



Policy Document
**HOUSEHOLD
CONTENTS**

LORDS
INSURANCE
Guarding Your Tomorrow.

SECTION 02:

HOUSEHOLD CONTENTS

1. DEFINITIONS

For this section:

1.1. Insured Property means Your private residence and its domestic outbuildings (domestic staff quarters, domestic garages and other buildings that are completely walled and roofed) are situated at the risk address shown in the schedule;

1.2. Property insured means:

1.2.1. household goods and personal effects (including money and conversion bonds up to P500);

1.2.2. goods and equipment used in a small home office (excluding all manufacturing) in the dwelling (for which we will indemnify You up to 10% of the sum insured for this section), which belong to you or are Your responsibility;

1.2.3. fixtures and fittings in, on or forming part of the dwelling, belonging to You as tenant and not as owner of the building/s.

1.3. Standard Construction means buildings with walls of brick, stone or concrete, roofed with slate, tile, concrete, or metal.

1.4. Unoccupied means where the total unoccupancy period of the Dwelling or Outbuildings exceeds 60 (sixty) days in any 12 (twelve) month Period of Insurance. There will be no cover for an Unoccupied building unless We agree to extend the cover in writing and You have paid the additional Premium that We require.

1.5. Burglary means breaking into or out of a building by visible, violent and forcible means.

2. SCOPE OF COVER

If the property insured is lost or damaged by an Insured event, We will pay for or may choose to repair or replace it. The amount payable will be the current replacement cost.

If at the time of loss or damage the cost of replacing the property insured as new is greater than the sum insured, You will be Your own insurer for the difference and will bear a rateable proportion of the loss or damage.

3. INSURED EVENTS

The Insured Events are:

3.1. fire, lightning, explosion;

3.2. malicious damage;

3.3. storm, wind, hail, snow or flood excluding loss:

3.3.1. to property in the open, unless the property is designed to exist or operate in the open;

3.3.1. arising from any process requiring the application or use of water unless by public authorities in extinguishing a fire;

3.4. earthquake;

3.5. bursting, leaking or overflowing of water or oil from tanks, apparatus or pipes, excluding damage to these items itself;

3.6. impact with the Dwelling or Outbuildings containing the Insured Property by vehicles, animals, aircrafts, other aerial devices, or anything that falls from them, or falling trees except in the event of trees being felled by any person;

3.7. theft or attempted theft or Burglary or attempted Burglary from:

3.7.1. the Dwelling;

3.7.2. any Outbuildings, limited to P2 000 for any one Insured Event unless the theft out of the Outbuilding is accompanied by Burglary

3.7.3. any furniture storage depot, or a bank safe deposit if specified;

3.8. theft:

3.8.1. from the grounds of the Dwelling of laundry, garden furniture and swimming pool equipment, limited to the amount P2000 for any one Event;

3.8.2. whilst being moved by professional removers during a permanent change in the Risk Address;

3.8.3. of pedal cycles, from the Dwelling or Outbuildings following Burglary, limited to P2000 for any one Insured Event;

4. AUDIO VISUAL EQUIPMENT AND GLASS

We will indemnify You against accidental loss in the Dwelling for:

4.1. any television set, video / DVD recorder or decoder (including portable aerial and / or satellite dish);

4.2. any glass or mirror glass that forms part of any article of furniture.

Any fixed aerial or satellite dish, i.e. not portable, must be insured and claimed for under Your Building Insurance.

Mechanical or electrical breakdown and wear and tear are excluded.

4. DOMESTIC STAFF'S PROPERTY

We will indemnify You in respect of household goods and personal effects belonging to domestic staff, provided such items are not insured anywhere else, and are lost or damaged within the dwelling by an insured event. Our liability shall not exceed P2 000 for any one claim.

This cover excludes money, securities, and conversion bonds.

6.GUESTS PROPERTY

We will indemnify You in respect of household goods and personal effects belonging to guests, while temporarily residing with You, provided such items are not insured anywhere else, and are lost or damaged within the dwelling by an insured event. Our liability shall not exceed P2 000 for any one claim.

This cover excludes money, securities, and conversion bonds.

7.REFRIGERATOR AND DEEP FREEZE CONTENTS

If food in refrigerators or freezers inside the Dwelling or Outbuildings is spoiled by an unintentional change in temperature, We will Indemnify You up to the amount P2 000 for any one claim.

We will not be liable for loss to the refrigerator or freezer itself.

8.GROCERIES IN TRANSIT

If the vehicle in which they are being carried is damaged due to fire, explosion, collision or overturning We will Indemnify You for loss of groceries up to the amount of P1 500.00 of Insurance for any one claim.

9.KEYS, LOCKS AND REMOTE-CONTROL UNITS

We will pay reasonable costs incurred up to the amount P1 500 of Insurance for any one occurrence:

- 9.1.** For the temporary protection of the Insured Property following a Loss;
- 9.2.** As a direct consequence of any keys, locks or remote-control units of the Dwelling or Outbuildings being lost, destroyed or damaged.

10.DOCUMENTS

We will indemnify you for loss or damage caused by an insured event, including theft outside the confines of buildings, to your personal and travel documents up to P1 000 any one claim. We will only be liable for the value of materials and the cost of labour in reinstating the documents or obtaining duplicates and not for the value to you of the content.

11.HOLE IN ONE

If You score a hole-in-one playing as an amateur in a game of golf in terms of the rules at any recognised golf club in Botswana, We will pay You the amount P1 500 of Insurance upon receipt of the written confirmation of the hole-in-one being scored from the secretary of the club.

12.FULL-HOUSE

If You are part of a team of two, three or four which, playing as amateurs, scores a full-house (that is eight or nine bowls to count) in a game of bowls in any competition played in terms of the rules of the Botswana Bowling Association, at any recognised bowling club, We will pay P1 500, on written confirmation by the secretary of the club.

13. POWER SURGE

The cover is extended to include damage to your property caused by power surges that do not result from an existing insured peril. Provided that Lords' liability does not exceed P15,000. All loss or damage to the property insured by power surges or lightning strikes will be subject to an additional deductible of 20% of the net amount payable for the items so damaged subject to a minimum of P1,000, but not exceeding P3,000 each and every claim. However, should the property insured be appropriately protected by Power Surge arrestors or suitable safeguards against electrical supply fluctuations, then this additional deductible will be waived.

14. SPECIFIC EXCLUSIONS

We will not be liable for:

- 14.1.** the Excess shown in the Schedule of Insurance;
- 14.2.** theft of money and conversion bonds;
- 14.3.** theft from the Dwelling or Outbuildings while lent, let or sub-let unless there is forcible and violent entry or exit;
- 14.4.** loss of or damage or injury to animals, gold coins, stamp and coin collections, motor vehicles, caravans and trailers including their fitted accessories, air or watercraft (not a surfboard or paddle ski) and their equipment, mobile communication equipment, portable music equipment, laptops, palmtops and cell phones;
- 14.5.** any amount more than one-third of the Sum Insured for the total value of precious metals and stones, jewellery, furs, rugs and carpets;
- 14.6.** property more specifically insured;
- 14.7.** any loss where the Dwelling or Outbuildings are Unoccupied for more than 60 (sixty) consecutive days;
- 14.8.** theft of laundry from communal washing lines;
- 14.9.** loss of or damage to pedal cycles in excess of P2 000 (Two thousand pula);
- 14.10.** accidental damage unless specifically covered.

SPECIFIC CONDITIONS

You must provide Us with reasonable proof We require of the value and ownership of any item claimed for.