

# BAY UNION PRIVATE PORTFOLIO VS BAY UNION PRESTIGE POLICY COMPARISON OF COVER

In this document the terms and conditions of the Bay Union Private policy wording have been compared to those of the Bay Union Prestige policy.

Only the important differences of the Terms and Conditions of the wordings have been mentioned.

## GENERAL SECTION

### 1. General

- a. In the Private policy the “Complaints procedure” has been changed a bit and is a 5 step process and is included in the General section of the policy.

### 2. Claims

#### How much we pay

- a. **Dual insurance** – The Private policy includes this clause explaining clearly what happens in the case of dual insurance (there is no change to the existing practice, the process is just explained in more detail).

### 3. Your responsibilities as the policyholder

- b. **The following conditions/clauses are included in the Private policy but not in the Prestige policy:**

- We may check all information
- Keeping pace with inflation.

- c. **Differences between the Prestige policy and the Private policy:**

- **Prevent/minimize loss or damage** – The Private policy also requires you to take reasonable steps to prevent death, bodily injury, liability and accidents and reduce the damage to your insured property or they might not compensate you for any loss or damage. The Bay Union Prestige policy does not mention this.
- **Tell us if you wish to cancel the policy** – The Private policy will give you 31 days written notice if they wish to cancel the policy whereas the Prestige policy will give you 30 days.
- **Tell us of any material changes** – The Private policy will give you 31 days’ notice of any change they have requested whereas the Prestige policy will give you 30 days.
- **Pay your premiums on time -**

#### **Monthly premiums**

The Private policy defines a grace period which is not defined in the Prestige policy.

The Private policy states that no cash payments by you after the grace period, without prior agreement, will be accepted or will reverse this cancellation. This is not mentioned in the Prestige policy.

#### **Annual premiums**

The Private policy states that any claim you may make during the grace period will not be settled until you pay all premiums still outstanding, or agree to them being deducted from any settlement. This is included in the monthly premiums in the Prestige policy but not in the annual premiums.

## 4. Claims

### How much we pay

#### a. Differences between the Prestige policy and the Private policy:

- **We restore your original financial position** – The Private policy states that any salvage always becomes their property after a claim is paid. This is not mentioned in the Prestige policy.
- **We do not pay interest** – The Private policy states that they do not pay interest on any amount due by them unless ordered to do so by a South African court of law or agreed arbitrator. The Prestige policy does not mention “or agreed arbitrator”.

### How to claim

#### b. Differences between the Prestige policy and the Private policy:

- **Inform the police** – The Prestige policy requires you to inform the police within 48 hours after the event. The Private policy does not mention this time frame.
- **Send us all documents you may receive** – The Private policy states that any further documentation you may receive must be sent immediately. The Prestige policy states that you may send them later.

## 5. Other points to note

#### a. Cover applies in RSA and neighbouring countries –

The Private policy includes Angola, Kenya, Tanzania and Uganda which are not included in the Prestige policy.

The Private policy does not provide cover for motor third party liability in Angola, Kenya, Tanzania and Uganda. If you travel to a country where it is required to take out third party liability cover at the border, you must claim under that policy first. This is not mentioned in the Prestige policy.

#### b. Bringing damaged property back to South Africa – Both policies state that you have to do this at your own expense. However, the Private policy includes “unless the damaged property is a motor vehicle”.

#### c. Malicious damage –

In the Private policy “malicious damage” is included in the cover. In the Prestige policy it will only be included if you specifically ask for it.

The Private policy excludes malicious damage inside your home and outbuildings if you do not comply with the minimum security requirements when the premises are unoccupied or if your home or outbuildings are being structurally altered. These are not excluded in the Prestige policy.

Both policies exclude malicious damage if you lend, let or sub-let your home. The Private policy states that this will not apply if you can prove that it was not caused by your tenant.

## 6. What we do not cover

#### a. Wear and tear – The Private policy states that certain extensions of cover will override this exception. The Prestige policy does not mention this.

#### b. Transmission and distribution lines – This is included in the Prestige policy but not in the Private policy.

# BUILDINGS

## 1. Paying out after a claim

- a. **Matching damaged building materials** – This is included in the Private policy but not in the Prestige policy.
- b. **The following clauses are included in the Prestige policy but not included in the Private policy:**
  - Pairs and sets
  - You can ask for an annual inflation increase.

