising from:

- o your ownership or use of aircraft other than model aircraft
- o your ownership or use of pleasure-craft greater than 10.5m
- o loss or damage to any motorised vehicle or aircraft in your care, custody or control
- o the use of remote-controlled aeroplanes/drones, other than radio controlled model aircraft (RCA)
- o the use of any motorised vehicle if legislation requires you to insure the vehicles or provide security, or the governmental body has accepted responsibility for compensation
- o the use of any motorised vehicles unless they are insured under the Motor and Pleasure-craft sections of this policy and you have successfully claimed under those sections for own damage.