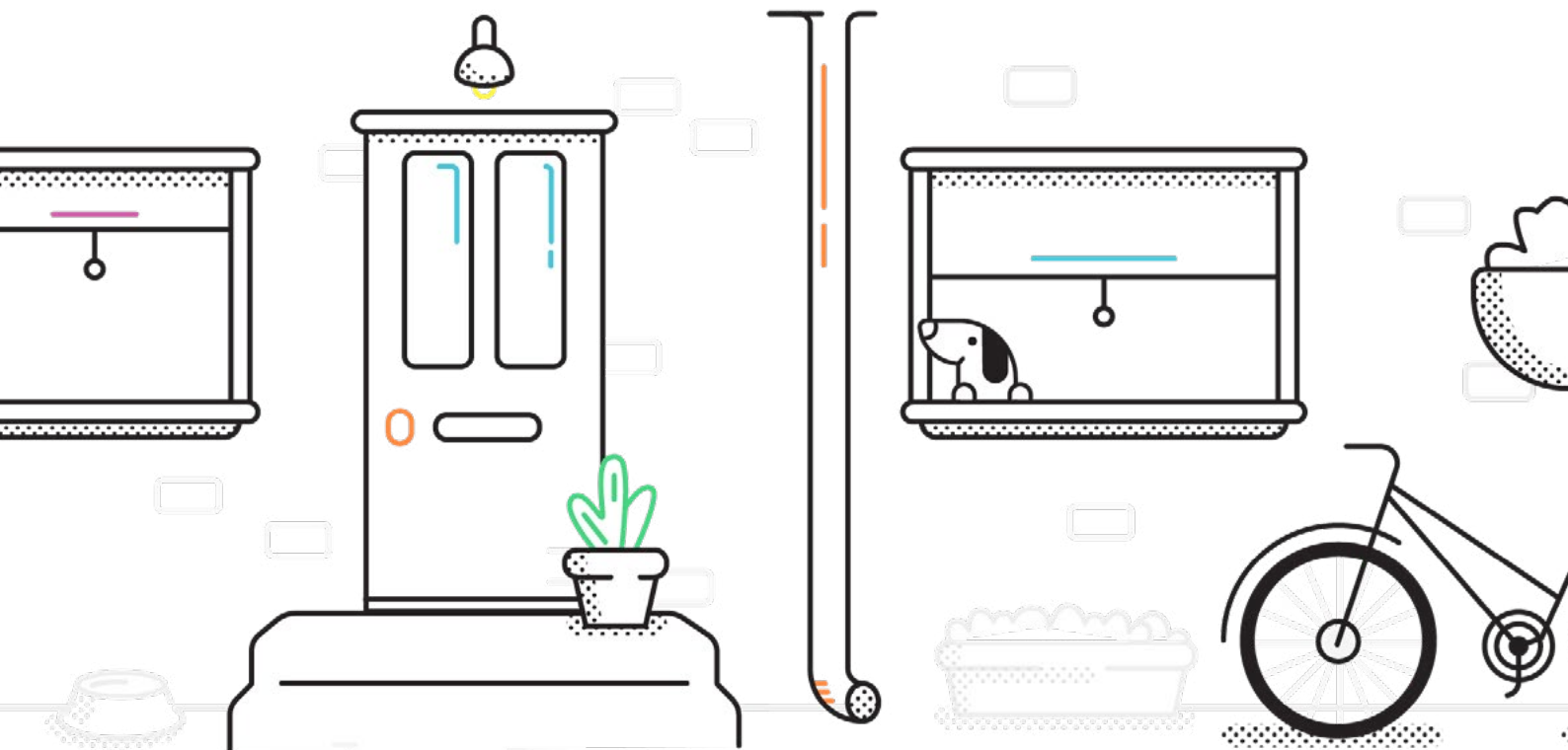


Naked

—

# Home insurance

for owners



Hollard.

Naked Financial Technology Pty Ltd is an authorised Financial Services Provider (FSP 48822). This policy is underwritten by The Hollard Insurance Company Limited, a Licensed Non-Life Insurer and an authorised Financial Services Provider.

LAST UPDATED: 7 MARCH 2023

# Welcome!

This document contains a summary of the cover and details specific to insurance for owners: the house (i.e. the building) itself and/or the home contents, together with personal liability cover.

It should be read together with the details of your cover as set out on the Naked Insurance app and the [Naked Insurance Basics](#) document, which describes the general requirements and cover details that form part of your insurance contract.

If you make any changes to the policy conditions, by updating your cover on the app, it will be effective immediately, unless you indicated for the cover on a new item to start on a future date.

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# Cover summary

You choose (on the app) whether you need cover for your house (i.e. the building itself) or home contents or both. Read the details of what is covered and not covered from [page 24](#).

		COVERED	OPTIONAL	NOT COVERED
	<b>Fire</b>			
	If fire, lightning or explosions cause damage, you're covered.			
	<b>Theft</b>			
	When the bad guys steal or damage your stuff.			
	<b>Mother nature</b>			
	Wind, earthquakes, storms or hail. Let them come, you're covered.			
	<b>24/7 emergency assist</b>			
	Burst pipe at 1am? We'll get the plumber to you ASAP.			

	COVERED	OPTIONAL	NOT COVERED
 <b>Limited subsidence</b> <p>When the ground beneath your building sinks in and leaves your stuff bruised and battered, you're covered.</p> <p><b>Not covered:</b> Subsidence caused by the moisture content of the soil.</p>	✓	✗	✗
 <b>Water damage</b> <p>Leaking or overflowing of water from geysers, tanks, pipes or gutters.</p> <p><b>Not covered:</b> Damage to a geyser itself. You'll need to boost your cover for that.</p>	✓	✗	✗
 <b>Hot water tanks, electrical, gas and solar geysers</b> <p>Optional cover for the bursting or leaking of hot water tanks, electrical, gas and solar geysers.</p> <p><b>Note:</b> This extension is not available for renewable energy heating systems. However, if your renewable energy equipment (fixed to your house) is included in the total value of your house, it is covered for all the external events listed under "What is your house covered for?"</p>	✗	✓	✗

	COVERED	OPTIONAL	NOT COVERED
 <b>Accidental damage</b> <p>Your home contents are not covered for accidental damage, unless you have specified the item and it is listed in the "Items over R5,000" section of your policy/quote summary. Accidental damage means damage caused by mishaps, such as an expensive mirror falling off the wall. It is damage that is not foreseen and happens unexpectedly and unintentionally.</p>			
 <b>Business/professional use</b> <p>No cover for any items used for business (e.g. electronics or other professional equipment), or for stock or business inventory or raw materials, or for events that are directly related to the property and/or any of the items being used for business or professional purposes.</p>			
 <b>Wear and tear</b> <p>When your home and stuff get old and need to be repaired or replaced.</p>			
 <b>Illegal use</b> <p>Using your stuff or the building you own for anything illegal.</p>			

# Cover amounts

Depending on whether you chose cover for your house (i.e. the building and permanent fixtures), home contents or both.

	MAXIMUM COVER	EXCESS YOU PAY
<b>Home contents</b>		
<b>Unspecified home contents at home</b> <u>Important!</u> <ul style="list-style-type: none"> <li>• Certain items must be specified in order to enjoy cover.</li> <li>• You are not covered for accidental damage to any item unless you specify it.</li> <li>• Unspecified, easily portable items are capped at R5,000 per item if you can provide proof of ownership.</li> </ul>	Full value (up to the maximum amount you have chosen), but subject to deductions resulting from under-insurance if you did not insure all your home contents for their full replacement value.	The excess you chose on the app.
<b>Unspecified home contents away from home</b>	Maximum of R5,000 per item, with an overall maximum for all items in one event of 20% of home contents total value.	The excess you chose on the app.
<b>Easily portable and other specified items (at home or away from home)</b>  <b>Example:</b> You buy R300,000 cover for your home contents and specify your laptop worth R20,000.  While travelling, your laptop, suitcases and clothes get stolen from your hotel room.  We will pay you the full R20,000 for your laptop because it is specified on your policy. Your suitcases and clothes will be limited to R5,000 per item with an overall maximum of R60,000 (20% of R300,000). Your excess will be deducted from your total claim amount.	Full value (up to the maximum amount you have chosen), including cover for accidental damage.	The excess you chose on the app.

	MAXIMUM COVER	EXCESS YOU PAY
<b>Your house (the building and permanent fixtures)</b>	The value of the building (the amount you choose), which should include allowance for costs like demolition, rubble removal and professional fees.	The excess you chose on the app.
<b>Your geyser</b>  There is no cover for the bursting or leaking of the geyser itself unless you have specifically chosen to “boost” your cover.  <b>Please note:</b> if there is any resultant damage to other parts of your home and/or contents that you want to claim for, then your normal (chosen) excess will apply.	The cost of the unit (supplied by us/our supplier) plus the installation cost (of the service provider we appoint).	R750
<b>Damage to others</b>	The level you chose on the app.	No excess.
<b>Other benefits</b>	See <a href="#">page 29</a> for house and <a href="#">page 37</a> for contents.	Excess for the insured event.