## 2. What we cover you for

- a. **Weather** – The Prestige policy excludes loss or damage to gates, fences and retaining walls unless it has been approved and constructed in accordance with national building regulations. This is not excluded in the Private policy.
- b. **Earthquake** – The Prestige policy excludes the effect of any earth tremor that results from mining operations in the area. This is not excluded in the Private policy.
- c. **Leaks, flooding** – The Private policy will pay once only for damage to concealed water pipes caused by rust, corrosion, gradual deterioration or wear and tear. This cover is not included in the Prestige policy. In the Private policy, this clause includes cover for damage to water apparatus and fixed oil heaters including mechanical or electrical breakdown of the heating system.
- d. **Theft** – The following conditions are included in the Private policy but not in the Prestige policy:
  - Theft pay-out depends on circumstances, security and occupancy
  - Limited pay-out for outbuildings if the minimum security is not in place
  - No pay-out if the private home does not comply with the minimum security requirements when unoccupied and/or if the outbuilding does not comply with the minimum security requirements and there are no signs of forced entry or exit.

## 3. We also cover you for

- a. **Benefits not included in the Private policy but included in the Prestige policy:**
  - Pest contamination
  - Satellite dish and aerial.
- b. **Benefits not included in the Prestige policy but included in the Private policy:**
  - Accidental damage to the building
  - Acts by tenants
  - Holiday letting
  - Home improvements
  - Medical benefit
  - New premises that are not yet registered
  - Professional cleaning services
  - Trauma counselling benefit
- c. **Differences between the Private policy and the Prestige policy:**
  - **Keys, locks and remote controls** – The Private policy includes the cost of replacing stolen keys, locks and remote controls and the reprogramming of any coded alarm system. This is not mentioned in the Prestige policy.
  - **Public supply or mains connections** – The Private policy includes cover for loss or damage to fibre.
  - **Removal of fallen trees** – The Private policy does not apply the limit to any 12 month period, so the limit applies per event, with no restriction on how many events can occur in a 12 month period. The Prestige policy applies the limit to any 12 month period.

- **Rent** – The Private policy will cover the rental cost of living in alternative similar accommodation for you including your domestic staff and pets. The Prestige policy does not mention your domestic staff and pets.  
The Private policy will give you this cover until the building becomes habitable once more. The Prestige policy will not exceed 12 months from the event.
- **Domestic and wild animals** – The Private policy will pay for loss or damage to your buildings caused by domestic animals that don't belong to you and wild animals. The Prestige policy will cover you for loss or damage to your buildings caused by wild baboons or monkeys.
- **Accidental damage to fixed machinery** – The Private policy includes this cover whereas in the Bay Union Prestige policy the cover is only given under "Gate motor or garage door motor" and "Water-pumping machinery". The Private policy also offers increased cover should the limited cover not be sufficient.
- **Wheelchair- and disability-friendly alterations** – The Private policy states that if the limit for this benefit is not enough and you also have cover under the Household contents section of this policy then the difference will be paid up to the limit of this benefit under the Household contents policy section. This is not mentioned in the Prestige policy.
- **Alternative accommodation or loss of rent** –  
The Private policy will also cover you for emergency accommodation they have agreed, for up to two nights, whilst you are finding alternative accommodation. This is not included in the Prestige policy.

#### 4. Additional cover you can choose

- Benefits not offered in the Bay Union Private policy but offered in the Bay Union Prestige policy:**
  - Inflation
  - Water leakage from underground pipes.
- Benefits not offered in the Bay Union Prestige policy but offered in the Bay Union Private policy:**
  - Accidental damage to fixed machinery – increased cover
  - Keys, locks and remote controls – increased cover
  - Power surge – increased cover.
- Geyser extended cover** – The Prestige policy talks to covering wear and tear which the normal geyser cover actually already covers, so we changed this optional benefit in Private to cover the installation of green building products after a valid claim for the replacement of any water apparatus.

