

Changes to this policy

The change (endorsement) below is made to the **Bay Union Prestige Policy Wording** with effect from the date stated in your policy schedule.

Reason for the endorsement:

To provide spread of fire liability cover.

Personal liability

Under the heading "What is covered" the following applies:

- New clause added

Spread of fire liability

We will cover your legal liability up to R25 000 000 resulting from the spread of fire from your premises.

- Cover is provided on condition that:
 - You comply with all the requirements of the National Veld and Forest Fire Act (if applicable).
 - If a Fire Protection Association (as required by the above Act) has been registered for the area where the premises is situated, you must be a member of that Association.
- There is no cover for the loss of, or damage to, plantations, forests or sugar cane.
- Cover is limited to R5 000 000 for plots and farms. A plot (also referred to as a smallholding or agricultural holding) or a farm is a property that has been zoned for agricultural use. This does not necessarily mean that the property is used for agricultural purposes.

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

- Existing clause removed

The following situations are not covered, unless specifically stated otherwise:

- Liability arising from the spread of fire to adjacent properties, homes or land situated on a smallholding, farm or plot unless stated in the schedule as covered.