# Home emergencies

## Introduction

We will provide you with assistance if you have a home emergency.

### What is a home emergency?

A home emergency is any sudden, unexpected and unforeseen event that requires urgent assistance to:

- Ensure the safety of your home and the safety of the occupants of your home; or
- To limit or prevent further damage to your home.

### When are the services available to me?

These services are available 24 hours a day, 365 days a year.

#### Important

You must always contact us for assistance. If you do not, we might not pay the full cost.

The best way to contact us is on the **Naked Insurance app**, or by calling the helpline:



0860 995 125

#### Need assistance?



Towtruck



Roadside assistance



Emergency home assistance



Make a claim



# What's covered?

## What cover do I get?

- We cover home emergencies at your home.
- We cover the call-out fee and first-hour labour charges. Further labour charges are for your account.
- The cost of materials and parts are for your account. For example, if a window pane is replaced we will pay the labour but you will have to pay for the glass unless the damage to the glass was because of an insured event like hail or a storm.

## How many times can I request help?

- There is no limit to the number of times you can call us, but after five incidents in a continuous 12-month period the full cost will be for your account.
- We will calculate the number of incidents per service category.

**For example:** A locksmith needs to open the front door, and because of that an electrician needs to reconnect the alarm system. This means that the incident will involve two service categories and will count as two incidents.

## What counts as a plumbing emergency?

- Burst geysers;
- Burst water pipes and connections;
- Faulty taps, mixer units and toilet cisterns;
- Opening of drains;
- Valves, elements, thermostats and vacuum breakers;

- Blocked drains, toilets, baths and sinks, causing further damage to the home; or
- Emergency geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems.

## What counts as an electrical emergency?

- Distribution boards, circuits, mains cables causing power failure;
- Earth-leakage relays causing power failure;
- Geyser connections and elements causing 100% power failure;
- Plug points causing 100% power failure;
- Light fittings or switches causing 100% power failure;
- Lightning strikes on wiring;
- Multiple burnt connections on wiring or plug points causing 100% power failure; or
- Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure.

## What counts as a glass emergency?

We will appoint a service provider to assist you with incidents of breakage to existing fixed glass, for example, home windows and glass doors. This includes badly cracked window panes that could result in unauthorised access to your home.

## When can I ask for a locksmith?

- To open door locks to a main entrance of your house if your keys are locked inside the house;
- To replace door locks to a main entrance of your house if your keys are lost or stolen;
- To replace door locks of a main entrance to your house if the door lock is damaged and is preventing access to the house; or
- To open door locks to any room within the house if a person is locked inside.

## What else is covered under my emergency home assistance?

- Tree fellers, beekeepers and pest controllers. We will only provide these services during daylight hours and only because of an emergency.
- Security guards. If you have a break-in at your home or if the security of your home has been breached/is compromised, we will arrange for security assistance and security guards to protect your home. The cost for these services is subject to the limit noted under "Other benefits" on **page 20**.

## Will you contact emergency services on my behalf?

Definitely. If you ask us, we can contact the:

- South African Police Services (SAPS);
- Traffic services;
- Fire brigade;
- Ambulance services; and
- Security or any other emergency service provider.

## What doesn't count as an emergency?

Some situations might be covered by your policy but do not count as an emergency incident where immediate assistance is needed. If covered, they should be logged as claims.

- Damage to garage locks or padlocks;

- Burglary incidents. We will assist you but the cost will be for your account, unless we cover the cost elsewhere under this policy;
- Electrical or mechanical failure of electric gates and doors;
- Air conditioners and commercial refrigeration;
- Replacement or repair of electrical motors (e.g. electric gate motor);
- Main electrical supply interruptions to permanent residence;
- Jacuzzi, swimming pool and borehole pumps (unless covered elsewhere under this policy);
- Leak detection inspections (unless covered elsewhere under this policy);
- Dripping taps;
- Replacement of a burst geyser (unless covered elsewhere under this policy);
- Septic tanks;
- Replacing light bulbs;
- Adjustment of thermostats;
- Any remote controls or access controls (unless covered elsewhere under this policy);
- Normal wear and tear;
- Safes; or
- Maintenance of any kind.

# Important info

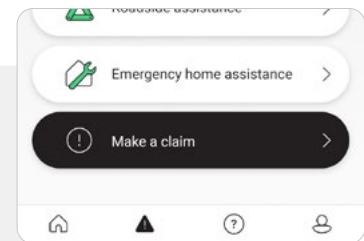
## Selfie

You must submit an inspection of your specified items (called a “selfie”) by using the Naked Insurance app. This means taking pictures or videos of easily portable and other specified valuable items, plus supplying us with any supporting information that we ask for in order to confirm to us those specific items exist and are in good condition. Remember that you must still submit proof of value and ownership in the event of a claim, so it is important to keep valuation certificates, invoices and receipts of easily portable and other specified valuable items you want to insure.

- You must submit a selfie **as soon as possible**, but not later than 31 days after your cover start date.
- You **do not have cover for accidental damage** on any items before you have submitted your selfie. We will cover you for loss or other damage during the 31 days, subject to proof of value and proof of ownership, even if you haven't yet submitted the selfie.
- We use the selfie to assess whether we can continue to cover your easily portable and other specified valuable items after this period.
- If you do not submit the selfie within 31 days, we will **remove all easily portable and other specified valuable items from your policy**. This means we will reduce your premium and those items will not be covered at all from that date.

## Claim

Go to **"Make a claim"** on the Naked Insurance app



OR



Call **0860 995 125**



Send us an email at [help@naked.insure](mailto:help@naked.insure)

## Complain

While you may contact the Ombudsman at any time or take legal action against us within 270 days of receiving a claims decision, we would encourage you to please contact us first and follow the two-step process below.

### Step 1: Complain to Naked

#### STEP 1.1

Use the questions or comments chat functionality on the app.

#### STEP 1.2

Speak to one of our customer care specialists on **0860 995 125**. We're available 8am to 4pm on weekdays and 10am to 2pm on weekends. Alternatively, email us at [help@naked.insure](mailto:help@naked.insure).

#### STEP 1.3

If required, ask to speak to a manager to further discuss your concerns.

#### STEP 1.4

If, after speaking to a manager, your complaint is not yet resolved, you can take the matter further by writing to our internal dispute resolution committee on: [complaints@naked.insure](mailto:complaints@naked.insure).

Your concerns will be investigated by a person with full authority to deal with the complaint and we will inform you of the outcome within 15 working days of receiving your letter.

## Step 2: Complain to Hollard

If your complaint is not resolved to your satisfaction by your intermediary (Naked), please follow the process below.

### STEP 2.1

#### Complain to Hollard

Please contact us on our dedicated complaints contact details and we will do our best to find a solution to your complaint. If we do not accept a claim or if you don't agree with the amount of the claim, you may ask us to review our decision within 90 days of the date that you received our decision.

 011 351 2200 on weekdays between 8am and 5pm

 [hollardinsurecomplaints@hollard.co.za](mailto:hollardinsurecomplaints@hollard.co.za)


### STEP 2.2

#### Complain to Hollard's Internal Adjudicator

If you are still unhappy after you have asked us to review our claims decision, you may email Hollard's Office of the Internal Adjudicator (OIA). The Internal Adjudicator will investigate your complaint objectively and independently.

 011 351 5652 on weekdays between 8am and 5pm

 [oia@hollard.co.za](mailto:oia@hollard.co.za)

 011 351 0801



## STEP 2.3

**Complain to the Ombuds**

If you are still unhappy after contacting us, you may send your complaint to the following Ombuds, depending on the nature of your complaint.

**Complaints on how this policy was sold to you**

If you have a complaint about how this policy was sold to you and your complaint is not resolved to your satisfaction by Hollard or your intermediary (Naked), you may contact the FAIS Ombud. You must do so within six months after receipt of the final response to your complaint from Hollard or your intermediary (Naked).

**Complaints on anything else**

The Ombudsman for Short-term Insurance (OSTI) provides a free and speedy complaints resolution process.

