

allsure existing wording	Allsure upgrade wording
<b>GENERAL TERMS, CONDITIONS AND EXCLUSIONS</b>	
<b>3.8 What we do not insure (exclusions)</b>	<b>3.8 What we do not insure (exclusions)</b>
<b>Not included</b>	<b>Sanctions</b> 3.8.15 We do not insure you for or compensate you for any event or claim which would expose us to any sanction, prohibition or restriction under United Nations regulations or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
<b>HOUSEHOLD GOODS</b>	
<b>4.1 Definitions in this section</b>	<b>4.1 Definitions in this section</b>
Outbuildings means the separate buildings on your property, for example domestic Outbuildings, Home offices, and private garages that does not interlead with the main building also situated at the address shown in the schedule. Unless otherwise stated in the schedule, the Outbuildings must be made of brick, stone or concrete with a slate, tile, metal, concrete or asbestos roof	Outbuildings means <ul style="list-style-type: none"> <li>• a separate buildings on your property, for example domestic Outbuildings, Home offices, and private garages that does not interlead with the main building. Unless otherwise stated in the schedule, the Outbuildings must be made of brick, stone or concrete with a slate, tile, metal, concrete or asbestos roof</li> <li>• an Outbuilding or lapa of thatched construction which may be attached or connected the Home by an interleading door or situated within 4m of the main building and is less than 15% of the total square meter of the entire Home.</li> <li>• the Outbuildings or Lapa must be situated at the address shown in the schedule.</li> </ul>
<b>Other loss or damage</b>	<b>Other loss or damage</b>
<b>Not included</b>	<b>Accidental damage including power surge</b> 4.3.4 We compensate you up to the limit shown in the schedule for accidental damage to Household Goods in the Home and Outbuildings. This includes damage caused by power surges.  4.3.5 We do not compensate you for loss or damage caused by: <ul style="list-style-type: none"> <li>4.3.5.1 wear and tear, rust, mildew, corrosion or decay;</li> <li>4.3.5.2 depreciation or any gradual operating cause, process of dyeing, cleaning or renovating;</li> <li>4.3.5.3 the action of light or climatic condition;</li> <li>4.3.5.4 electronic, electrical or mechanical breakdown, breakage or failure;</li> <li>4.3.5.5 overwinding of items such as clocks;</li> <li>4.3.5.6 cracking, scratching, denting or chipping of furniture, glass, glassware, jewellery or other brittle articles;</li> <li>4.3.5.7 confiscation or detention by any process of law;</li> <li>4.3.5.8 consequential damage of any nature.</li> </ul>

allsure existing wording	Allsure upgrade wording
<b>Other loss or damage (condt)</b>	<b>Other loss or damage (condt)</b>
	<p>4.3.6 We do not compensate you for loss of or damage to:</p> <ul style="list-style-type: none"> <li>4.3.6.1 to garden equipment, furniture or tools. This includes equipment for a pool or a pond;</li> <li>4.3.6.2 to sporting equipment if it was damaged while in use;</li> <li>4.3.6.3 to firearms;</li> <li>4.3.6.4 to portable computer equipment, cellular phones, mobile communication equipment, hand-held portable telephones, videos, audio tapes, compact discs and DVDs;</li> <li>4.3.6.5 to personal belongings;</li> <li>4.3.6.6 covered by any manufacturer's guarantee, purchase agreement or service contract.</li> </ul> <p><b>(Limit of compensation – R10,000)</b></p>
<p><b>Accidental damage (optional)</b>  <b>This insurance is optional. You must refer to your schedule to see if you have it</b></p> <p>4.3.56 We compensate you up to the limit shown in the schedule for limited accidental damage to Household Goods in the Home and Outbuildings. This includes damage caused by power surges.</p> <p>4.3.57 There is an excess in the schedule for this cover. This is the amount that you must pay before we start compensating you.</p> <p>4.3.58 We do not compensate you for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>4.3.58.1 wear and tear, rust, mildew, corrosion or decay, moths, vermin or other insects or their larvae or your own domestic pets;</li> <li>4.3.58.2 depreciation or any gradual operating cause, process of dyeing, cleaning or renovating;</li> <li>4.3.58.3 the action of light or climatic condition;</li> <li>4.3.58.4 electronic, electrical or mechanical breakdown, breakage or failure;</li> <li>4.3.58.5 overwinding of items such as clocks;</li> <li>4.3.58.6 cracking, scratching, denting or chipping of furniture, glass, glassware, jewellery or other brittle articles;</li> <li>4.3.58.7 confiscation or detention by any process of law;</li> <li>4.3.58.8 consequential damage of any nature.