#### 5. What is not covered

- The following are excluded from the Bay Union Private policy but not from the Bay Union Prestige policy:**
  - Vermin, insects, domestic pets, termites (Vermin has also been defined)
  - Mildew, damp, wet or dry-rot, or any other gradually operating cause
  - Defective workmanship
  - Loss or damage whilst the building is vacant, abandoned or illegally occupied
  - Structural changes to your home such as knocking out a wall or building an extra room.
  - **Thatch roof and non-standard construction** – The Private policy excludes an outbuilding with a thatch roof that is more than 15% of the total square metres of the main building's roof unless specifically mentioned in the schedule.
  - When you do structural building alterations or additions, and there is loss or damage caused by the structural building alterations or additions, we will not cover you for loss or damage to your home as a result of:
    - the cracking, collapse or subsiding of the building
    - accidental damage caused by the contractor

- theft unless there is evidence of violent and forced entry or exit from the building
- water, storm or flood damage to the building where structural alterations and additions have not been fully completed
- malicious damage or vandalism caused by the contractor to unfinished parts of the building.

## 6. Your specific responsibilities

### a. Conditions/clauses not included in the Prestige policy but included in the Private policy:

- Have these minimum security measures
- If you live in a high-security complex
- All non-standard construction buildings.

# HOUSEHOLD CONTENTS

## 1. Key terms to understand

### a. The following definitions are included in the Private policy but not in the Prestige policy:

- Uninhabitable
- Collectables.

### b. Home – Both policies define home but the Private policy states that it must be situated in South Africa.

## 2. How much we pay

### a. The following benefits are included in the Prestige policy but not included in the Private policy:

- You can ask for an annual inflation increase
- Limited cover.

## 3. What we cover you for

### a. Earthquake – The Prestige policy excludes earth tremors caused by mining operations. This is not excluded in the Private policy.

### b. Theft – The following are included in the Private policy but not included in the Prestige policy:

- Unoccupancy at the time of loss or damage.

## 4. We also cover you for

### a. The following benefit is not included in the Private policy but included in the Prestige policy:

- Telephones
- Pest contamination.

### b. The following benefits are not included in the Prestige policy but included in the Private policy:

- Baggage cover
- Credit/debit-card fraud
- Damage to fridge or freezer
- Holiday letting
- Increase in sum insured over holiday season
- Office contents (available as additional cover in the Bay Union Prestige policy)
- Professional cleaning services
- Property of parents and grandparents
- Stamp and coin collections
- Temporary repairs
- Tracing of water leaks

- Wheelchair- and disability-friendly alterations
- c. Differences between the Private policy and the Prestige policy:**
- **Accidental damage to audio-visual equipment –**  
The Private policy includes DVD players which is not included in the Prestige policy.  
Both policies exclude damage due to mechanical, electrical or electronic breakdown, however the Private policy will include this cover if you have chosen accidental damage extended cover.
  - **Accidental death –** The age limit in Private has increased to 80 from 76 in the Prestige policy.
  - **Keys, locks and remote controls –** The Private policy includes cover for stolen keys, locks and remote controls, and the reprogramming of any coded alarm system. This is not mentioned in the Prestige policy.
  - **Removal of contents –**  
The Private policy extends the cover to include transit to or from any bank, safe deposit or furniture depository. However, this excludes cover for accidental damage unless you have asked for accidental damage. This is not included in the Prestige policy.
  - **Rent –** The Private policy will cover the rental cost of living in alternative similar accommodation for you including your domestic staff and pets. The Prestige policy does not include your domestic staff and pets.
  - **Domestic and wild animals –** The Private policy will cover loss or damage caused by domestic animals that don't belong to you and wild animals. The Prestige policy will cover loss or damage caused by wild baboons or monkeys.
  - **Fridge or freezer contents –** The Private policy states that the fridge or freezer must be off for a period of at least 48 hours whereas the Bay Union policy states that this cover will not apply if there is load-shedding by any public authority for less than 24 hours.
  - **Alternative accommodation or loss of rent –**  
The Private policy will also cover you for emergency accommodation agreed to, for up to two nights, whilst you are finding alternative accommodation of similar value and location. This is not included in the Bay Union policy.  
The Private policy will cover you for rental income if you rent out the building, or part of it. This is not mentioned in the Bay Union policy.  
The Private policy states that this cover does not apply when the buildings are being structurally altered. This is not mentioned in the Bay Union policy.

## 5. Additional cover you can choose

- a. The following benefits are not offered in the Private policy but offered in the Prestige policy:**
- Inflation
  - Office contents
- b. The following benefits are not offered in the Prestige policy but offered in the Private policy:**
- Bed & breakfast
  - Home-based business
  - Keys, locks and remote controls – increased cover
  - Power surge – increased cover.
- c. Differences between the Private policy and the Prestige policy:**
- **Accidental damage (extended cover) –**  
The Private policy offers mechanical and electrical breakdown cover, whereas the Prestige policy doesn't.