**FAIS Ombud**

PO Box 74571  
Kasteel Park  
Office Park



012 470 9080



011 726 5501



[www.faisombud.co.za](http://www.faisombud.co.za)



[info@faisombud.co.za](mailto:info@faisombud.co.za)

**The Ombudsman for Short-term Insurance (OSTI)**

PO Box 32334  
Braamfontein  
2017



011 726 8900



011 726 5501



[www.osti.co.za](http://www.osti.co.za)



[info@osti.co.za](mailto:info@osti.co.za)

**STEP 2.4****Take legal action**

You may take legal action against us within 270 days of the date that you received our claims decision. To take legal action, summons must be served on us. If this is not done in time, you will lose your right to claim and we will no longer be responsible for that claim. You may also choose to take legal action against us without first asking us to review our claims decision or contacting the Ombudsman for Short-term Insurance. If you take legal action against us before contacting the Ombudsman, you can only approach the Ombudsman for assistance after you have withdrawn the summons against us.


## Cooling-off rights


If you want to cancel cover in the first 31 days and you want it backdated to when you started we will gladly refund you the full premium, but only if you haven't claimed.

# Insurer and other service providers

## Intermediary & Administrator

### Naked Financial Technology Pty Ltd

 9 Gordon Hill Road,  
Parktown, 2193

 0860 995 125


 [help@naked.insure](mailto:help@naked.insure)


 [www.naked.insure](http://www.naked.insure)

**Compliance Officer:**  
Masthead  
[adeklerk@masthead.co.za](mailto:adeklerk@masthead.co.za)

## Insurer

### The Hollard Insurance Company Limited

 PO Box 87419  
Houghton, 2041

 Hollard Villa Arcadia  
22 Oxford Road  
Parktown, 2193

 011 351 5000

 [compliance@hollard.co.za](mailto:compliance@hollard.co.za)

 [www.hollard.co.za](http://www.hollard.co.za)

Naked Financial Technology Pty Ltd (Reg. No. 2016/427911/07) (Naked) is an authorised Financial Services Provider, licensed for providing intermediary services for Short Term Insurance: Personal Lines. Naked acts as the intermediary between you and Hollard, represents you in your dealings with Hollard and "binds" and administers various aspects of your policy and potential claims on behalf of Hollard, within mandates. In terms of the signed binder agreement with Hollard, Naked may:

1. Enter into, vary and renew policies – this includes making the policy wording and policy summary available on the app and accepting risk on behalf of Hollard.
2. Determine the premiums – this includes calculating your premium based on your specific circumstances.
3. Determine policy benefits – this includes deciding which limits apply to certain benefits.
4. Settle all valid claims – this includes assessing and paying claims on behalf of Hollard.

Naked may not reject claims, nor may they cancel policies. This may only be done by Hollard. Naked is an authorised Financial Services Provider (FSP 48822) with Professional Indemnity insurance in place.

Naked Financial Technology:

- Receives a binder fee for performing the above-mentioned binder functions, as shown in the Financial details section below.
- Does not own more than 10% of the shares of the product supplier.
- Only sells products from one product supplier, being Hollard. Accordingly, it expects to earn more than 30% of its income from Hollard.
- Has a complaints policy and a conflict of interest management policy in place. It is accessible at: <https://www.naked.insure/complaints-resolution>







The Hollard Insurance Company Limited (Registration number 1952/003004/06) ("Hollard") is a Licensed Non-Life Insurer and an authorised Financial Services Provider. Hollard has Professional Indemnity insurance and Fidelity Guarantee insurance in place.

## Sasria

Insurance companies do not provide cover against loss or damage caused by special risks such as politically motivated malicious acts, riots, strikes, terrorism and public disorders. The insurer that provides cover for these kinds of events in South Africa is Sasria. Sasria SOC Limited (Reg. No. 1979/000287/30) is a licensed Non-Life insurer and an authorised Financial Services Provider.

A portion of your premium is paid to Sasria. Read the Sasria policy wording at the end of [Naked Insurance Basics](#) document for more details.

### Sasria's contact details are:

- |  |  |
|--|--|
|  PO Box 653367, Benmore, 2010     |  011 447 8630   |
|  36 Fricker Road, Sandton, 2196 |  <a href="mailto:contactus@sasria.co.za">contactus@sasria.co.za</a> |
|  011 214 0800 or 0861 727 742   |  <a href="http://www.sasria.co.za">www.sasria.co.za</a>             |

**Compliance officer** Mr Mziwoxolo Mavuso

**Complaints** [contactus@sasria.co.za](mailto:contactus@sasria.co.za)

**Claims** Please submit all claim documentation to Hollard

## Financial details

The maximum cover amounts and excesses (as shown in this summary document and on your app) are inclusive of VAT at 15%.

Your total premium is shown on your app and is inclusive of VAT at 15%. It also includes the cost of cover for your geyser, if you have selected the geyser boost benefit.

## How your total premium is broken down:

### PREMIUM SPLIT

### EXAMPLE

If your possessions are worth R1m (incl VAT), and your total premium is R503.63pm (incl VAT)\*

Premium to Sasria for riot and terrorism cover**	0.000363% of the value of your possessions	R3.63
Rest of the premium (including the cover for extras)		R500
Naked Financial Technology Pty Ltd	20%	R100
Commission for intermediary services	11%	
Binder fee for binder functions and policy administration	9%	
Hollard Insurance Company risk premium	80%	R400
VAT (Included in all amounts)		
Sasria	15%	R0.47
Naked	15%	R13.04
Hollard	15%	R52.17
Total VAT		R65.68

\*Your actual premium (together with the latest version of the details of your cover) can be seen on the cover summary screen on the app.

Please ensure that your details (information you provide for us to determine the premium), as shown on the app, is up to date. If it is not, you may not have cover.

Please review the rest of this policy wording for the full details of your cover, including all the instances when we won't pay a claim (exclusions).

\*\*The Sasria premium includes commission payable to Naked and a fee payable to Hollard as explained under the Sasria section in the [Naked Insurance Basics](#) document.

# Details

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## Cover conditions

You must submit an inspection of your specified items (called a “selfie”) by using the Naked Insurance app. This means taking pictures or videos of easily portable and other specified valuable items, plus supplying us with any supporting information that we ask for in order to confirm to us those specific items exist and are in good condition. Remember that you must still submit proof of value and ownership in the event of a claim, so it is important to keep valuation certificates, invoices and receipts of the single item you want to insure.

- You must submit a selfie **as soon as possible**, but not later than 31 days after your cover start date.
- You **do not have cover for accidental damage** on any items before you have submitted your selfie. We will cover you for loss or other damage during the 31 days, subject to proof of value and proof of ownership, even if you haven't yet submitted the selfie.
- We use the selfie to assess whether we can continue to cover your easily portable and other specified valuable items after this period.
- If you do not submit the selfie within 31 days, we will **remove all easily portable and other specified valuable items from your policy**. This means we will reduce your premium and those items will not be covered at all from that date.

## Your house

### What is included in the definition of building (“your house”)?

- The main building situated at the address you provided;
- Outbuildings such as built garages, storage rooms, staff quarters and guard houses.
- Fixtures and fittings that are attached to the main building and outbuildings, such as air conditioners, external lighting, aerials, satellite dishes, pipes, gutters, ducts, etc.;
- Internal and external glass (including fixed mirrors);
- Paths, driveways and parking areas made of brick, concrete, paving, asphalt or stone (not gravel);
- Boundary walls, posts and fences (not hedges);
- Retaining walls, but only if they are designed and signed-off by a structural engineer;
- Driveway gates;
- Pools, ponds and water features;
- Public connections and utilities, like water, sewerage, gas, electricity and telephone connections;
- Fixed oil heaters, electrical, gas and solar geysers, and hot water tanks mounted inside of the building (covered for all insured events except bursting or leaking, unless cover is boosted by the optional benefit); or
- Anything else that is attached to the building and outbuildings.



## What is your house covered for?

- Fire, lightning and explosion;
- Weather, including storms, wind, snow, rain, hail or floods;
- **Overflowing of water apparatus and leakage of oil:** You are covered for damage to the building caused by leaking or overflowing of water from water apparatus such as geysers, tanks, pipes and heat pumps. You are also covered for damage caused by the sudden leakage of oil from oil heaters.
- Earthquakes;
- Impact with the building by external forces, for example a vehicle;
- Theft or attempted theft. There must be visible signs of forcible/forced and violent entry, unless the building is occupied at the time of the insured event. Your building 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 home, have all gone out (for example: shopping for a few hours or on holiday for a few weeks);
- Malicious damage;
- Accidental damage means damage caused by mishaps, such as slipping/tripping and damaging a window;
- Damage to electrical and electronic equipment caused by a power surge. Power surges happen when there is a sudden, unforeseen spike in the voltage of your electrical system caused by something such as lightning or the return of electricity following loadshedding; or
- Subsidence, landslip and ground heave – **limited cover** as explained on [page 26](#).

