



PERSONAL LINES: EXCLUSION IN TERMS OF THE FAILURE OF THE NATIONAL ELECTRICITY GRID

NEW GENERAL EXCLUSION TO BE IMPLEMENTED

General exclusions:

Failure of the national electricity grid

We will not cover any loss, damage, legal liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with a national (including regional, municipal, local and/or private) interruption, failure or suspension of the electricity grid of South Africa for whatsoever reason, whether due to damage, an inability and/or failure, whether partial or total, of the utility supplier to generate, transmit or distribute electricity, or otherwise.

Property: Contents

Amendment of contents of refrigerators and freezers coverage

Contents of refrigerators and freezers

We cover accidental spoiling of the contents of your refrigerators or freezers inside your private residence and outbuildings caused by a change in temperature.

Our compensation is limited to the amount shown in your policy summary. However, we do not cover the following:

- (a) spoiling caused by someone adjusting the temperature control;
- (b) damage to the refrigerators or freezers;
- (c) spoiling due to load-shedding, or electrical grid failure, of a power-supply authority on a national, regional, municipal, local and/or private level;**
- (d) spoiling as a result of non-payment or non-purchase of power or any type of fuel.

A claim under this cover will not affect your no-claim bonus.



COMMERCIAL LINES: EXCLUSION IN TERMS OF THE FAILURE OF THE NATIONAL ELECTRICITY GRID

NEW GENERAL EXCLUSION TO BE IMPLEMENTED

- PolicyCenter: Under the General section for each territory. The wording will also apply to Namibia. The wording below reflects the South African wording.
- Mainframe: Under the General section as shown below.

PolicyCenter	Mainframe
<p>Electricity grid failure or interruption</p> <p>Notwithstanding any provision to the contrary in this policy or any endorsement thereto, the insurance provided by this policy excludes any loss, damage, liability, cost or expense of whatsoever nature, including any consequential losses in terms of any section of this policy, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any electricity grid interruption.</p> <p>Electricity grid interruption means a total or partial interruption, interference, suspension, blackout, and/or failure of the electricity supply from the national, regional, or private, grid to the electricity grid of South Africa to any Business of the Insured by any cause whatsoever.</p>	<p>Electricity grid failure or interruption</p> <p>Notwithstanding any provision to the contrary in this policy or any endorsement thereto, the insurance provided by this policy excludes any loss, damage, liability, cost or expense of whatsoever nature, including any consequential losses in terms of any section of this policy, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any electricity grid interruption.</p> <p>Electricity grid interruption means a total or partial interruption, interference, suspension, blackout, and/or failure of the electricity supply from the national, regional, or private, grid to the electricity grid of South Africa or Namibia to any Business of the Insured by any cause whatsoever.</p>