

**COMMERCIAL PROTECTOR POLICY WORDING
REVAMP 2023**



Company Reg. No: 2008/005015/07 Vat Reg. No: 4350242386
 Compliance Officer: Moonstone Compliance
 Authorised Financial Service Provider – FSP No. 40752

Old Mutual Insure Limited,
 Registration Number 1970/006619/06.
 A licensed FSP and non-life insurer. (FSP12)

COLOUR KEY: Green = New; Orange = Amended; Red = Deleted

CURRENT WORDING	REVISED WORDING
Frontline Wording – V 05.2022	COMMERCIAL PROTECTOR - V 08.2023
GENERAL TERMS, CONDITIONS AND EXCLUSIONS	
<p>5 National Electricity Grid Interruption Notwithstanding any Provision of this Policy, including any Exclusion, Exception, Extension, insuring Provision, or any Provision which would otherwise override this General Exception, this policy does not cover any loss, damage, claim, cost, expense or other sum of any nature, including any consequential losses in terms of any section of this policy, that is directly or indirectly caused by, attributable to, in consequence of, resulting from, arising out of, following, or in any way in connection with a National Electricity Grid Interruption.</p> <p>National Electricity Grid Interruption means an interruption or suspension of the electricity supply from the national electricity grid of South Africa concurrently 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.</p>	<p>5 Electricity Grid Interruption exclusion Notwithstanding any Provision of this Policy, including any Exclusion, Exception, Extension, Insuring Provision, or any Provision which would otherwise override this General Exception, this Policy does not cover any loss, damage, claim, liability, cost, exposure, expense or other sum of any nature, including any consequential losses in terms of any section of this Policy, that is directly or indirectly, regardless of any other cause or event contributing concurrently or in any other sequence, caused by, attributable to, in consequence of, related to, resulting from, arising out of, following, or in any way in connection with the following:</p> <p>A) Electricity Grid Interruption (as defined below); and/or B) the restoration or reconnection of the supply of electricity following Electricity Grid Interruption.</p> <p>Electricity Grid Interruption means an interruption or suspension of electricity supply from any electrical power supply network to any end user, in any manner, from whatsoever source, and for whatsoever reason, whether due to damage, an inability, and/or failure (whether partial or total) of any electrical power supplier to generate, transmit or distribute electricity, or otherwise.</p> <p>This exclusion also applies to consequential losses in respect of any utilities that are affected by Electricity Grid Interruption including, but not limited to, the disruption of water, telecommunications and sewage systems. It also applies to other consequential losses, such as the Commercial and Agri 2 deterioration of stock, food or other items.</p> <p>This exclusion does not apply to:</p> <ol style="list-style-type: none"> any loss or damage to property, other than property that is in any way used for, implemented in, or part of the generation or production of electricity, which is covered in terms of any public utilities section or extension (if selected by the Insured) of this Policy. any loss, damage, claim, liability, cost, exposure, expense or other sum of any nature caused by, attributable to, in consequence of, related to, resulting from, arising out of, following, or in any way in connection with Power Surge (as defined below) following Loadshedding (as defined below) <p>Loadshedding is the intentional total or partial withholding of electricity supply (from any source) by any party other than the insured, which is implemented in phases, and which does 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.</p> <p>Power Surge is any temporary increase (of any degree) in the current or voltage of an electrical circuit, electricity network or supply.</p>

OFFICE CONTENTS, THEFT & ELECTRONIC EQUIPMENT

Alarm Warranty Commercial – amended to exclude Electricity Grid Interruption and/or Loadshedding

ALARM WARRANTY – COMMERCIAL

It is warranted that:

- Alarm monitoring: The alarm system must have 24 hour monitoring by a SAIDSA and / or PSIR member or other security company approved by the Company.
- Alarm notification – opening and closing signals: The Insured must arrange with the armed reaction company to monitor and to provide notification of activation and deactivation signals as well as where the alarm is triggered. These notifications can be done through sms or telephone notification. The Company shall be entitled to request full information of the relevant arming and disarming log in the event of a claim.
- Alarm testing: The alarm system must be tested by the Insured on a monthly basis to ensure it is in working order and the signal is received by the armed reaction company. Any defects must be immediately corrected.
- Burglar alarm: All building(s) on the premises must be protected by a burglar alarm and it is further warranted that:
 - 1)** the burglar alarm must be set and armed and made fully operative whenever the building(s) are not open for business unless a principal, partner, director or employee of the Insured is in the particular building;
 - 2)** such alarm shall be maintained in proper working order but the insured shall be deemed to have discharged their liability therefore if they have maintained their obligations under a contract with the suppliers or servicing engineers of the alarm system;
 - 3)** loss of or damage to the insured item(s) following the use of the keypad code / remote control or keys of the burglar alarm or any duplicate thereof belonging to the Insured is not covered unless such keypad code / remote control or keys has been obtained by violence or threat of violence to any person or such a remote control or keys was obtained by theft;
 - 4)** The Insured must ensure that any monthly alarm subscription fees remain fully paid to the contracted alarm company at all times to ensure protection of the building(s) is not disruptedAs far as this warranty is material to the insured property and the cover provided under this policy, such cover is conditional on the prior and continued compliance with this warranty unless otherwise agreed in writing by the Company.
- **Please noted that there is no cover in place if these security requirements are not met in any way, whether directly or indirectly due to Electricity Grid Interruption and/or Loadshedding.**

HOUSEHOLD CONTENTS SECTION

Alarm Warranty Personal

It is warranted that Home is protected by an alarm system:

We will compensate you for theft or attempted theft only if at the time of the theft or attempted theft all the following conditions are met:

- Alarm monitoring: The alarm system must have 24 hour monitoring by a SAIDSA and / or PSIRA member or other security company approved by the Company.
- Alarm notification – The Insured must arrange with the armed reaction company to monitor and to provide you with notifications of when the alarm is triggered. These notifications can be done through sms or telephone notification. The Company shall be entitled to request full information of the relevant arming and activation log in the event of a claim.
- Alarm testing: The alarm system must be tested by the Insured on a quarterly basis to ensure it is in working order and the signal is received by the armed reaction company. Any defects must be immediately corrected.
- If your main Home is left unattended, the alarm is to be armed for the entire Home and Outbuildings and none of the 'passive infrared motion detectors' of the alarm system are obstructed or bypassed.
- We do not consider occupation of an outbuilding to be occupation of the Home.

ALARM WARRANTY – PERSONAL

It is warranted that Home is protected by an alarm system:

We will compensate you for theft or attempted theft only if at the time of the theft or attempted theft all the following conditions are met:

- Alarm monitoring: The alarm system must have 24 hour monitoring by a SAIDSA and / or PSIRA member or other security company approved by the Company.
- Alarm notification – The Insured must arrange with the armed reaction company to monitor and to provide you with notifications of when the alarm is triggered. These notifications can be done through sms or telephone notification. The Company shall be entitled to request full information of the relevant arming and activation log in the event of a claim.
- Alarm testing: The alarm system must be tested by the Insured on a quarterly basis to ensure it is in working order and the signal is received by the armed reaction company. Any defects must be immediately corrected.
- If your main Home is left unattended, the alarm is to be armed for the entire Home and Outbuildings and none of the 'passive infrared motion detectors' of the alarm system are obstructed or bypassed.
- We do not consider occupation of an outbuilding to be occupation of the Home.
- Please noted that there is no cover in place if these security requirements are not met in any way, whether directly or indirectly due to Electricity Grid Interruption and/or Loadshedding.

