

**CONSTRUCTSURE 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 Frontline Wording – V 05.2022	REVISED WORDING CONSTRUCTSURE - V 08.2023
GENERAL TERMS, CONDITIONS AND EXCLUSIONS	
<p><b>5 National Electricity Grid Interruption</b> 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><b>5 Electricity Grid Interruption exclusion</b> 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"> <li>1. 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.</li> <li>2. 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)</li> </ol> <p><b>Loadshedding</b> 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><b>Power Surge</b> is any temporary increase (of any degree) in the current or voltage of an electrical circuit, electricity network or supply.</p>

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<b>ACCIDENTAL DAMAGE SECTION</b> <b>ACCIDENTAL DAMAGE – POWER SURGE</b>	
<p><u>ACCIDENTAL DAMAGE</u></p> <p><u>POWER SURGE EXTENSION</u></p> <p>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>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>ACCIDENTAL DAMAGE</u></p> <p><u>POWER SURGE EXTENSION</u></p> <p>Accidental physical loss of or damage to the insured property caused by Power Surge. 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><b>Requirements:</b>  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.</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>