</li> </ul> <p>4.3.59 We do not compensate you for loss of or damage to:</p> <ul style="list-style-type: none"> <li>4.3.59.1 to garden equipment, furniture or tools. This includes equipment for a pool or a pond;</li> <li>4.3.59.2 to sporting equipment if it was damaged while in use;</li> <li>4.3.59.3 to firearms;</li> <li>4.3.59.4 to portable computer equipment, cellular phones, mobile communication equipment, hand-held portable telephones, videos, audio tapes, compact discs and DVDs;</li> <li>4.3.59.5 to personal belongings;</li> <li>4.3.59.6 covered by any manufacturer's guarantee, purchase agreement or service contract.</li> </ul> <p><b>(Limit of compensation available – R10 000, R25 000, R50 000 &amp; R100 000)</b></p>	<p><b>Additional Accidental damage (optional)</b>  <b>This insurance is optional. You must refer to your schedule to see if you have it</b></p> <p>4.3.57 We compensate you up to the limit shown in the schedule for additional accidental damage to Household Goods in the Home and Outbuildings. This includes damage caused by power surges.</p> <p>4.3.58 There is an excess in the schedule for this cover. This is the amount that you must pay before we compensate you.</p> <p>4.3.59 We do not compensate you for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>4.3.59.1 wear and tear, rust, mildew, corrosion or decay;</li> <li>4.3.59.2 depreciation or any gradual operating cause, process of dyeing, cleaning or renovating;</li> <li>4.3.59.3 the action of light or climatic condition;</li> <li>4.3.59.4 electronic, electrical or mechanical breakdown, breakage or failure;</li> <li>4.3.59.5 overwinding of items such as clocks;</li> <li>4.3.59.6 cracking, scratching, denting or chipping of furniture, glass, glassware, jewellery or other brittle articles;</li> <li>4.3.59.7 confiscation or detention by any process of law;</li> <li>4.3.59.8 consequential damage of any nature.</li> </ul> <p>4.3.60 We do not compensate you for loss of or damage to:</p> <ul style="list-style-type: none"> <li>4.3.60.1 to garden equipment, furniture or tools. This includes equipment for a pool or a pond;</li> <li>4.3.60.2 to sporting equipment if it was damaged while in use;</li> <li>4.3.60.3 to firearms;</li> <li>4.3.60.4 to portable computer equipment, cellular phones, mobile communication equipment, hand-held portable telephones, videos, audio tapes, compact discs and DVDs;</li> <li>4.3.60.5 to personal belongings;</li> <li>4.3.60.6 covered by any manufacturer's guarantee, purchase agreement or service contract.</li> </ul> <p><b>(Limit of compensation available – R25 000, R50 000, R100 000 &amp; R250 000)</b></p>

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<b>4.4 What we do not insure</b>	<b>4.4 What we do not insure</b>
<p>4.4.1.6 loss of or damage arising from:</p> <p>4.4.1.6e moths or other insects or their larvae, vermin, rodents or your own domestic pets;</p>	Deleted
<b>4.6 Special conditions</b>	<b>4.6 Special conditions</b>
<p><b>Alarm system</b></p> <p>4.6.9 If the schedule states that you have a SAIDSA approved alarm system, we compensate you for theft or a attempted theft only if at the time of the theft or attempted theft all the following conditions are met:</p> <p>4.6.9.1 the alarm system is installed;</p> <p>4.6.9.2 the alarm is fully operational and armed whenever the main Home is unattended;</p> <p>4.6.9.3 the alarm is linked to a 24-hour control centre with an armed response unit; and</p> <p>when your main Home is left unattended, the alarm is armed for the entire Home and Outbuildings and none of the 'passive infrared motion detectors' of the alarm system are obstructed or bypassed.</p> <p>4.6.10 We do not consider occupation of an outbuilding to be occupation of the Home.</p> <p>If you do not comply with this security measure, we do not compensate you for theft or attempted theft of household goods.</p>	Deleted
<b>HOUSEOWNERS</b>	
<b>4.1 Definitions in this section</b>	<b>4.1 Definitions in this section</b>