## 6. What is not covered

- a.** The Private policy excludes domestic pets that belong to you whereas Prestige does not exclude domestic animals at all, except in the accidental damage optional benefit.

- b. The Private policy excludes motorised lawnmowers which are not excluded in the Prestige policy.
- c. **Precious metals and stones, jewellery, watches, rugs, art and carpets**  
The Private policy includes art in this clause which is not included in the Prestige policy. The Private policy will not pay for more than 33.33% of the sum insured whereas the Prestige policy will not pay for more than 30%.
- d. The Private policy excludes unset precious stones and Kruger coins which are not mentioned as an exclusion in the Prestige policy.
- e. The Private policy excludes individual stamps or coins whereas the Prestige policy excludes stamp or coin collections.
- f. The Prestige policy excludes sunglasses and remote control model aircraft or drones unless specified under the All Risks section. These are not excluded in the Private policy.
- g. Exclusions that apply to holiday homes – This is included in the Prestige policy but not in the Private policy.
- h. The following are excluded from the Private policy but not from the Bay Union policy:
  - **Thatch roof and non-standard construction** – The Private policy excludes an outbuilding with a thatch roof that is more than 15% of the total square metres of the main building's roof unless specifically mentioned in the schedule. This is not mentioned in the Bay Union policy.
  - When you do structural building alterations or additions, and there is loss or damage caused by the structural building alterations or additions, we will not cover you for loss or damage to your home as a result of:
    - the cracking, collapse or subsiding of the building
    - accidental damage caused by the contractor
    - theft unless there is evidence of violent and forced entry or exit from the building
    - water, storm or flood damage to the building where structural alterations and additions have not been fully completed
    - malicious damage or vandalism caused by the contractor to unfinished parts of the building.

## 7. Your specific responsibilities

- a. The Private policy states that the specific responsibilities are so strict that they are actually guarantees on your part and you must ensure that you comply with the requirements at all times during the currency of your policy. If you do not comply with a specific responsibility, they may reject your claim. The Prestige policy does not mention this.
- b. **Tell us if you change your address** – The Private policy requires you to advise them if you are storing some of your contents elsewhere which is not specifically mentioned in the Prestige policy.
- c. **Tell us if you run a business from your premises** – This is included in the Private policy but not included in the Prestige policy.
- d. **Keep jewellery and watches in a safe** – The Prestige policy excludes loss or damage to jewellery or watches as a result of theft or attempted theft unless your safe was broken into or you can prove threat of violence. This is not mentioned in the Private policy.
- e. **Have these minimum security measures** –
  - The Private policy states that the alarm system may be required to include an electric fence or outside alarm beams. This is not mentioned in the Prestige policy.
  - **Burglar bars and security gates** – The Prestige policy specifically mentions louvres and skylights to be protected by burglar bars – this was removed in Private.
  - **Alarm** – In Private, if the alarm was not activated, we will consider your claim on the following conditions:
    - There must be clear signs of forced entry to or exit from the buildings.
    - The claim is valid in all other respects. For example, we didn't reject it because of your dishonesty or intentional misrepresentation.

- The service provider can give us an audit log of all alarms received (including activation and deactivation) for the last three months, showing that the alarm is usually activated and in working order while your premises are left unoccupied.
  - You must pay an additional excess on top of your basic excess.
- f. **All non-standard construction buildings** – This is included in the Private policy but not in the Prestige policy.

## ALL RISKS

### 1. Key terms to understand

- a. **Collectables** – This is defined in the Private policy but not in the Prestige policy.

### 2. Paying out after a claim

- a. **How much we pay** – The Prestige policy includes a limited amount for money and negotiable instruments under Unspecified Property which is not included in the Private policy.

### 3. What we cover you for

- a. **Differences between the Prestige policy and the Private policy:**
- **Accidental loss or damage worldwide** – The Prestige policy states that if you are overseas for more than 6 months your cover will only be valid in South Africa. This is not mentioned in the Private policy.
- b. **The following conditions/clauses are not included in the Prestige policy but included in the Private policy:**
- Where is my insured property covered?
  - Remote blocking – specified property.