## How we cover subsidence, landslip and ground heave

### These definitions apply to the “Subsidence, landslip or ground heave” benefit:

- **Active soil:** Means soil that changes in volume in response to changes in moisture content i.e. increase in volume (heave or swell) upon wetting and decrease in volume (shrink) upon drying out.
- **Ground heave:** Means the upward movement of soil supporting the home.
- **Landslip:** Means the sliding down of a mass of land. It is in effect; a small landslide and it typically occurs on a slope.
- **Subsidence:** Means sinking, i.e. the vertical, downward movement of soil.

### Subsidence, landslip or ground heave – what we cover:

We will cover any loss or damage to the building (your house) caused by subsidence, landslip or ground heave, except for those listed under exclusions below.

### Subsidence, landslip or ground heave – what we don't cover (exclusions):

There is no cover for loss or damage to the building caused by subsidence, landslip or ground heave of the land supporting it, if it is caused by:

- The contraction and/or expansion of active soils due to the moisture or water content of such active soil as is experienced in clay and other similar types of ground;
- Normal settlement, shrinkage, or expansion of the buildings;
- Structural alterations, additions, or repairs;
- The inadequate compaction of infill or construction;
- Damage which existed before your policy started;
- The removal or weakening of support to the building;
- Excavations on or under land other than mining operations;
- Defective design, materials, or workmanship;

- Loss of or damage to solid floor slabs or any other part of the building or outbuildings resulting from the movement of such slabs, unless the foundations supporting the external walls of the building or outbuildings are damaged by the same cause at the same time;
- Work necessary to prevent further loss or damage due to subsidence or landslip, except where appropriate design precautions were implemented during the original construction of the building and any subsequent additions thereto; or
- Consequential loss of any kind whatsoever except as specifically provided for under the Alternative accommodation or loss of rent benefit.

**Subsidence, landslip or ground heave – conditions for cover:**

- If you are required to do so, you must prove that the loss or damage you are claiming for was caused by subsidence, landslip or ground heave.
- If during the construction of the building or any subsequent additions to the building the services of an engineer were necessary to meet Building Regulations, the buildings and outbuildings must meet the engineer's requirements. If they do not, your subsidence and landslip cover may be affected.

## How we cover geysers

**Included items:** This section explains what the following items are covered for:

- Electrical, gas and solar geysers.
- Hot water tanks mounted inside of the building.

**What is covered:** These items are covered for all insured events listed above under "What your house is covered for" and must be included in your building's sum insured.

**What is not covered:** We do not cover these items for bursting or leaking, unless you have selected to add optional cover for the bursting or leaking of hot water tanks, electrical, gas and solar geysers.

**Optional benefit: Bursting and leaking of geysers**

If you choose this optional benefit and pay the extra premium, we will cover the bursting

and leaking of the following items:

- Electrical, gas and solar geysers (this cover only applies to the water storage component, not to any other equipment or mechanical or electrical components of an alternative energy generation system).
- Hot water tanks mounted inside of the building.

The Gradual deterioration exclusion as explained under the heading Exclusions in this section does not apply to geysers.

## How much “house” cover do I need?

You need to insure your house for the amount that it will cost you, at the time of the claim, to rebuild your house (including the outbuildings and other construction on your yard) with new materials, including fixtures like tiles, carpets, cupboards, built-in appliances and light fittings.

The value you pick (“sum insured”) must include the following potential costs, which we’ll pay (if you bought enough cover):

- Making the site safe;
- Demolition charges;
- Waste removal;
- Professional and municipal fees.

**Important!** We will automatically increase your building’s sum insured by an inflation-linked percentage 12 months from the date that your building’s cover started, and every subsequent 12 months thereafter. We will always give you at least 31 days’ notice of the change. Remember it remains your responsibility to make sure that the sum insured is a true reflection of the full current replacement value of your building to prevent under-insurance. You have full control to change your building’s sum insured on the app.

## Other benefits

We will automatically cover you for the following benefits. However:

- All other benefits are subject to a maximum of the limits below.
- Any loss or damage must be caused directly by an insured event listed above, unless we say differently, and you must pay the excess you have chosen.

	Limit (Maximum cover)
<b>Alternative accommodation or loss of rent</b>	<b>A maximum period of 12 months.</b>
<b>We will pay:</b>	
<ul style="list-style-type: none"><li>• The loss of actual rental income which you would have earned if the building was rented out at the time of the insured event. This does not include income from a guest house; or,</li><li>• The cost of alternative accommodation for everyone living in the building (including live-in domestic workers), which we consider necessary. We will also include reasonable accommodation for your domestic pets.</li></ul>	
<b>The following conditions apply to this benefit:</b>	
<ul style="list-style-type: none"><li>• We must agree that the building is not safe or suitable to be occupied while it is being repaired, and the repairs must be needed because of a valid claim under this policy; and</li><li>• We will only pay until the building is habitable again, but not more than 12 months.</li></ul>	

	Limit (Maximum cover)
<b>Keys, locks and remote control units</b>	<b>R5,000</b>
<b>We will pay:</b> <ul style="list-style-type: none"><li>• The costs reasonably and necessarily incurred for the loss of keys and remote control units, or damage to locks of the home, as we may consider necessary.</li><li>• This benefit will also apply if you suspect that an unauthorised person has access to duplicates.</li></ul>	
<b>Leak detection and repairs</b>	<b>R10,000</b>
<b>We will pay:</b> <p>The cost to trace the source of a water or gas leak, as well as the cost to repair the leak. The following conditions apply to this benefit:</p> <ul style="list-style-type: none"><li>• You must ask us for our permission before you arrange for a water or gas leak to be traced.</li><li>• The limit for this benefit is in addition to the insured value of your building.</li><li>• We will only pay for a limited number of incidents in any 12 month period, as shown in the policy summary.</li></ul> <b>Not covered:</b> <ul style="list-style-type: none"><li>• Leaking sewers and drains.</li><li>• Leaks that are outside the grounds of the risk address.</li><li>• Leaks where the first sign of the leak happened before the cover start date.</li><li>• Costs to trace or repair leaks where you did not get our permission.</li></ul>	

	Limit (Maximum cover)
<b>Protection of the home</b>	<b>R5,000</b>
<b>We will pay:</b>  The costs reasonably and necessarily incurred in employing a security guard following an insured event.	
<b>Trauma counselling</b>	<b>R4,000</b>
<b>We will pay:</b>  The cost of professional counselling to help you cope with trauma after an insured event.  The following conditions apply to this benefit: <ul style="list-style-type: none"><li>• The incident must be reported to the police and you must give us the police case number.</li><li>• We will not pay if you are covered under another insurance policy for a similar benefit.</li><li>• Cover is limited to R800 per session/visit, and up to a maximum of R4,000 per year. We will reimburse you once we have received proof in the form of either an invoice or letter from the HPCSA registered professional.</li></ul> <b>Important:</b> This benefit does not provide the benefits of a medical scheme and is not a substitute for medical scheme membership.	

	Limit (Maximum cover)
<b>Home contents being transported by road to a new permanent address in South Africa</b>	Maximum of R5,000 per item, with an overall maximum for all items in one event of 20% of your home contents full sum insured.
<b>What we will pay:</b> <p>You are covered for the loss of or damage to your home contents that are being transported by road to a new permanent address in South Africa by a professional moving company if the moving truck is involved in an vehicle accident.</p> <p>You are also covered for damage to your home contents caused by fire, explosion or lightning while they are being transported by road to a new permanent address.</p> <p><b>Not covered:</b> Loss or damage to unspecified home contents caused by theft or attempted theft while they are being transported by road to a new permanent address.</p> <p><b>Important:</b> Transporting your home contents to a new permanent address is a material change that you must let us know about. The change in your risk could affect the conditions of your cover and we have to amend your policy to reflect your new risk address.</p>	



# Home contents

## What are “home contents”?

All of your moveable possessions at your home and its outbuildings (not permanent fixtures or fittings to your home) that are usually kept at the address you’ve given us on your policy. Home contents don’t include laundry on the washing line at the risk address. “Sum insured” refers to the value you choose to insure your home contents for. Your sum insured must be based on the current replacement value of all your home contents. If your home contents sum insured is less than the current replacement value of all your home contents, you will be underinsured. You will then have to accept a part of the loss in proportion to how much you are underinsured by, known as the principle of average. We will pay you in cash only and we won’t repair or replace your home contents. Note that we do not apply the principle of average to Other benefits where a limit applies.

**Remember** the items need to belong to you or members of your family who live with you. It also includes the following items, but ONLY while these items are kept at your home and not while they are being used

- Motorised equipment such as golf carts, toys, scooters, motorbikes, skateboards, or Segways, other than e-bikes.
- Caravans, trailers and their permanent fittings.

## How do we cover your home contents?

### 1. Unspecified home contents at home:

You’re covered for the full value (up to the maximum amount you have chosen), but subject to under-insurance if you did not insure all your home contents for their full replacement value.