<p>Private Home means the buildings at the address shown in the schedule. Unless otherwise stated in the schedule, the buildings must be made of brick, stone or concrete with a slate, tiled, metal, concrete or asbestos roof. The Private Home includes:</p> <ul style="list-style-type: none"> <li>• the main Home;</li> <li>• domestic Outbuildings, Home offices, private garages;</li> <li>• paths and driveways made of brick, concrete, asphalt, stone but not gravel;</li> <li>• walls, gates, metal palisades, and fences on the grounds but not those made of wood, wire or plants;</li> <li>• your fixtures and fittings (including fitted carpets) therein or thereon;</li> <li>• carports;</li> <li>• water, sewerage, gas, electricity and telephone connections;</li> <li>• fixed generators;</li> <li>• jacuzzis, saunas, domestic water pumps, solar heating panels;</li> <li>• fixed swimming pools, fixed filtration plants, heat pumps, automatic pool cleaners, safety nets and covers;</li> <li>• tennis courts;</li> <li>• TV and radio aerials, satellite dishes, masts and lightning conductors</li> <li>• Solar geysers and solar geyser heating panels</li> </ul>	<p>Private Home means the buildings at the address shown in the schedule. Unless otherwise stated in the schedule, the buildings must be made of brick, stone or concrete with a slate, tiled, metal, concrete or asbestos roof. The Private Home includes:</p> <ul style="list-style-type: none"> <li>• the main Home;</li> <li>• domestic Outbuildings, Home offices, private garages;</li> <li>• paths and driveways made of brick, concrete, asphalt, stone but not gravel;</li> <li>• walls, gates, metal palisades, and fences on the grounds but not those made of wood, wire or plants;</li> <li>• your fixtures and fittings (including fitted carpets) therein or thereon;</li> <li>• carports;</li> <li>• water, sewerage, gas, electricity and telephone connections;</li> <li>• fixed generators;</li> <li>• jacuzzis, saunas, domestic water pumps, solar heating panels;</li> <li>• fixed swimming pools, fixed filtration plants, heat pumps, automatic pool cleaners, safety nets and covers;</li> <li>• tennis courts;</li> <li>• Television aerials, satellite dishes and masts, close circuit TV's, burglar alarms and lightning conductors</li> <li>• Solar geysers and solar geyser heating panels</li> <li>• Fixed water features, statues and ponds</li> <li>• Jetties and Boardwalks</li> </ul>

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<p><b>Other loss or damage</b></p> <p><b>Accidental damage to fixed machinery used in your Private Home (optional)</b>  <b>This insurance is optional. You must refer to your schedule to see if you have it. What we compensate you for</b></p> <p>6.3.47 We compensate you for accidental loss of or damage to fixed machinery that you use for domestic purposes. The following items are insured:</p> <p>6.3.47.1 fixed machinery for swimming pools (excluding automatic pool cleaners);</p> <p>6.3.47.2 fixed machinery for jacuzzis, boreholes (excluding windmills), spray irrigation systems, filtration equipment, air conditioners, electrical gates and motor garage doors installed at the Private Home.</p> <p>6.3.48 The limit of compensation for any one event is the limit shown in the schedule.</p> <p>6.3.49 There is an excess in the schedule for this cover. This is the amount that you must pay before we will start compensating you.</p> <p><b>What we do not compensate you for accidental damage</b></p> <p>6.3.50 We do not compensate you for loss of or damage to fixed machinery directly or indirectly caused by:</p> <p>6.3.50.1 depreciation, gradual causes, wear and tear;</p> <p>6.3.50.2 faulty design or workmanship or using tools or equipment in an incorrect manner;</p> <p>6.3.50.3 rodents, ants, moths or other insects and their larvae, vermin or your own domestic pets;</p> <p>6.3.50.4 cleaning, repairing or renovating;</p> <p>6.3.50.5 rust, subsidence, landslip or the collapse of any building;</p> <p>6.3.50.6 purposefully overloading the machine.</p> <p>6.3.51 We do not compensate you for any loss or damage that is insured under a manufacturer's warranty or by a service contract.</p> <p><b>(Optional cover – limits available are R10 000, R25 000, R50 000 &amp; R100 000)</b></p>	<p><b>Other loss or damage</b></p> <p><b>Accidental damage to fixed machinery used in the Private Home</b>  <b>What we compensate you for</b></p> <p>We compensate you for accidental loss of or damage to fixed machinery that you use for domestic purposes. The following items are insured:</p> <p>6.3.2.1 fixed machinery for swimming pools (excluding automatic pool cleaners);</p> <p>6.3.2.2 fixed machinery for jacuzzis, boreholes (excluding windmills), spray irrigation systems, filtration equipment, air conditioners, electrical gates and motor garage doors installed at the Private Home.</p> <p>6.3.3 The limit of compensation for any one event is the limit shown in the schedule.</p> <p><b>What we do not compensate you for accidental damage</b></p> <p>6.3.4 We do not compensate you for loss of or damage to fixed machinery directly or indirectly caused by:</p> <p>6.3.4.1 depreciation, gradual causes, wear and tear;</p> <p>6.3.4.2 faulty design or workmanship or using tools or equipment in an incorrect manner;</p> <p>6.3.4.3 cleaning, repairing or renovating;</p> <p>6.3.4.4 rust, subsidence, landslip or the collapse of any building;</p> <p>6.3.4.5 purposefully overloading the machine.</p> <p>6.3.5 We do not compensate you for any loss or damage that is insured under a manufacturer's warranty or by a service contract.</p> <p><b>(Cover now automatically granted up to limit of compensation)</b></p>