### 4. Which items of your property are insured

- a. **Unspecified property:**
- Both policies include sports equipment, but the Private policy excludes cover if it breaks whilst in use which is not mentioned in the Prestige policy.
  - In Private, you no longer have to specify these items and can cover them under unspecified property:
    - Sunglasses or contact lenses
    - Camping equipment or the contents of caravans
    - Golf clubs

### 5. Specified property

- a. The Prestige policy will include remote control aeroplanes or drones for loss or damage but excludes cover whilst in use. This is not mentioned in the Private policy.
- b. The Private policy will include sports equipment if it breaks whilst in use as long as these items are specified. This is not mentioned in the Prestige policy.
- c. **Personal computers – extended cover for desktops, laptops and tablets** – The Private policy includes this, but it is not included in the Prestige policy.
- d. **Items kept in a safety deposit box** – The Private policy includes cover if you remove these items without notifying them, up to the limit stated in the schedule. This extended cover is not given in the Prestige policy.

## 6. Additional cover you can choose

- a. **Remote blocking** – The Private policy offers this additional cover for unspecified property. The Prestige policy offers this cover for Specified and Unspecified property.

## 7. What is not covered

All the exclusions are the same in both policies except for those listed below:

- a. **Exclusions which are applicable to the Private policy but not the Prestige policy:**
  - Motorised lawnmowers
  - money
  - Defective workmanship
  - Loss or damage while items are mailed or couriered unless specifically agreed by us in writing.
- b. **Exclusions which are applicable to the Prestige policy but not the Private policy:**
  - Theft or attempted theft of pedal cycles (or any of their parts), unless they are locked away in a building or securely locked to an immovable object
  - Theft or attempted theft of unattended sports equipment that is not locked away.
  - Termites, insects, vermin, moths or fumes.

## 8. Your specific responsibilities

- a. **Keep pedal cycles secured and locked when left unattended** – This condition is included in the Private policy.

# PERSONAL COMPUTERS

## 1. Paying out after a claim

- a. **How much we pay** – The Private policy states that this will also apply to any accessories and software supplied as part of the computer by the original equipment manufacturer and any licensed programs or software. This is not mentioned in the Prestige policy.

## 2. What we cover you for

- a. **Remote blocking** – This cover is included in the Private policy but not in the Prestige policy.

## 3. Additional cover you can choose

- a. **Electronic breakdown** – This cover is offered in the Private policy but not in the Prestige policy.

## 4. Your specific responsibilities

- a. Six months to replace your computer – This is included in the Prestige policy but not in the Private policy.

# CYBER INSURANCE

This is a new cover section in the Private policy.

# PERSONAL LIABILITY

## 1. Paying out after a claim

- a. **The following benefits are included in the Private policy but not included in the Prestige policy:**
- How we deal with your liability claim
  - How we settle your liability claim
  - Dual insurance.

## 2. What we cover you for

- a. **Differences between the Private policy and the Prestige policy:**
- **Towards your domestic worker –**  
The Private policy includes loss or damage to their property which is not included in the Prestige policy.  
The Prestige policy includes cover for the defence of any criminal action against you arising out of your alleged contravention of the Occupational Health and Safety Act. This is not included in the Private policy.
- b. **The following benefits are included in the Prestige policy and not in the Private policy:**
- Credit/debit-card fraud
  - Activities of your garden maintenance service.
- c. **The following benefits are included in the Private policy and not in the Prestige policy:**
- Property owner's liability - Renting out your home
  - Towards paying guests
  - Spread of fire liability
  - Extended personal liability.

## 3. What is not covered

- a. **The following exclusions are included in the Private policy but not in the Prestige policy:**
- Failure of insured to comply with obligations
  - Debt, maintenance or alimony.

## 4. Your specific responsibilities

- a. **The following condition is included in the Private policy but not in the Prestige policy:**
- Send us all reports, court documents, letters of demand or settlement offers.

## LEGAL COSTS

This is a new cover section in the Private policy.

## PERSONAL ACCIDENT

### 1. Paying out after a claim

- a. **Age limit –** The age limit has been increased from 75 to 80 years in the Private policy.

### 2. What is not covered

- a. **Other cover** – The Private policy excludes cover for motor-related personal accident claims if you are covered under the “EnRoute” section of this policy. This is not mentioned in the Prestige policy as it does not include the EnRoute section.

