

Welcome to OUTsurance “where you always get something out”.

We are a proud leader in our field.

We recognise that you are in control of your possessions and have designed your facility to suit your individual requirements to ensure that you stay in control.

We pioneered the OUTbonus which is recognised as the reward for those who are claim free. We look forward to the day that you receive your OUTbonus.

This facility document forms an essential part of the set of documents we mailed to you. It defines the cover we provide under the following headings which are easily identified by the various icons:

- ✓ **WHAT IS COVERED** and
- × **WHAT IS NOT COVERED**
- Examples are highlighted by the arrow and help explain specific, practical ways in which the cover is applied.

This is a plain language document, ensuring that it is easy to read and conveys the details of your facility in the clearest possible way.

Please read the documents to make sure that you understand the scope of your cover. Call us on **0800 70 0000 / 061 306 082** for any queries or to update your information.

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Your OUTsurance facility

This document together with your schedule, any written correspondence and verbal agreements form the basis of the contract between you (the facility holder) and us.

It is important that you read and understand these documents and that you make sure that all the information supplied by you, or anyone acting on your behalf, is correct. Any incorrect information may affect the validity of this contract.

Your facility starts when we agree the cover, premium, terms and conditions, start date and payment dates with you.

Premium payments

Your premiums must be paid on the agreed payment date and at the start of each period for which you want cover.

Premium refunds

If the OUTsured vehicle or watercraft is written-off, stolen/hijacked without being recovered and is removed from cover after a claim is settled, there is no refund of the pro-rata portion of the monthly premium for the specific period for which that premium was paid.

Premiums not paid

If the premium is not paid on the payment date, you have a 15-day grace period after which we will automatically deduct the premium from the same account to ensure continuous cover. If the premium is not paid within the grace period, you will have no cover for the period for which you did not pay. If your premiums are paid monthly, the grace period will only apply from the second month of cover.

Facility cancellations

You may cancel your facility at any time and with immediate effect.

We may cancel your facility by giving you 30 days' notice.

Your facility will cancel when your:

- monthly premiums are not paid for two consecutive months, either on the payment dates or within the grace periods in those months
- annual premiums are not paid on the payment date or within the grace period

The facility will end on the final day of the period for which you last paid your premium.

Facility changes

You may make changes to your facility at any time. Any change you make will be effective from the time and date agreed to.

We may change your facility by giving you 30 days' notice.

Your OUTbonus

The OUTbonus is a cash refund of your premiums that rewards you for not claiming. The OUTbonus cycle, including payment intervals and the appropriate percentages, is shown on your schedule.

Your OUTbonus will be forfeited following the payment of any claim submitted for any incident, including any liability claim settled or where letters of demand or summonses are referred to us and the incident date falls within the appropriate OUTbonus cycle. Your new cycle will start immediately after the incident date for which the claim was settled.

Your OUTbonus cannot be reinstated even if a successful claims cost recovery is made.

→ E.g. Following repairs to your vehicle after it is involved in an accident, we attempt to recover the costs involved. We cannot recover the full costs which include the repair costs and the claims processing costs. The OUTbonus can therefore not be reinstated since we paid the claim and only recovered a portion of the costs.

Should you decide to withdraw a claim in order to protect your OUTbonus, your decision will remain final and cannot be altered should any subsequent claim be submitted. No claim will be settled retrospectively once your OUTbonus has been paid.

Your responsibilities

In order to have cover you need to:

- pay your premiums
- provide us with true and complete information when you apply for cover, submit a claim or make changes to your facility. This also applies when anyone else acts on your behalf
- inform us immediately of any changes to your circumstances that may influence whether we give you cover, the conditions of cover or the premium we charge
 - E.g. If you sell your car and buy another one, you need to inform us about the change before you can take delivery of this car so that you can be certain that your car is OUTsured by the time you drive off the showroom floor.

This includes any changes to any information:

- on your schedule
- about the financial position of any person covered under this facility, specifically relating to defaults, civil judgements, sequestrations, administration orders and liquidations of companies in which you have an interest
- about convictions for offences related to dishonesty by you or any person covered under this facility

Claims

Our responsibilities

We have the choice to settle your claim in any of the following ways:

- paying out cash to you
- repairing the damage at a repairer of our choice
- replacing the item at a supplier of our choice
- any combination of the above

Where any item claimed for is financed, we will first pay the finance company. Where a claim is settled for lost or damaged items, these items become ours.

Your responsibilities

You have certain responsibilities which are listed below. If you fail to meet these responsibilities, your claim may be rejected.

Time periods

You need to:

- report your claim or any incident that may lead to a claim to us as soon as possible, but not later than 30 days, after any incident. This includes incidents for which you do not want to claim but which may result in a claim in the future
 - E.g. If your car is involved in an accident with another car and there is no apparent damage to either car, we still want to know about this incident so that we can take steps to limit the effects of any claim which may be made by the other person.
- report any lost items, fire, theft, hijack (including attempted theft or hijack) or damage caused intentionally to the police within 24 hours of the incident

Preventing loss or damage

Take reasonable, necessary steps to prevent or minimise loss, damage, injury or liability. This includes:

- maintaining the property/items in a fit and sound condition
- complying with all statutory requirements and manufacturer's recommendations

Correct information

You need to give:

- all information and documentation we require within the timeframe we set
- true and complete information to us and the authorities. We act on the information you provide, therefore any information which is misleading, incorrect or false will prejudice the claims process

Proof of ownership

You need to:

- prove ownership and value of any item that you are claiming for
- make damaged items which you are claiming for available for inspection in order to substantiate the extent and nature of the damage

Unauthorised Repairs

Before doing any repairs you must get our approval, failing which your claim may be rejected.