<p><b>TV aerials, satellite dishes and masts</b></p> <p>We compensate you for accidental breakage or collapse of fixed radio or TV aerials, satellite dishes and masts.</p>	<p><b>Television aerials, satellite dishes and masts, close circuit TV's, burglar alarms and lightning conductors</b></p> <p>6.3.6 We compensate you for accidental loss, damage or collapse of fixed radio or television aerials, satellite dishes, masts, close circuit TV's, burglar alarms and lightning conductors.</p>
<p><b>Glass and sanitaryware</b></p> <p>6.3.3 We compensate you for accidental breakage of fixed glass and fixed sanitaryware (for example, toilets, sinks or baths). However, we do not insure damage due to chipping or scratching or other surface damage.</p> <p>6.3.4 We do not compensate you for breakage of these items if they are not in the Private Home, or if the Private Home is not occupied.</p>	<p><b>Fixed glass, glass stove tops, oven doors and sanitaryware</b></p> <p>6.3.7 We compensate you for accidental breakage of fixed glass; glass stove tops, oven doors and fixed sanitaryware (for example, toilets, sinks or baths). However, we do not insure damage due to chipping or scratching or other surface damage.</p> <p>6.3.8 We do not compensate you for breakage of these items if they are not in the Private Home, or if the Private Home is not occupied.</p>

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<b>Other loss or damage</b>	<b>Other loss or damage</b>
<b>Water-pumping machinery</b> 6.3.5 We compensate you for accidental loss or damage to fixed filtration plants or water-pumping machinery used domestically. We do not compensate you for loss or damage from wear and tear or to automatic pool cleaners. 6.3.6 We do not compensate you for more than the limit shown in the schedule.	<b>Deleted</b> (Included under <b>Accidental damage to fixed machinery used in the private home</b> )
<b>Not included</b>	<b>Jetties and Boardwalks</b> 6.5.42 We compensate you up to the limit shown in the schedule for loss or damage to jetties and boardwalks of inferior construction, for which you are responsible for and which is not used as community property. 6.5.43 We only compensate you if the loss or damage is caused by: 6.5.43.1 fire, lightning and explosion; 6.5.43.2 storm, flood, wind, water, hail or snow; 6.5.43.3 impact by vehicles, aircraft, other aerial devices or other objects dropped from the air; 6.5.43.4 malicious damage. 6.5.44 There is an excess in the schedule this cover. This is the amount that you must pay before we compensate you.
<b>6.4 What we do not insure</b>	<b>6.4 What we do not insure</b>
<b>Loss or damage caused by or from:</b> 6.4.3 Moths or other insects or their larvae, vermin, rodents or your own domestic pets.	<b>Deleted</b>
<b>ALL RISKS</b>	
<b>8.1 Definitions in this section</b>	<b>8.1 Definitions in this section</b>
Insured items means both General and Specified items <b>General</b> <ul style="list-style-type: none"> <li>• your clothing and personal items that a person would normally wear or carry;</li> <li>• your personal sporting gear that a person participating in sport would normally wear or use;</li> <li>• Household Goods, including groceries, that you are transporting to or from any place of purchase, repair or renovation.</li> </ul> <b>Specified</b> <ul style="list-style-type: none"> <li>• Items named in the schedule</li> <li>• money, cheques or similar documents if shown in the schedule</li> </ul>	Insured items means both General and Specified items <b>General</b> <ul style="list-style-type: none"> <li>• your clothing and personal items that a person would normally wear or carry;</li> <li>• your personal sporting gear that and equipment that a person participating in sport would normally wear or use;</li> <li>• Household Goods, including groceries, that you are transporting to or from any place of purchase, repair or renovation.</li> </ul> <b>Specified</b> <ul style="list-style-type: none"> <li>• Items named in the schedule</li> <li>• money, cheques or similar documents if shown in the schedule</li> </ul>
<b>8.2 Who we insure</b>	<b>8.2 Who we insure</b>
8.2.1 Under this section, we insure: 8.2.1.1 the policyholder; 8.2.1.2 members of the policyholder's family who live with them and who are named on the schedule.	8.2.1 Under this section, we insure: 8.2.1.1 the policyholder; 8.2.1.2 members of the policyholder's family who live with them.