CURRENT WORDING
Frontline Wording – V 05.2022

REVISED WORDING
COMMERCIAL PROTECTOR - V 08.2023

ACCIDENTAL DAMAGE SECTION
ACCIDENTAL DAMAGE – POWER SURGE

10. ACCIDENTAL DAMAGE

POWER SURGE EXTENSION (OLANT, MACHINERY AND ALL OTHER CONTENTS)

Accidental physical loss of or damage to the insured property caused by Power Surge to Plant, Machinery and All Other Contents, including damage to television sets, audio and video equipment, fax machines, copiers, telephone systems and household appliances. The Company's Liability shall not exceed the limit included in the schedule R50 000 (increased limits can be selected – refer to schedule) in respect of any one event and the first amount payable shall be 10% of claim minimum R2,500.00.

If the limit is increased above R50 000, then it is a condition that the main electrical distribution boards of the home / business be protected with surge protectors, lightning arrestors or other protection devices installed to SANS 10142 specifications.

10. ACCIDENTAL DAMAGE

POWER SURGE EXTENSION

Accidental physical loss of or damage to the insured property caused by Power Surge to House Owners (Buildings) and House Holders (Contents - excluding portable computer equipment and cellular devices). The Company's Liability shall not exceed the limit included in the schedule in respect of any one event and the first amount payable shall be 10% of claim minimum R2,500.00.

Requirements:

Limit under R10,000 – No mandatory Surge Arrester

Limit over R10,000 – Type 2 Surge Arrester

It is a condition that Type 2 Surge Protectors, lightning arrestors or other surge protection devices must be installed on the main electrical distribution boards of the home / business and installed to SANS 10142 specifications.

Liability under more than one section

The company shall not be liable under more than one section of this policy in respect of liability, loss or damage arising from the same happening in respect of the same liability loss or damage.

CURRENT WORDING Frontline Wording – V 05.2022	REVISED WORDING COMMERCIAL PROTECTOR - V 05.2023
HOUSEOWERS (BUILDINGS) & HOUSEHOLDERS (CONTENTS) SECTION ACCIDENTAL DAMAGE – POWER SURGE	
<p><u>10. ACCIDENTAL DAMAGE</u></p> <p><u>POWER SURGE EXTENSION</u> The cover provided by this section is hereby extended to include damage caused by power surge. The Company's Liability shall not exceed R50 000 (increased limits can be selected – refer to schedule) in respect of any one event and the first amount payable shall be 10% of claim minimum R1,500.00.</p> <p>Accidental physical loss of or damage to the insured property caused by Power Surge to Plant, Machinery and All Other Contents, including damage to television sets, audio and video equipment, fax machines, copiers, telephone systems and household appliances. The Company's Liability shall not exceed the limit included in the schedule R50 000 (increased limits can be selected – refer to schedule) in respect of any one event and the first amount payable shall be 10% of claim minimum R2,500.00.</p> <p>If the limit is increased above R50 000, then it is a condition that the main electrical distribution boards of the home / business be protected with surge protectors, lightning arrestors or other protection devices installed to SANS 10142 specifications.</p>	<p><u>10. ACCIDENTAL DAMAGE</u></p> <p><u>POWER SURGE EXTENSION</u> Accidental physical loss of or damage to the insured property caused by Power Surge to House Owners (Buildings) and House Holders (Contents - excluding portable computer equipment and cellular devices). The Company's Liability shall not exceed the limit included in the schedule in respect of any one event and the first amount payable shall be 10% of claim minimum R2,500.00.</p> <p>Requirements: Limit under R10,000 – No mandatory Surge Arrester Limit over R10,000 – Type 2 Surge Arrester</p> <p>It is a condition that Type 2 Surge Protectors, lightning arrestors or other surge protection devices must be installed on the main electrical distribution boards of the home / business and installed to SANS 10142 specifications.</p> <p>Liability under more than one section The company shall not be liable under more than one section of this policy in respect of liability, loss or damage arising from the same happening in respect of the same liability loss or damage.</p>