## PLEASURE-CRAFT

### 1. What we cover

#### Standard cover

- a. **Liability to third parties** – The Private policy includes emotional shock to any person and bodily injury to any passenger, or the accidental death of that passenger. This is not included in the Prestige policy.

### 2. How much we pay

- a. **Benefit included in the Private policy but not included in the Prestige policy:**

- How we handle claims in neighbouring countries.

### 3. We also cover you for

- a. **Benefits included in the Private policy but not included in the Prestige policy:**

- Delivery after a claim
- Medical benefit
- Trauma counselling benefit
- Towing and emergency repairs.

### 4. Additional cover you can choose

- a. **Paying off your pleasure-craft** – This is offered in the Private policy but not in the Prestige policy.

### 5. What is not covered

- a. **Exclusions included in the Prestige policy but not in the Private policy:**

- 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.

## MOTOR

### 1. Key terms to understand

- a. **Vehicle – full definition**

- The Private policy states that your vehicle includes all standard parts and accessories that were originally fitted by the manufacturer during the production of the vehicle and are included in the manufacturer’s specification. The Prestige policy states that your vehicle includes all parts and accessories.
- The Private policy includes motorised lawnmowers. They are not included in the Prestige policy.
- Both policies include any vehicle that is temporarily used by you. However, the Private policy stipulates that this is while your insured vehicle is out of use for the purpose of overhaul, upkeep or repair which is not mentioned in the Prestige policy.

- b. **Definitions included in the Private policy but not in the Prestige policy:**

- Factory-fitted accessories

- Aftermarket accessories
- Total loss.

## 2. Conditions of use of your vehicle

- The Private policy has three categories of use. The Prestige policy has four categories of use.
- The Prestige policy offers Limited business use which limits the use for business and professional purposes to a maximum of 2 business calls a week. This category of use is not offered in the Private policy.
- Business travel or commercial travel?** – This clarification is included in the Private policy but not included in the Prestige policy.
- The following uses are excluded from the Private policy but not from the Prestige policy:**
  - Use on recognized 4x4 off-road trials
  - Use of motorcycles, scooters, three-wheeled vehicles, quad-bikes, motorised lawnmowers, trailers, caravans, motorised caravans or golf carts for business or commercial purposes.
- If the use of the vehicle changes during the life of the policy and you forget to update your policy –** The Private policy includes this clause which will give you cover subject to certain conditions and an additional excess. This is not available in the Prestige policy.

## 3. What is not covered

- The following instances of liability are excluded in the Private policy but not in the Prestige policy:**
  - Death of or bodily injury to any person being carried on a motorised lawnmower
  - Death of or bodily injury to any person on or getting in or out of a motorised lawnmower.
- Differences between the liability exclusions in the Private policy and the Prestige policy:**
  - Both policies exclude death of, or bodily injury to, any person who has the right to claim from the Road Accident Fund Act. The Private policy states that “unless that person cannot claim compensation from the fund as it is financially unable to pay the compensation that is being sought”. The Prestige policy states, “regardless of whether it is financially able to pay the compensation that is being sought”.
- The following are excluded in the Prestige policy but not excluded in the Private policy:**
  - Theft of your vehicle spares or accessories, unless you have asked for them to be covered
  - Loss or damage resulting from the actions of domestic pets
  - Exposing your vehicle to situations that clearly have a high risk of loss or damage associated with them.
- The following are excluded in the Private policy but not excluded in the Prestige policy:**
  - Theft of your non-factory-fitted vehicle spares or accessories that were originally fitted by the manufacturer during the production of the vehicle and are included in the manufacturer’s specification for more than the cost of factory-fitted accessories of the same nature
  - Any resultant loss or damage that was caused because you continued to drive your car after an insured event.