#### **Important!**

- Certain items must be specified in order to enjoy cover.
- You are not covered for accidental damage to any item unless you specify it.

- Unspecified, easily portable items are capped at R5,000 per item if you can provide a proof of ownership.

## **2. Unspecified home contents away from home:**

You're covered (everywhere in South Africa and for up to six consecutive months while you are travelling outside of South Africa) up to a maximum of R5,000 per item, with an overall maximum for all items in one event of 20% of your home contents full sum insured.

**Important!** Unspecified, easily portable items are capped at R5,000 per item if you can provide proof of ownership.

## **3. Home contents at home (accidental damage for specified items):**

You're covered for the full value (up to the maximum amount you have chosen) for accidental damage to valuable items worth more than R5,000 that you have specified, such as a flat screen TV, sculptures, desktop computers and printers.

## **4. Easily portable items at home or away (specified):**

You're covered for the full value (up to the maximum amount you have chosen) for an easily portable item such as a laptop or camera, or anything that is designed to be taken out of the house with you. It also includes anything that is not typically taken out of the house, but is still small enough to be easily hidden on a person's body, like a small valuable ornament. These items are covered while at home, everywhere in South Africa and for up to six consecutive months while you are travelling outside of South Africa.

- **Examples of easily portable items designed to be taken out of the home:**  
Handbags, watches, jewellery, sunglasses, sports equipment, firearms, cameras, laptops and cell phones.
- **Examples of easily portable items not typically taken out of the home:** Valuable items that are small enough to be easily stolen, like a valuable vase.

## Duration of cover

This policy is **not intended** for cover on individual items to be activated for a **short duration of cover** (less than 30 days) during which you are knowingly exposed to higher risk (for example times that you are travelling and using the item more than regularly). If you cancel cover for a specific item, you may not reactivate cover for that item again in future. If a claim is rejected because the cover was null and void (you bought cover for an item after previously cancelling cover for that item), we will refund you the premium you paid in respect of that item for the period in question.

## Reminder to update values

Remember it remains your responsibility to make sure that the sum insured is a true reflection of the full current replacement value of your home contents to prevent under-insurance. You can easily make changes to your insured values on the app and they will come into effect immediately.

You must insure specified items for their latest replacement value. Check the value of your insured item regularly by taking into account that the value of some cell phones and electronic items reduces over time as technology improves, while other items' value may increase or the limited availability of your specific model may require the replacement value to reflect the value of a different (nearest available) model.

We may decide whether we will repair the item, replace the item, or pay you in cash. Should we choose to replace your item, we will only replace it with the same model, or if we are unable to source the exact same model, a similar model. If your item is over-insured, there is no option to upgrade your item. This is why it is important to insure your item for its latest replacement value. If we are able to source a replacement device, the maximum amount that we will pay out will be the cost of that replacement device. If we are unable to source a replacement device, the amount of a claim will never be more than the value which you insured it for, as shown on the app and the policy summary.

## What we cover (insured events)

You are covered against loss or damage caused directly by:

- Fire, lightning and explosion;
- Weather, including storms, wind, snow, rain, hail or floods;
- Leaking or overflowing of water from geysers, tanks, pipes or gutters;
- Earthquakes;
- Impact with the home by external forces, for example a vehicle;
- Theft or attempted theft. There must be visible signs of forcible/forced and violent entry, unless the home is occupied at the time of the insured event;
- Malicious damage;
- Subsidence, landslip, ground heave; and
- Accidental damage is only included for items that have been specified under home contents when at home (accidental damage for specified items) and easily portable items at home or away (specified). Accidental damage means damage caused by mishaps, such as an expensive mirror falling off the wall. It is damage that is not foreseen and happens unexpectedly and unintentionally.

## Other benefits

We will automatically cover you for the following additional benefits. However, all additional benefits are subject to a maximum of the limits below except when the damaged items have been individually specified in your policy. And any loss or damage must be caused directly by an insured event listed above, and you must pay the excess you have chosen.

	Limit (Maximum cover)
<b>Protection of the home</b>	<b>R5,000</b>
<b>We will pay:</b>  The costs reasonably and necessarily incurred in employing a security guard following an insured event.	
<b>Keys, locks and remote control units</b>	<b>R5,000</b>
<b>We will pay:</b>  The costs reasonably and necessarily incurred for the loss of keys and remote control units, or damage to locks of the home, as we may consider necessary. This benefit will also apply if you suspect that an unauthorised person has access to duplicates.	
<b>Gifts</b>	<b>R5,000</b>
<b>We will pay:</b>  Loss or damage to items that you have bought as gifts for someone else, while the gifts are kept inside your home.	

	Limit (Maximum cover)
<p><b>Power surge to electrical goods</b></p> <p><b>We will pay:</b></p> <p>For damage to all electrical and electronic equipment caused by an electricity power surge. Power surges happen when there is a sudden, unforeseen spike in the voltage of your electrical system caused by something such as lightning or the return of electricity following loadshedding.</p> <p><b>Not covered:</b></p> <p>We will not pay for the reproduction or repair of data. We will also not pay for damage caused by repeated loadshedding which results in gradual deterioration of the item.</p>	<p>R30,000 in each 12-month period of insurance, unless the item has been individually specified.</p>
<p><b>Property of guests and domestic employees</b></p> <p><b>We will pay:</b></p> <p>The loss of or damage to home contents and personal items that belong to your guests and full-time domestic employees. These goods must be inside the home at the time of the insured event, and are only covered if they are not insured elsewhere.</p>	<p>R10,000</p>

	Limit (Maximum cover)
<b>Theft of items kept outdoors</b>	<b>R20,000</b>
<b>We will pay:</b>	
The cost of the following items if stolen that are intended to be kept or used outdoors, even if forcible and violent entry is not visible.	
<ul style="list-style-type: none"><li>• Patio furniture kept in a location that is attached to the home (like the deck);</li><li>• Braai equipment, excluding utensils; and</li><li>• Pool cleaning equipment and accessories.</li></ul>	
<b>Important documents</b>	<b>R5,000</b>
<b>We will pay:</b>	
The actual costs of replacing the following important documents if they are lost or damaged because of an insured event.	
<ul style="list-style-type: none"><li>• Identity document, driver's licence and passport;</li><li>• Valuations for your home and home contents;</li><li>• Wills and the land title to your home;</li><li>• Marriage, birth and death certificates;</li><li>• Contracts and agreements; and</li><li>• Education certificates.</li></ul>	

# Damage to Others (liability)

This section deals with insurance cover for your legal liability towards third parties. You may choose to insure either your building, the stuff inside your house or both. Even if you choose just one of those, you automatically have cover for damage to others (liability cover).

## Key definitions

<b>Accident</b>	An unfortunate incident that happens unexpectedly and unintentionally at an identifiable time and place. "Accidental" has a similar meaning.
<b>Bodily injury</b>	Physical injury to a person's body caused by violent, accidental, external and visible means.
<b>Immediate family</b>	Your partner (A person who is a resident of South Africa under the age of 70 and is your spouse, civil union partner, or your permanent life partner who you have lived with for longer than 12 months), parents, parents-in-law, children, biological brothers and sisters.
<b>Domestic employee</b>	People you employ (at the address you told us about) such as staff, nannies, au pairs, drivers, and gardeners.
<b>You</b>	Includes yourself and any members of your immediate family who normally reside with you and are financially dependent on you.



## What does “Damage to Others” include?

We cover you **if you are held legally responsible** by another person for **causing damage to that person’s property or causing injury or death to that person**. This is called legal liability. We will cover you up to a maximum of the limit set out in your cover summary on the Naked app.

- The limits include legal costs and expenses that can be claimed from you by another person but excludes costs we have agreed to pay towards the defence or settlement of a liability claim against you.
- A limit applies to any one liability claim, or all liability claims resulting from the same event.

If you change a limit during the period of insurance, the limit which was applicable at the date that a liability claim was first made against you, will apply.

The following are all possible causes which can lead to a liability claim being made against you:

- Accidental death, bodily injury or illness of another person.
- Accidental loss of another’s property.
- Accidental damage to another’s property.
- Emergency medical expenses that you have to pay after accidental bodily injury to another person, but only if you are legally liable to pay the expenses and it is not covered by another insurance policy or medical aid.

### **It is also important to take note of the following:**

- You are covered on a claims-made basis. This means that we will cover any liability claim against you, as long as you receive the first notification of the liability claim after your cover start date. The event causing the liability claim must also have happened after your cover start date.
- The law allows three years from the date that the other person became aware of the event, for that person to make a claim against you. After that a claim will not be valid.

- If there is more than one person making a liability claim against you resulting from the same event, we will treat all claims as if they were first made against you on either of the following:
  - On the date that you reported the event to us; or
  - If you were not aware of the event, on the date that the first liability claim was made against you.

