



*Policy Document*  
**PERSONAL  
ALL RISKS**

**LORDS**  
— INSURANCE —  
*Guarding Your Tomorrow.*

## SECTION 04:

# PERSONAL ALL RISK

## DEFINITIONS

In this section

**1.You/Your/Yours/Yourself** includes members of your family normally resident with you.

**2.Property Insured means:**

- 1.1.** General – Clothing and personal effects normally worn or designed to be carried on or by the person
- 1.2.** specified – property described in the specified article schedule.

**The following are not covered as General Insured Property, and must be specified, including but not limited to;**

- furs, leather jackets;
- personal equipment normally worn or used by the person participating in sport;
- tools, pedal cycles;
- stamp and coin collections, money and documents;
- laptop computers, palmtop computers;
- sunglasses, contact lenses and spectacles;
- cameras, binoculars, video's, compact discs, DVD's, cassette tapes, portable music systems, MP3 players;
- all mobile communication equipment, cell phones, portable gaming equipment;
- Contents of Caravan;
- firearms;
- sound equipment e.g. car radios
- motor vehicles, trailers, caravans, hang gliders, air and watercraft, diving equipment and other small craft / marine equipment or gear.
- Global Positioning System (GPS)

**3.Territorial Limits** are world-wide.

**4.General Insured Property Sum Insured** – the maximum amount We will pay for any claim limited to the per item limits as defined less the Excess and any dual insurance or Under Insurance portion. This gives The Sum Insured should NOT include items more specifically insured or any individual articles worth P5000.00 (five thousand) or more. These items should be individually specified and described in the Schedule of Insurance.

**5.Specified Insured Property Sum Insured** – the amount shown in the Schedule of Insurance which is the maximum amount We will pay for the specified item, less the Excess and any dual insurance or underinsurance portion.

**6.Contents of Caravan** – household goods, which belong to You or are Your responsibility, while in the caravan or attached side tent.

**7.Safe Deposit** specified Insured Property, which belong to You or are Your responsibility, while contained in a Safe Deposit in a bank and shown in the Schedule of Insurance as BANK. You must tell Us if You change the address where You usually keep the items We insure as there will be no cover for loss or damage to items in a bank vault if We were not advised that they have been removed from the bank vault when You claim for any item or Items We can ask You to prove ownership and the value of the item claimed for.

## COVER PROVIDED

### 1.INDEMNITY TO YOU

#### 1.1. General

If general property insured is accidentally lost or damaged we will pay for or may choose to repair or replace it. The amount payable to you will be the current replacement cost.

#### 1.2. Specified

If specified property insured is accidentally lost or damaged we will pay for or may choose to repair or replace it.

#### 1.3. Household Goods in Transit

General Insured Property is extended to include theft of Household Goods belonging to You and in Your custody while in transit to or from any place of purchase, repair or renovation.

### 2.COLLECTIONS

#### 2.1. Stamp Collection

If a stamp collection is specified and described in the Schedule of Insurance:

**2.1.1.** We will only be liable if one or more complete pages of the collection are lost or damaged;

**2.1.2.** Our liability for any one stamp will not exceed two-thirds of the value stated in any current recognised catalogue up to the amount stated in the schedule of Insurance for any one stamp.

#### 2.2.Coin collection

If a coin collection is specified and described in the Schedule of Insurance:

**We will not be liable for:**

**2.2.1.** coins currently used in trade;

**2.2.2.** more than P500.00 (five hundred)

## 3. CONTENTS OF CARAVAN

### 3.1. INDEMNITY TO YOU

**3.3.1.** Where the Insured Property is accidentally lost or damaged during the Period of Insurance 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 Insured Property 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.

### 3.2. SPECIFIC EXCLUSIONS APPLICABLE TO CONTENTS OF CARAVAN

**3.2.1.** theft of Insured Property while the caravan or attached side tent is unoccupied unless there is forcible and violent entry;

**3.2.2.** more than the amount P2000.00 (two thousand) for any one article;

**3.2.2.** the permanent fittings of the caravan

**3.2.4.** stamp and coin collections, money, documents, jewellery, furs, leather jackets, sporting equipment, pedal cycles, sunglasses, contact lenses, spectacles, portable music systems, laptops, palmtops, portable sound equipment, cell phones, car radios, car kits, sound equipment, sound reproduction equipment, video equipment, compact discs, tapes, DVD's, diving gear and equipment, cameras, firearms, tools, binoculars, electronic diaries, portable gaming equipment, all mobile communication equipment, GPS and other small craft / marine equipment or gear;

**3.2.5.** loss or damage caused by fraud or dishonesty by any person to whom the caravan is on loan or hire.

## 4. SAFE DEPOSIT

If the cover indicated against an item on the Schedule of Insurance is BANK, insurance under this section only applies while the item is contained in a safe deposit in a bank.

## 5. LAPTOP COMPUTERS

**If a laptop computer is insured in terms of this section, the following conditions apply:**

**5.1.** Our maximum liability per laptop computer shall not exceed the sum insured amount.

**5.2.** The amount payable will be the current replacement cost less the Excess and any dual insurance.

## 6. SOUND EQUIPMENT

**Specific Conditions applicable to Sound Equipment**

**6.1.** Theft of sound equipment must be accompanied by forcible and violent entry into The Vehicle;

**6.2.** Where the sound equipment is fitted with an anti theft bracket, or a detachable face, the removable parts must be placed in a locked boot, or removed from The Vehicle when The Vehicle is unattended, failing which there will be no cover for loss as a result of theft;

**6.3.** Following the loss or damage of sound equipment, proof of the make, model and proof of purchase and ownership of the sound equipment must be provided to Us to enable Us to validate Your claim.

## 7.SPECIFIC EXCLUSIONS

### 7.1. General Insured Property items:

#### We will not be liable for:

- 7.1.1.** more than the amount P2000.00 (two thousand) for any one article;
- 7.1.2.** motor vehicles, trailers, caravans, hang gliders, air and watercraft other than surfboards and paddle skis
- 7.1.3.** property more specifically insured.

### 7.2. Theft from unattended motor vehicle

#### We will not be liable for:

- 7.2.1.** Insured Property lost from an unattended motor vehicle unless the Insured Property was concealed in a locked boot or compartment forming part of a locked vehicle and there is visible violent and forcible entry to a vehicle;
- 7.3.** electrical or mechanical breakdown not accompanied by other damage;
- 7.4.** the special value which any article may have as part of a set;
- 7.5.** the cost of reproducing sounds, data and images on tapes, records, film or magnetic media;
- 7.6.** more than P 1500.00 (one thousand five hundred Pula) for any item insured under Specified Insured Property where You are unable to provide a valuation certificate or satisfactory proof of purchase or ownership dated prior to the loss;
- 7.7** .loss or damage:
  - 7.7.1.** caused by theft of clothing from a washing line on the premises of Your Dwelling;
  - 7.7.2.** to property, irrespective of whether it will be processed, which is obtained with the purpose of being disposed of in a business transaction.
- 7.8.** wear, tear or depreciation;
- 7.9.** consequential loss of any kind;
- 7.10.** the cost of re-testing eyes for replacement spectacles.

Accessories such as sound reproduction equipment and "loose items" such as babyseats, seat covers, tools, water / fuel containers on 4x4 vehicles, rugs, tow ropes, roof racks, travel accessories, side tents, caravan contents and the like should be specified.