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<p><b>8.3 What we insure</b></p> <p>8.3.1 We compensate you if an insured item is accidentally lost or damaged.</p> <p><b>Items that must be specified</b></p> <p>8.3.2 We compensate you for items that are specified in the schedule, such as:</p> <p>8.3.2.1 mobile communication devices, such as cell phones;</p> <p>8.3.2.2 car radios and sound systems;</p> <p>8.3.2.3 bicycles, surf boards, kite boards, paddle skis, kayaks, canoes, surf skis, windsurfers and sailboards;</p> <p>8.3.2.4 tools;</p> <p>8.3.2.5 stamp and coin collections;</p> <p>8.3.2.6 money and documents;</p> <p>8.3.2.7 furs and leather jackets;</p> <p>8.3.2.8 wheelchairs;</p> <p>8.3.2.9 guns;</p> <p>8.3.2.10 sporting equipment.</p>	<p><b>8.3 What we insure</b></p> <p>8.3.1 We compensate you if an insured item is accidentally lost or damaged.</p> <p><b>Items that must be specified</b></p> <p>8.3.2 We compensate you for items that are specified in the schedule, such as:</p> <p>8.3.2.1 mobile communication devices, such as cell phones;</p> <p>8.3.2.2 car radios and sound systems;</p> <p>8.3.2.3 bicycles, surf boards, kite boards, paddle skis, kayaks, canoes, surf skis, windsurfers and sailboards;</p> <p>8.3.2.4 tools;</p> <p>8.3.2.5 stamp and coin collections;</p> <p>8.3.2.6 money and documents;</p> <p>8.3.2.7 furs;</p> <p>8.3.2.8 wheelchairs;</p> <p>8.3.2.9 guns;</p> <p>8.3.2.10 artificial limb/s and replacements.</p>
<p><b>Loss or damage we do not insure</b></p> <p><b>Household pests and pets</b></p> <p>8.4.7 We do not compensate you for loss or damage caused by household pests such as moths or other insects or their larvae, vermin, rodents or your own domestic pets.</p>	<p><b>Loss or damage we do not insure</b></p> <p><b>Deleted</b></p>
<p><b>What we do not insure</b></p> <p><b>For items in bank safety deposit boxes</b></p> <p>8.5.12 We compensate you for items specified in the schedule shown as being kept in a bank safety deposit box. We only compensate you for that item if it is in a safety deposit box in the bank at the time of the loss or damage.</p> <p>8.5.13 If you remove the item from the bank safety deposit box then you must notify us and insure the item as an ordinary specified item.</p>	<p><b>What we do not insure</b></p> <p><b>For items in bank safety deposit boxes or recognised private vaults</b></p> <p>8.5.12 We compensate you for items specified in the schedule shown as being kept in a bank safety deposit box or a recognised private vault. We only compensate you for that item if it is in a safety deposit box in the bank or a private vault at the time of the loss or damage.</p> <p>8.5.13 If you remove the item from the bank safety deposit box or private vault, then you must notify us and insure the item as an ordinary specified item.</p>
<p><b>For items stolen from vehicles</b></p> <p>8.5.14 We only compensate you for items stolen from an unattended car if there are visible signs of forced entry to the vehicle.</p>	<p><b>For items stolen from vehicles</b></p> <p>We only compensate you for items stolen from an unattended car if there are visible signs of forced entry to the vehicle.</p> <p><b>Remote jamming or blocking</b></p> <p>8.5.15 We only compensate you for specified items stolen from an unattended vehicle if there are no visible signs of forced entry to the vehicle.</p> <p>8.5.16 We compensate you on the following basis:</p> <p>8.5.16.1 items covered under the General Item is not included;</p> <p>8.5.16.2 items must be specified in the schedule;</p> <p>8.5.16.3 the maximum compensation is the limit shown in the schedule per item;</p> <p>8.5.16.4 the maximum compensation is the limit shown in the schedule for any one event;</p> <p>8.5.16.5 there is an excess shown in the schedule. This is the amount that you must pay before we compensate you.</p>

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MOTOR			
9.1 Definitions in this section		9.1 Definitions in this section	
<p>You means the policyholder and other regular drivers named in the schedule.</p> <p>Vehicle means the insured vehicle listed in the schedule or the replacement vehicle, as relevant. It includes the factory fitted accessories and spare parts when they are in or on the vehicle.</p> <p>Replacement Vehicle means any vehicle from categories A to C below (Types of vehicles we insure). It includes vehicles that you hire, lease or temporarily use as a replacement for the insured vehicle while the insured vehicle is in for a service or mechanical or electrical repairs by the motor trade.</p>	<p>You means the policyholder and other regular drivers named in the schedule.