## What is covered under Damage to Others?

### You are covered for the following categories of legal liability:

#### Main cover:

This is general personal liability cover for any liability claim made against you up to the limit shown in the policy summary. However, you have no claim under general personal liability if the type of liability is more specifically covered under an included benefit.

#### Included benefits:

You are covered for the following types of liability, up to the limit applicable to each benefit as shown in the policy summary:

- **Directors and officer's liability** – we'll cover your legal liability because of your unpaid employment as a director or officer of a non-profit organisation, for example a registered charity or homeowner's association.
- **Domestic employee's liability** – we will cover your legal liability because of an accident for which your domestic employee is responsible, while they acted within the scope of their employment.
- **Security companies and garden services liability** – we will cover your legal liability because of a negligent act or failure to act by an employee of a security company during the course of protecting your home, or an employee of a garden service while working at your home. This includes any liability you may have accepted in your contract with the company. This means that the liability by agreement exclusion does not apply to this benefit. If the security company or garden services is covered for liability under another policy for the same event, and the cover under that policy is not sufficient to cover the liability, we will only consider the claim for the difference up to the limit under this policy.

- **Spread of fire liability** – we'll cover your legal liability resulting from the spread of fire from your premises, 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 your 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.**

- **Tenant's liability** – we'll cover your legal liability as a tenant towards the owner of the building you stay in, as far as it relates to loss or damage to property which you are responsible for under your rental or lease agreement.

You are not covered for the following:

- Liability caused by fire or any other insured event against which you have to insure your home, under your rental or lease agreement.
  - Liability because you did not comply with the terms of any insurance policy covering your home, which resulted in the insurance claim being rejected.
- **Wrongful arrest** – we will cover your legal liability to any person if you are responsible for their wrongful arrest or attempted arrest. We will only cover you if you acted within the scope of your duties as a member of a neighbourhood watch (or similar organisation). We will not cover you if the suspect is a member of your immediate family, or a person employed by you.

## Where are you covered

You are covered for liability claims which are made against you anywhere in the world, except if the liability claim is made in the United States of America (USA), Canada or any other country which operates under the laws of the USA or Canada.

## Exclusions

### Exclusions applicable to buildings (your house) and home contents

- **Temporary structures:** We will not pay for loss or damage to temporary structures, for example prefabricated garden sheds, Wendy houses or tree houses.
- **Weeds or roots:** We will not pay for loss or damage caused by weeds or roots.
- **Consequential loss:** Further loss or damages that you may suffer as a consequence of the insured event. For example, if your handbag with your ID is stolen on the way to the airport, we will cover you for the cost of the handbag. We will not pay for any loss you may suffer because you missed your flight.
- **Cyber incidents:** We do not cover any kind of loss or damage or costs which are directly caused by a cyber incident. A cyber incident is any of the following which affects the processing, use or operation of any computer, network, back-up facility or electronic data:
  - Programming or operating errors by any person or persons.
  - Unauthorised or malicious acts regardless of the time, place or whether they are a threat or a hoax.
  - Malware and similar mechanisms which are specifically designed to disrupt, damage or gain unauthorised access to a computer system or electronic data, such as viruses, worms, Trojans, logic bombs, spyware, ransomware and denial of service attacks.
  - Any unintentional failure, however minor, of any computerised system which is not directly caused by physical loss or damage.
- **Home contents covered under a guarantee:** Any item that is covered against an insured event by any guarantee, service contract, purchase contract or any agreement of any type.
- **Defective design, workmanship or materials:** We do not cover any loss or damage to insured property because of defective design, workmanship or materials, including any expenses to correct a fault in the design or construction of the insured property.

- **Asbestos:** Any legal liability or consequential loss because of the presence of asbestos in any form or quantity. This is because of the hazardous nature of asbestos.
- **Theft by false pretences or scams:** We do not cover any loss or damage if you are tricked by any means into parting with your insured property, such as through a scam or theft by false pretences.
- **Gradual deterioration:** We do not cover loss or damage caused by gradual deterioration. We specifically do not cover loss or damage caused by any of the following kinds of gradual deterioration:
  - Wear and tear from the ordinary day-to-day use of an item.
  - Exposure to natural forces such as sunlight and rain.
  - A slowly operating cause such as rust, rising damp, corrosion or decay.
  - Any cause that was not sudden and unforeseen.
  - Lack of maintenance.
- **Confiscation or similar acts:** We do not cover you for any loss, damage or costs because the police or any other authority legally took possession of your home contents for any period.
- **Nuclear events and substances:** These are risks associated with the nuclear industry in general. We do not cover any event related to radioactive or nuclear material in any way.
- **Trade and economic sanctions:** We cannot provide any cover if that means we would not comply with trade or economic sanctions. If we find out that you are subject to such sanctions, we will cancel your policy from the policy start date or the date that you become subject to sanctions. We will not pay any claims, but will refund premiums paid by you.
- **War, terrorism, riots and protest actions:** This includes any loss or damage related to or caused by war, terrorism, riots, protest actions, public disorder or any attempted act of this kind. In South Africa, these types of events are covered by Sasria SOC Limited. Please refer to the Sasria section at the back of [Naked Insurance Basics](#) document for an explanation of your Sasria cover.

- **Loss or damage to the building or contents if you leave the home unoccupied for more than 60 days in a row**, except if you told us that the home is a holiday home. Your building 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 home, have all gone out.
- **Loss or damage to the home contents** while you are using the property as a guest house or **Airbnb**.
- **Motorised equipment** - such as golf carts, children's motorised scooters/motorbikes, motorised bicycles, or Segways - while being used or while they are away from your home.
- **Caravans, trailers and their permanent fittings** while being used or while they are away from your home.
- **Loss or damage caused by domestic animals** that belong to you or anyone living at your risk address. **We also do not cover loss or damage caused by vermin (except for monkeys and baboons)**. Vermin are animals and insects that can be harmful and difficult to control when they appear in large numbers. Vermin include moths, termites or any other animal or insect classified as invasive species.
- **Loss or damage to collections**, stamps, medals or any other collectables.
- Loss or damage to money (cash or coins) and negotiable securities such as deeds, bonds, bills of exchange, promissory notes and cheques.
- Damage which existed before your policy started.
- **Theft of unattended bicycles** – special conditions: There is no cover for theft of unattended bicycles, except in the instances below where we would cover the bicycle in full. The unattended bicycle is:
  - Inside a locked building and there are visible signs of forcible or violent entry to or exit from the building.
  - Inside a vehicle that is locked and there are clear signs of either forced entry or exit, or there is CCTV footage showing evidence of remote jamming.
  - Inside a trailer that is locked and there are clear signs of forced entry.
  - Inside a vehicle or trailer that is securely parked (for instance inside a locked building or behind locked gates) and there are visible signs of forcible or violent entry to or exit from the building or the premises.

- Being transported by a commercial carrier such as an aeroplane, ship, bus or train.
- Securely locked to an immovable object, vehicle or trailer by a cable or chain.
- Left in a designated secure bicycle park with manned security provided by an official organiser such as a provincial, national or international cycling body.

When are bicycles considered to be unattended?

- Bicycles are considered unattended if the item is out of your direct line of sight and more than 10 metres away from you.

**IMPORTANT:** In all instances the bicycle carrier must be securely fitted to the vehicle or trailer according to the manufacturer's specifications. For example, if the bicycle carrier has an integrated lock it should be lockable on the tow-bar and all positions of the bicycle lockable to the bicycle carrier. There must also always be signs of forcible removal or forced entry into the vehicle or trailer, except in the event of a hijacking.

- Loss or damage during a **process of cleaning, restoring, altering, renovating, repairing or any process needing the use of water**. This exclusion does not apply when public authorities put out a fire.
- **Theft where there are no visible signs of forcible/forced and violent entry**, unless the building is occupied at the time of the insured event. Your building 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 home, have all gone out (for example: shopping for a few hours or on holiday for a few weeks).
- Loss or damage to **home contents left in the open**, unless specifically designed to be left in the open, or you have taken reasonable care to protect the item.
- **Theft or malicious and accidental damage** to your home contents while you have lent, let or sublet the home.
- Loss or damage to the building or contents caused by **impact with the building by trees** where you arranged for the trees to be chopped down.
- Loss or damage to the **operating system and software** of electronic devices: For example, cell phones, tablets, laptops, desktop computers, media servers and handheld electronic devices.