## 4. Your specific responsibilities

- Be aware of limits of indemnity** – The Private policy states that this does not apply to vehicles that are financed through a bank or authorised credit provider who will be paid first. This is not mentioned in the Prestige policy.
- Unauthorised use of your vehicle** – The Private policy states that you may not withdraw the charge, even if your vehicle is later returned to you, unless you withdraw the claim. The Prestige policy does not mention “unless you withdraw the claim”.
- Check your security** –

- The Private policy separates the requirements for an immobilizer and a tracking device. The Prestige policy includes the requirements together.
  - The Prestige policy requires that any security or tracking device is self-testing, or had been tested within the previous 6 months, which is not a requirement in the Private policy.
    - The Private policy states that a tracking device may be a requirement if the sum insured of the vehicle is in excess of the limit stated in the schedule. This is not mentioned in the Prestige policy.
    - The Private policy requires that the tracking device is an early-warning system type and not of dormant nature. This is not mentioned in the Prestige policy.
    - The Private policy defines dormant versus early-warning tracking devices. The Prestige policy does not.
- d. You must have a valid driver's licence –**  
 The Prestige policy states that you must be able to prove that the driver had not been charged or convicted of reckless or negligent driving. This is not mentioned in the Private policy.  
 The Private policy states that this also applies to any person who may drive your vehicle with your consent. This is not mentioned in the Prestige policy.
- e. Notify us of certain traffic offences –** The Private policy states that you only need to notify us if you have been charged or convicted of reckless or negligent driving. The Prestige policy, in addition, requires you to notify them if you have had your driver's licence endorsed, suspended or cancelled; you have been charged for driving under the influence; you have been charged for driving while your blood alcohol concentration exceeded the legal limit; or you have failed a breathalyser test.
- f. Take out separate cover in neighbouring countries –** This is included in the Prestige policy but not in the Private policy.

## 5. How much we pay

- a. Differences between the Prestige policy and the Private policy:**
- **If your vehicle is more than 12 months old –** The Private policy will take factors such as the condition and mileage into account when calculating the retail value. The Prestige policy does not mention this.
  - **If a part is not available –** The Private policy includes air transport costs which is excluded in the Prestige policy.
- b. The following conditions/clauses are included in the Private policy but not in the Prestige policy:**
- How we calculate sum insured
  - Reduced pay-out for Code 3 or SAPVIN vehicles
  - Do we always use new parts
  - Window glass
  - How we handle claims in neighbouring countries.

## 6. Liability to third parties

- a. Causes of legal liability**
- The Private policy includes cover for emotional shock to any person which is not included in the Prestige policy.
  - The Prestige policy includes fire or explosion which is not mentioned in the Private policy.
- b. Using a vehicle that does not belong to you –** The Private policy will pay for legal liability if you use a vehicle that does not belong to you, but provided that you are not entitled to compensation under any other policy. The Prestige policy does not include this proviso.

## 7. We also cover you for

### a. Differences between the Private policy and the Prestige policy:

- **Sound equipment** – The Private policy states that sound equipment is factory-fitted and must have been originally fitted by the manufacturer during the production of the vehicle and included in the manufacturer’s specification. If the sound equipment is not factory-fitted, it must be specified separately in the schedule. The Prestige policy does not mention this.
- **Medical benefit** – The Private policy states that if you are covered under the “EnRoute” section of this policy they will not make any benefit payment under this extension and all claims must be submitted under the “EnRoute” section. This is not mentioned in the Prestige policy as it does not have the EnRoute section.
- **Child car seat** – Both policies will pay for loss or damage to a fitted child car seat, but the Private policy stipulates that this must be as a result of damage to the motor vehicle. This is not mentioned in the Prestige policy.

### b. Benefits not included in the Prestige policy but included in the Private policy:

- Caravan, motorised caravan and trailer contents
- Courtesy vehicle
- Delivery after a claim
- Non-manufacturer accessories and equipment
- Riot and strike cover outside South Africa and Namibia
- Vehicle rental excess
- Wreckage removal

## 8. Additional cover you can choose

### a. Benefits offered in the Private policy but not in the Prestige policy:

- Caravan, motorised caravan and trailer contents – increased cover
- Keys, locks and remote controls – increased cover
- 4 x 4 Cover.

### b. Differences between the Prestige policy and the Private policy:

- **Paying off your vehicle** – The Private policy includes the residual/balloon amount. The Prestige policy excludes this.

## 9. Third party, fire and theft

### a. We also cover you for

#### Benefits included in the Private policy but not included in the Prestige policy:

- Non-manufacturer accessories and equipment
- Riot and strike cover outside South Africa and Namibia
- Theft of spare wheels.

### b. Additional cover you can choose

#### Benefits offered in the Private policy but not offered in the Prestige policy:

- Keys, locks and remote controls.

## ENROUTE – PERSONAL ACCIDENT

This is a new cover section in the Private policy.