</p> <p>Vehicle means the insured vehicle listed in the schedule or the replacement vehicle, as relevant. It includes the factory fitted accessories and spare parts when they are in or on the vehicle.</p> <p>Replacement Vehicle means any vehicle from categories A to C below (Types of vehicles we insure). It includes vehicles that you hire, lease or temporarily use as a replacement for the insured vehicle while the insured vehicle is in for a service or mechanical or electrical repairs by the motor trade.</p> <p>Code 3 or Built-up means a new or used vehicle that has been declared permanently unfit for use, usually as a result of the following: <ul style="list-style-type: none"> <li>involved in an accident, is declared unfit for use as a motor vehicle;</li> <li>a motor vehicle which is “built up or permanently unfit for use”, when the extent of the damage includes structural defects that require substantial rebuilding;</li> <li>stolen vehicle</li> </ul> </p> <p>SAPVIN Number means the South African Police Vehicle Identification Number. This is a number that is uniquely generated by the SAPS vehicle circulation system. A SAPVIN is issued when a vehicle does not have a VIN, an engine number, a VIN or engine number has been duplicated or when a VIN or engine number has been altered, defaced or obliterated.</p>		
9.4 Types of vehicles use		9.4 Types of vehicles use	
<p>9.4.2.7 any racing or speed contest, rally or trial involving driving of any kind including use on 4x4 courses and test circuits, gymkhanas, fun-day events or any events held on a race track sanctioned by or under the auspices of a motoring club;</p>	<p>9.4.2.7 any racing or speed contest, rally or trial involving driving of any kind including use on 4x4 courses and test circuits, gymkhanas or any events held on a race track sanctioned by or under the auspices of a motoring club;</p>		
9.7 Comprehensive motor insurance		9.7 Comprehensive motor insurance	
<p><b>Window glass</b></p> <p>9.7.10 If your window is damaged, we compensate you for replacing or repairing the window glass of the vehicle, only if the following is met,</p> <p>9.7.10.1 you must use our service provider for the replacement or repair of the window glass;</p> <p>9.7.10.2 if you do not use our approved service provider, you must pay the excess amount as shown in the schedule;</p> <p>9.7.10.3 after loss or damage: we will pay the costs of the replacement or repair of the window glass. You must contact our service provider on <b>0860 22 55 63</b> to arrange an appointment to fit or repair the glass.</p> <p>9.7.11 Sunroofs and other glass that form part of the body of the car are not window glass.</p>	<p><b>Window glass</b></p> <p>9.7.10 If your window is damaged, we compensate you for replacing or repairing the window glass of the vehicle, only if the following is met,</p> <p>9.7.9.1 for you to be compensated, you must use our service provider for the replacement or repair of the window glass;</p> <p>4.7.9.2 you must contact our service provider on 0860 22 55 63 to arrange an appointment to fit or repair the glass;</p> <p>4.7.9.3 there is an excess in the schedule. This is the amount that you must pay before we compensate you.</p> <p>4.7.10 Sunroofs and other glass that form part of the body of the car are not window glass.</p>		

allsure existing wording	allsure upgraded wording
<b>9.7 Comprehensive motor insurance (condt)</b>	<b>9.7 Comprehensive motor insurance (condt)</b>
<p>Credit shortfall (optional)</p> <p><b>What we do not insure under credit shortfall</b></p> <p>9.7.16 We do not include any of the following amounts in the compensation:</p> <p>9.7.16.1 payments or interest that are in arrears before the date of loss or damage;</p> <p>9.7.16.2 early settlement penalties;</p> <p>9.7.16.3 if the vehicle is subject to an instalment agreement that includes a residual payment, the maximum amount we will pay is the credit shortfall amount that would have existed if the vehicle was financed under an instalment agreement without a residual payment. The relevant time for this recalculation of the credit shortfall will be the month in which the claim is settled;</p> <p>9.7.16.4 any agreement whereby the amount of any single instalment, excluding the residual amount, differs by more than 10% from any other instalment;</p> <p>9.7.16.5 any other amounts that can be refunded to you (for example, extra payments you have made to reduce your credit);</p> <p>9.7.16.6 any legal costs you owe to the finance company.</p>	<p>Credit shortfall (optional)</p> <p><b>What we do not insure under credit shortfall</b></p> <p>9.7.16 We do not include any of the following amounts in the compensation:</p> <p>9.7.16.1 payments or interest that are in arrears before the date of loss or damage;</p> <p>9.7.16.2 early settlement penalties;</p> <p>9.7.16.3 any agreement whereby the amount of any single instalment differs by more than 10% from any other instalment;</p> <p>9.7.16.4 any other amounts that can be refunded to you (for example, extra payments you have made to reduce your credit);</p> <p>9.7.16.5 any legal costs you owe to the finance company.</p>