- Theft from an **unattended vehicle**: There is no cover for theft from an unattended vehicle, except in the following instances:
  - The vehicle itself is securely parked (for instance inside a locked building or behind locked gates), and there are clear signs of forcible or violent entry into the building or the premises.
  - The vehicle is locked, there are clear signs of forced entry and the item is out of view, for instance inside a locked boot, inside the glove compartment or under a seat.
  - There is CCTV footage showing evidence of remote jamming and the item is out of view, for instance inside a locked boot, inside the glove compartment or under a seat.
- **Professional/business use**: No cover for any items used for business (e.g. electronics or other professional equipment), or for stock or business inventory or raw materials, or for events that are directly related to the property and/or any of the items being used for business or professional purposes.
- **Drones and other aerial vehicles**: No cover for any unmanned aerial vehicles (UAV) or systems (UAS).
- **Items insured elsewhere**: Loss or damage to home contents specified in a policy with another insurer and for which you pay a specific premium.
  - **Example**: Your watch is covered under another insurance policy for a specific premium. This means that you pay a specific premium to the other insurer, which is based on the make and value of your watch. If your watch is stolen from your home, we will not pay for the watch under this policy. You must claim for the watch from the other insurance policy.
- **Alterations and renovations**: We do not cover loss or damage caused as a direct result of any building work, renovations or building alterations of any kind. If you tell us about the work that you are planning to have done, we may agree to cover your home contents and we may have extra conditions. There is also no cover for the following:
  - The cracking, collapse or subsiding of the building.



- Malicious damage or vandalism to unfinished parts of the new work.
- Damage caused by water, storm or flood to any part of the building that is not fully built.
- **Building regulations:** The building must comply with the National Building Regulations. There is no cover if the cause of the claim is in any way related to either of the following:
  - Defects in the design or construction of the building.
  - The structure of the building is not compliant and would not have been approved by the relevant local authority at the time of construction.
- **Changes in the underground water table:** We do not cover loss or damage caused by changes in the underground water table, except as a result of a storm.
- **Chemicals, fertilisers and pesticides:** We do not cover loss or damage caused by the use or application of chemicals, fertilisers and pesticides.
- **Fixed equipment:** We will not pay for loss or damage to fixed equipment directly or indirectly caused by:
  - Using tools or equipment in an incorrect manner.
  - Purposefully overloading the fixed equipment.

For example, we would not cover a generator that overheats if it is not protected against overload by means of a circuit breaker.

- **Storm, hail or flood damage:** We do not cover storm, hail or flood damage to the following:
  - A wharf, jetty, pontoon or sea wall.
  - The quality of water in a tank, swimming pool or spa. For example, your pool water that turns green after a thunderstorm.
  - Paint when there is no structural storm damage to other parts of the home.
  - Unroofed or partially roofed structures.
- **Outbreaks, pandemics, epidemics and communicable diseases:** There is no cover for costs, liability, loss or damage relating in any way to the following:

- A declared or classified epidemic or pandemic, including any mutation or variation thereof. This applies regardless of when it was declared or classified.
- A communicable disease or the fear or threat of a communicable disease. This includes any disease which can be transmitted by a substance, agent or organism (such as a virus, bacterium or parasite), and is regardless of the method of transmission (such as airborne or bodily fluid transmissions).
- **Electricity grid failure:** There is no cover for loss, damage, any amount of any kind, or liability that is caused (in any way) by electricity grid failure, which is defined below:
  - Electricity grid failure is an interruption to or suspension of electricity supply, in any manner and from any source, and for any reason (including damage and any inability and/or failure on the part of the supplier) which affects an entire municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time, including any interruption, power surge or suspension at the reconnection or reinstatement of electricity supply.
  - This exclusion also applies to consequential losses in respect of any public utilities that are affected by electricity grid failure, including but not limited to, the disruption of water, telecommunications and sewage systems. It also applies to other consequential losses, such as the deterioration of any food or other items.
  - This exclusion does not apply to power surge caused by Loadshedding (defined below) which remains covered subject to the terms and conditions in your policy.
    - Loadshedding is the intentional, total or partial, withholding of electricity supply (from any source) by any party other than the insured, implemented in phases, which do not affect a municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time.
- **Pollution and contamination:** There is no cover for liability, loss or damage caused by or related in any way to pollution or contamination. There is also no cover for the cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances. Pollution or contamination means the discharge, release, dispersal, seepage or escape of any solid, liquid, gas, contaminant or pollutant.

- For example: Humidity, fumes, smoke, soot, chemicals, acids or waste.
- **We do not cover loss or damage to firearms if you do not comply with the following conditions:**
  - You must keep your firearm in a locked gun safe when you are not carrying it.
  - The gun safe in your home must meet legislative requirements.
  - You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access.
- There is also no cover for:
  - Loss or damage resulting from ownership, possession, use or handling of firearms or air guns.
  - Mechanical issues of your firearm.
  - Any liability that arises as a result of the use or ownership of your firearm.

## Exclusions specific to “Damage to Others” (liability)

- **Liability by agreement:**
  - We do not cover liability for something that you could not reasonably be held liable for in the first place. For example, in an agreement you sign with a builder, you cannot accept liability for the actions of the builder who is renovating your home, for that is clearly his responsibility.
- **Liability relating to property:**
  - There is no liability cover relating to the ownership, possession or occupation of land or buildings, except for buildings covered under the home cover section of this policy, and the land on which they are situated.
  - There is no cover for your liability related to building work, alterations, renovations or additions of any kind.
  - There is no cover for liability relating to vibration or the removal or weakening of or interference with support to land, homes or other property.

- We do not cover loss, damage or liability related to people squatting or occupying your land or building, or if you occupy someone else's land or building.
- **Liability towards certain people:**
  - We do not cover your liability relating to the death of, or bodily injury to any employee other than your domestic employee.
  - We do not cover liability between family members or people insured under this policy at the time of the event that resulted in the claim.
  - This means that we do not cover your liability relating to the death or bodily injury of any member of your family whether they live with you or not.
  - We also do not cover their liability relating to your death or bodily injury.
  - There is no liability cover relating to property belonging to you, family members (whether they live with you or not) or any person in your employ, or in the care, custody or control of you or any other person covered by this policy.
- **Liability relating to your actions:**
  - We do not provide any cover if you were dishonest, malicious or if you physically assaulted another person.
  - We do not cover your liability if you agreed to accept, or already accepted, legal liability without first getting our permission.
  - We do not cover your liability arising from the failure to pay maintenance or alimony or any amounts following a breach of promise.
  - There is no cover for the purchase, sale or exchange of any property (moveable or immovable), including your failure to follow any obligations in relation to this.
- **Fines, penalties, punitive damages and debt:**
  - There is no cover for any fines, penalties or punitive damages imposed by law, or liability arising from any debt.
- **Liability relating to ownership, possession or use of certain items**
  - There is no liability cover under this section relating to the ownership, possession

or use of any self-propelled vehicle, scooter, three-wheeler, quad bike, caravan, trailer, golf cart, aircraft or pleasure-craft, except for hobbyists' models and toys, ride-on and motorised lawn mowers. Motor vehicle liability is covered under the Cars cover section.

- We do not cover the use of unmanned aerial vehicles (UAV) or systems (UAS) such as drones. We would however cover a radio-controlled model aircraft, if it was used in terms of the rules and regulations set out by The South African Model Aircraft Association.
- We do not cover the ownership, possession, use or handling of firearms or air guns.
- **Liability relating to employment, business or profession:**
  - There is no liability cover arising from any employment, business or profession except for liability covered under the domestic employee's liability benefits.
- **Liability relating to cyber incidents**
  - We do not cover any liability or costs which are directly caused by a cyber incident. A cyber incident is any of the following which affects the processing, use or operation of any computer, network, back-up facility or electronic data:
    - Programming or operating errors by any person or persons.
    - Unauthorised or malicious acts regardless of the time, place or whether they are a threat or a hoax.
    - Malware and similar mechanisms which are specifically designed to disrupt, damage or gain unauthorised access to a computer system or electronic data, such as viruses, worms, Trojans, logic bombs, spyware, ransomware and denial of service attacks.
  - Any unintentional failure, however minor, of any computerised system which is not directly caused by physical loss or damage.

# Claims

## How to claim

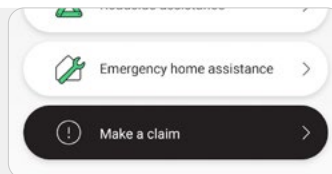
It is very important to follow the steps set out below, or else your claim could be rejected.

### STEP 1

**Make a claim on the Naked app, within 30 days of the incident happening.**

It is important to give as much detail as possible when providing your description in your claims selfie as this will speed up the process. Also, remember you can download the app, on the App Store or Play Store, just search for Naked Insurance.

Go to **"Make a claim"** on the Naked Insurance App



OR



Call **0860 995 125**



Send us an email at [help@naked.insure](mailto:help@naked.insure)

### STEP 2

**Provide us with any additional information we might request, within the timelines provided.**

We typically need the following, but we may ask for more depending on the details of your claim:

- A description of the damage you are claiming for (if the app submission was insufficient).
- Photographs taken of the scene (if any were taken).
- Proof of forcible entry to or exit from your home (where necessary).
- The police reference number (case number).
- The details of witnesses and any other persons that were involved in the incident (if applicable).
- Details of any other insurance that covers the same item(s).

**STEP 3****Provide proof of value and ownership for the things you are claiming for.**

What you can do to ensure that you have adequate proof of ownership and proof of value

- Compile an inventory of your household contents including your specified and easily portable items and where applicable, note the date that you bought the item and its details (model, make, serial number, full description, guarantees or warranties and value at time of purchase).
- Keep dated photos, receipts, invoices and manuals of your insured items together with your inventory.
- Take photographs of each room in your house, holiday house and outbuildings.
- Keep record of the IMEI numbers of your insured cell phones.
- Get a valuation certificate from a registered jeweller or valuator for all your jewellery, watches, precious or semi-precious stones and art and have it updated on a regular basis.
- Make sure that you keep original and or certified copies of important documents such as your vehicle registration and the title deeds for property.

If the steps above are not followed, or you do not send us the information we ask for within the time we give you, we will reject your claim.

## What not to do when claiming

It is very important to comply and not do anything set out below, otherwise your claim could be rejected:

- Do not repair or replace lost/damaged items, before getting our permission in writing. (This does not apply to expenses to safeguard your home contents up to the amount set out in the section on additional benefits.)
- Do not admit guilt, fault, liability, or incur any legal costs without first getting our permission.

- Do not offer or negotiate to pay a claim.
- Do not accept any offer from another person for any damage that you want to claim for under this policy. If you do, you will not have any claim under this policy.
- Do not repair, replace or dispose of lost/damaged items, before getting our permission in writing.

## What you must pay

Your excess. This is the first amount that you must pay towards a claim under this policy.

You may choose the excess for each home (building and/or contents, which includes specified valuable or easily portable items) that you insure. If you buy separate (standalone) cover for an individual item, you will choose an excess for that individual item. The excess is shown on the app under each item's cover summary.

If an event only affects your building and/or home contents and/or specified valuable or easily portable items, you will only pay one excess. However, if the event also affects one or more items on which you have bought standalone (individual) cover, you will have to pay the excess on your home and the excess applicable to each item. If we settle a claim by making a payment to you, then we will deduct the (total) excess from the amount we pay. If we settle a claim in any other way, then you must pay the excess directly to the service provider.

## What we will pay

When your claim has been approved, the maximum amount we will pay equals the limit, less the excess amount. We will pay:

- The cost of repairs or replacement up to a maximum of the limit;
- Less the excess amount.

We may at our discretion repair, replace or pay you for the amount of damages. If appropriate, we may also use any combination of these methods. Our objective is to place you in the same financial position as you were before the loss took place, subject



to a maximum of the limit chosen by you prior to the incident.

- If we replace or repair, we are not required to do so exactly or precisely but only as circumstances reasonably allow.
  - We will choose the supplier or repairer.
  - We may reuse existing materials.
  - If matching materials are not available, we are not required to create a uniform effect.
  - The standard of repair or replacement will meet but not exceed the requirements of any manufacturer or applicable legislation.
  - We will require an extra payment from you if the condition or value of your insured property has improved because of repair or replacement.

At our discretion, we may decide not to replace or repair. We will then pay you up to a maximum of the limit. How much we pay out does not take into account the sentimental or other specific value the insured property may hold for you. The amount may be based on:

- Replacement value; or
- A pre-agreed sum.

Remember, our responsibility ends after we have paid the claim. Once we have paid a claim, we have met our responsibilities to you in terms of this policy. We will not be responsible for any other costs relating to that claim.

We will also not pay any interest. So any amount due by us will not attract any interest.

## **Who we will pay**

- If we repair or replace, we will pay the service provider directly.
- If you have already done the repairs or replacement we will pay you back the cost that you have paid. We will only pay you the amount we would have paid if we had repaired or replaced the item ourselves.

## When we will pay

We will pay a valid claim as soon as all documents have been received, we have assessed the claim as valid and you have paid your excess.

## What happens when you don't buy enough cover?

If you are under-insured, it means that you have insured your property for less than their current replacement value. You will then have to accept a part of the loss.

### **Example:**

- You insured your home contents with us for R80,000. Your house is broken into and goods with a current replacement value of R30,000 are stolen.
- When we assess your claim, we discover that the current replacement value of all your home contents before the theft is R100,000 and not R80,000.
- This means you are under-insured by 20%.
- We will then only pay R24,000 (80% of R30,000), less the amount of your excess.

If you are under-insured we will only pay you and we will not repair or replace any items.

## What happens if I have a claim on a pair or set of items?

We will not pay more than the proportionate value of any items that are part of a pair or a set. For example, if you lose one earring, we will pay out the value of only that earring.

## How we may settle a total loss claim

This section explains how we may settle a claim if your building is totally destroyed (total loss).

- **If we approve a claim for the total loss of your building**, we may decide whether to settle you in cash, or whether to rebuild (reinstate) your building.

- We will base the value of the claim on the actual building costs as at the date of the claim event, up to the building's sum insured shown in the policy schedule.
- The value of the claim will not include the cost of a building which is superior to the insured building, and will not be based on the market value of the insured building.
- The cost of demolition and professional fees will be paid under the Additional benefit: Fees and costs, up to the limit shown in the policy schedule.
- **If we decide to rebuild your building,** you can choose if you want us to rebuild your building, or whether you want to rebuild your building yourself but with our involvement, as explained below:
  - **If you rebuild with our involvement:** You can choose to rebuild your building as close as possible to its condition when it was new, on the same site or on another site, and in the way you want.
    - You must agree to our terms and conditions at the time of the claim.
    - We will not pay more than the reinstatement cost which we calculated as at the date of the claim event.
    - If you choose to rebuild on a different site, we will not pay more than what we would have paid if you had built on the original site.
  - **If we rebuild using our contractors,** then the following conditions apply:
    - You must allow us to start rebuilding within six months from the date of the claim event, unless we agree to a later date.
    - If you only allow us to start rebuilding after the period we have agreed to, and the costs of building have increased, we will only cover the reinstatement cost which we calculated as at the date of the claim event. This means that you will have to pay for the difference.
    - If we agree, you can choose to rebuild on a different site, but we will not pay more than what we would have paid if you had built on the original site.

**IMPORTANT:** The sum insured of your building does not include the cost of the land. This cost would be for your own account if you rebuild on a different site.

- **Matching materials or colours**

- We will do our best to restore your building to its original state prior to the event that led to the claim.
  - If we are not able to match materials or colours we will use materials or colours that are, in our opinion, the closest match to the original.
  - This is strictly limited to the damaged part of the building only.
- If you are not satisfied with the materials or colours we find as the closest match, then you can choose one of the following options:
  - You can pay the extra cost of repairing or rebuilding undamaged parts of the building to achieve a uniform appearance (if we agree).
  - We will pay you what it would have cost us to repair or rebuild the damaged part.

## What about Damage to Others (liability) claims?

### How will my liability claim be handled?

- We will consider whether you are responsible for causing damage, loss, bodily injury or death.
- If we do not consider you responsible, we will refute liability on your behalf and send a letter to this effect to you, as well as to the person claiming liability against you. We will continue with your defence until the matter is finalised which may include appointing attorneys on your behalf.
- If you are responsible, we will negotiate with the other person on your behalf. We will attempt to reach a settlement agreement for the amount of the loss, damage or injury.

- If we cannot reach a settlement, or if we receive a summons from the court, we will go to court on your behalf. This means that we take over your rights to defend yourself.

### **Your responsibilities**

- Tell us immediately about any incident that caused another person's bodily injury, illness, damage to property or loss of property. Do not wait until you receive a letter telling you that another person holds you legally liable.
- Tell us immediately after you receive a letter of demand or a summons, or if another legal process was issued by you or against you.
- Send us all police reports, court documents, letters of demand or settlement offers.
- You must never admit guilt. If you do, you may not have cover under this policy.

### **What will we pay?**

We will pay the actual amount of liability, legal costs or medical expenses to a maximum of the limit. If there is more than one person claiming against you because of the same insured event, the maximum limit applies per insured event. In some cases, we may pay out less than the limit as shown in your policy summary if we decide that it represents a fair settlement. Our payment will be made in South African rand only.

### **When will we pay?**

We will pay once we have either negotiated a settlement, or once we have accepted legal liability on your behalf.

### **Who will we pay?**

We may pay the liability benefit either to you, or to the person that is claiming liability against you. Once we have paid the liability benefit, we have met our responsibilities to you under this policy. We will not be responsible for any other costs relating to that claim.