<p><b>Not included in cover</b></p>	<p><b>Additional cover for locks, keys and remote control units (Optional)</b></p> <p>9.7.21 We compensate you for additional loss or damage to the vehicle's locks, keys and remote control units. We compensate you up to the limit shown in the schedule for any one claim.</p>

allsure existing wording	allsure upgraded wording
<b>9.8 Third party, fire &amp; theft</b>	<b>9.8 Third party, fire &amp; theft</b>
<p><b>Not included in cover</b></p>	<p><b>Car hire (Optional)</b></p> <p>9.8.11 This insurance is optional as shown in the schedule. Please check your schedule to see if you are insured for car hire.</p> <p>9.8.12 This insurance applies only to category A, B and C, as set out in 'Types of vehicles we insure'.</p> <p><b>When and how we compensate you for car hire</b></p> <p>9.8.13 If you have a valid claim, we compensate you for hiring a car following loss or damage to the vehicle in any of the following circumstances:</p> <ul style="list-style-type: none"> <li>9.8.13.1 if the vehicle cannot be driven;</li> <li>9.8.13.2 if the vehicle is being repaired;</li> <li>9.8.13.3 if the vehicle is stolen and not recovered.</li> </ul> <p>9.8.14 We compensate you for:</p> <ul style="list-style-type: none"> <li>9.8.14.1 the actual car hire charges for an unlimited distance of travel, excluding running costs (fuel and oil);</li> <li>9.8.14.2 the cost of delivery of the hire car.</li> </ul> <p><b>Conditions for car hire</b></p> <p>9.8.15 We arrange the car hire for you. We only hire cars from hire companies that we approve in South Africa.</p> <p>9.8.16 We compensate you only if you accept the terms, conditions and exclusions of the hire company.</p> <p>9.8.17 The period of hire starts from any one of these dates:</p> <ul style="list-style-type: none"> <li>9.8.17.1 the date the vehicle could not be driven;</li> <li>9.8.17.2 the date the vehicle was handed to the motor trade for repair; or</li> <li>9.8.17.3 the date the theft of the vehicle was reported to us.</li> </ul> <p>9.8.18 The period of hire ends at the earliest of:</p> <ul style="list-style-type: none"> <li>9.8.18.1 the day your vehicle's repair is complete;</li> <li>9.8.18.2 the day we compensate you for the total loss of your vehicle; or</li> <li>9.8.18.3 the last day of the number of days shown in the schedule.</li> </ul>

allsure existing wording	allsure upgraded wording
<b>9.11 What we do not insure</b>	<b>9.11 What we do not insure</b>
<p>We do not compensate you under the Motor section for claims for any of the following:</p> <p>9.11.4 damage caused by moths or other insects or their larvae, vermin, rodents or your own domestic pets</p>	<p><b>Deleted</b></p>
<p>We do not compensate you under the Motor section for claims for any of the following:</p> <p>9.11.8 the vehicle being driven or used in any of the following circumstances:</p> <p>9.11.8.1 without a vehicle licence that is valid in the country where the vehicle is being used;</p> <p>9.11.8.2 while you, or any other person with your permission, drives the vehicle without a driver's or learner's licence that is valid in the country where the vehicle is being used; or if you, or any other person with your permission, does not comply with the relevant laws about licences;</p> <p>9.11.8.3 while you drive the vehicle under the influence of alcohol or drugs or you drive the vehicle when your blood-alcohol level is over the legal limit;</p> <p>9.11.8.4 while any other person drives the vehicle with your permission, and to your knowledge is under the influence of alcohol or drugs, or their blood-alcohol level is over the legal limit;</p> <p>9.11.8.5 while the vehicle is in a condition that does not comply with the Road Traffic Ordinances of South Africa, or similar legislation that applies to the country where the vehicle is being driven.</p>	<p>We do not compensate you under the Motor section for claims for any of the following:</p> <p>9.11.7 the vehicle being driven or used in any of the following circumstances:</p> <p>9.11.7.1 without a vehicle licence that is valid in the country where the vehicle is being used;</p> <p>9.11.7.2 while you, or any other person, drives the vehicle without a driver's or learner's licence that is valid in the country where the vehicle is being used; or if you, or any other person, does not comply with the relevant laws about licences;</p> <p>9.11.7.3 while you drive the vehicle under the influence of alcohol or drugs or you drive the vehicle when your blood-alcohol level is over the legal limit;</p> <p>9.11.7.4 while any other person drives the vehicle, is under the influence of alcohol or drugs, or their blood-alcohol level is over the legal limit;</p> <p>9.11.7.5 while the vehicle is in a condition that does not comply with the Road Traffic Ordinances of South Africa, or similar legislation that applies to the country where the vehicle is being driven.</p>
<b>9.12 Compensation</b>	<b>9.12 Compensation</b>
<p><b>How we compensate you</b></p> <p>9.12.1 We compensate you in one or more of the following ways:</p> <p>9.12.1.1 pay for the vehicle's repair at a repairer that we approve;</p> <p>9.12.1.2 replace the vehicle;</p> <p>9.12.1.3 pay the amount of the loss, damage or Liability. The decision about how we compensate is ours alone.</p>	<p>9.12.1 The decision on how we compensate you is ours alone. If we decide to repair your vehicle and it is no longer under warranty, we can choose to replace non-safety/critical parts with parts that are not from the same source as those supplied by the original manufacturer of your vehicle, or with used parts which have been reconditioned.</p> <p>9.12.2 We compensate you in one or more of the following ways:</p> <p>9.12.2.1 pay for the vehicle's repair at a repairer that we approve;</p> <p>9.12.2.2 replace the vehicle;</p> <p>9.12.2.3 pay the amount of the loss, damage or Liability. The decision about how we compensate is ours alone.</p>

allsure existing wording	allsure upgraded wording
<b>9.12 Compensation (condt)</b>	<b>9.12 Compensation (condt)</b>
<p><b>Not included in cover</b></p>	<p>If you are the registered owner of a code 3 vehicle, built-up vehicle or a vehicle with SAPVIN numbers</p> <p>9.12.9 We compensate you for code 3 vehicles, built-up vehicles or vehicles with SAPVIN numbers, if either of the following happens to the vehicle:</p> <p>9.12.9.1 it is stolen or hijacked and not recovered;</p> <p>9.12.9.2 it is damaged and, in our opinion, not economical to repair.</p> <p>9.12.10 The limit of compensation is limited to 70% of the Reasonable Retail Value or Agreed Value of the vehicle adjusted for deterioration (as relevant) at the time of the loss or damage, less the excess amount.</p>
<b>PERSONAL COMPUTERS</b>	
<b>11.4 What we do not insure</b>	<b>11.4 What we do not insure</b>
<p>11.4.2.3 loss or damage that happens because of:</p> <p>11.4.2.3b damage caused by moths or other insects or their larvae, vermin, rodents or your own domestic pets</p>	<p><b>Deleted</b></p>
<p><b>Not included in cover</b></p>	<p><b>Remote blocking or jamming</b></p> <p>11.4.3 We compensate you if there is no visible signs of forced entry in to the vehicle, compensation to you will be on the following basis:</p> <p>11.4.3.1 the item must be specified in the schedule;</p> <p>11.4.3.2 the maximum compensation is the limit shown in the schedule per item;</p> <p>11.4.3.3 the maximum compensation is the limit shown in the schedule for any one event;</p> <p>11.4.3.4 there is an excess shown in the schedule.. This is the amount that you must pay before we compensate you.</p>

allsure existing wording		allsure upgraded wording	
BEREAVEMENT EXPENSES			
14.2	Who we insure	14.2	Who we insure
14.2.1	<p>We only give compensation for Bereavement Expenses for the following people, if they are named in the schedule:</p> <p>14.2.1.1 the policyholder;</p> <p>14.2.1.2 the policyholder's spouse;</p> <p>14.2.1.3 the parents of both the policyholder and the policyholder's spouse;</p> <p>14.2.1.4 the policyholder and policyholder's spouse's unmarried children. The children must be either of the following:</p> <p>14.2.1.4a under 22 years old;</p> <p>14.2.1.4b under 25 years old if they are full-time students attending an accredited place of education and are dependent on the policyholder or the policyholder's spouse for support;</p> <p>14.2.1.4c mentally or physically disabled and are dependent on the policyholder or the policyholder's spouse for support.</p> <p>14.2.1.5 the policyholder and the policyholder's spouse's full-time domestic staff.</p>	14.2.1	<p>We only give compensation for Bereavement Expenses for the following people, if they are named in the schedule:</p> <p>14.2.1.1 the policyholder;</p> <p>14.2.1.2 the policyholder's spouse;</p> <p>14.2.1.3 the parents of both the policyholder and the policyholder's spouse;</p> <p>14.2.1.4 the policyholder and policyholder's spouse's unmarried children.</p> <p>14.2.1.5 the policyholder and the policyholder's spouse's full-time domestic staff.</p> <p>14.2.1.6 co-policyholder</p> <p>14.2.1.7 to be insured these family members must be named in the schedule</p>