Repairs and replacements

Any repairs or replacements must be completed within 6 months once your claim has been settled.

Admitting guilt

Never admit guilt nor offer settlement to any other party involved in an incident in which you are involved. We will not be bound by any admission or offer you make to any person in relation to any incident.

→ E.g. If you are involved in an accident you may find yourself admitting blame for causing the accident to the other person involved. Your admission may prejudice any attempt to recover any money spent on repairing your car.

When we need your assistance

You need to comply with our reasonable instructions and requests.

→ E.g. After paying you for your stolen vehicle, we may need your assistance in identifying it should the police recover it.

Excess

This is the amount you contribute for each and every claim and is noted on your schedule.

→ E.g. If you claim after an accident, you pay the excess directly to the panel beater. You still need to pay the excess even though you did not cause the accident.

Dual Insurance

If there are any other insurance policies giving the same cover as in this facility we will pay our pro-rata portion of any claim. This does not apply to Personal Accident cover.

→ E.g. If you insure an item for N\$200 000 elsewhere and the same item is OUTsured for N\$200 000, we will only pay half and the other insurer will pay the other half when you claim.

We can act on your rights

When you submit a claim, we can act on your rights or obligations against other people to recover costs or to defend any claim they may have against you.

→ E.g. If you are involved in an accident caused by someone else, we will automatically try to recover your excess and the money that we paid in settlement of your claim from this person.

Disputed claims

If you dispute the outcome of your claim you have 90 days from the day you are first informed of the outcome to notify us about your objection. Immediately following this, you have a further 6 months within which to serve summons on us. If you do not do so within this period, your right to challenge the decision is forfeited.

This contract is governed by the law of the Republic of Namibia. For the purposes of legal proceedings, the Company's *domicilium citandi et executandi* is noted on the covering letter.

Fraud or dishonesty

We have a responsibility to all our facility holders to ensure that fraudulent claims are eliminated in order to keep premiums as competitive as possible. If your claim is rejected you will need to reimburse us for any expenses we incur relating to the claim. If you or anyone acting on your behalf submits a claim, or any information or documentation relating to any claim that is in any way fraudulent, dishonest or inflated, we will reject that entire claim and cancel your facility retrospectively to the reported incident date or the actual incident date, whichever date is earliest.

Sharing of information

We respect the confidentiality of your information. In order to ensure sound insurance practices and prevent insurance fraud we confirm and disclose information relating to claims, insurance and financial history. This is applicable to anyone who is covered under this facility.

WHAT IS NOT COVERED under your facility

This facility does not cover any loss, damage, liability or injury directly or indirectly arising from any of the following:

- ✘ War and public disorder:
 - war or war-like acts
 - military uprisings, usurped power, rebellion or revolution
 - civil commotion, labour disturbances or public disorder
 - any act of terrorism by any person or group, whether acting alone or under instruction

- ✘ Confiscated property

Property that has been legally confiscated.

✘ Pollution or contamination

Pollution, contamination or seepage, radioactive or nuclear material.

✘ Programmes and data

Electronic programmes, data or unlicensed software.

✘ More specifically covered elsewhere

Your OUTsured possessions which are more specifically covered elsewhere.

✘ Wear-and-tear and breakdown:

- any cause that was not sudden and unforeseen
- gradual deterioration, including rising damp, wear-and-tear, rust, mildew or fading
- a rise in the underground water table or pressure caused by it
- defective lubrication or lack of oil or coolant
- mechanical-, electrical- or electronic breakdown, defect or failure
- damage to consumable parts or parts with a limited lifespan
- damage recoverable under any maintenance or lease agreement
- cleaning, repairing, restoring, dyeing, bleaching or alteration
- computer viruses and similar destructive media

✘ Insects and pests

Damage caused by insects or pests.

✘ Contracts

- breach of contract
- liability arising from a contract, unless you would have had the same liability had you not entered into the contract

✘ Selling your possessions

When selling your possessions, you need to have prior confirmation by your bank that valid and legal payment for the sale has been made before giving the property to the other person.

→ E.g. People sometimes “buy” items using fraudulent cheques or counterfeit money. In order to avoid becoming a victim of this kind of theft, you need to make sure that your bank confirms that the cheque has been honoured, or that the money is not counterfeit, before you give the item to the other person.

✘ Pawned items

Any pawned items, whether you pawned them or you hold them on someone else’s behalf.

✘ Consequential loss

Any consequential loss or damage; that is any loss or damage not directly caused by an OUTsured peril. Some consequential losses can be covered and are specifically noted.

→ E.g. The loss of use of your car following an accident and while it is being repaired is not automatically covered. The Car Hire option is available and will provide you with a hired car as a means of alternate transport.

✘ Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Employees Compensation Act
- the Motor Vehicle Accidents Fund Act
- any other insurance or OUTsurance contract

✘ Illegal activities

The use of OUTsured property in or in connection with the commission of any offence. This includes any incident relating to obtaining, using or soliciting narcotics.

NASRIA cover

Cover is provided by NASRIA and only applies if it is noted on your schedule and the additional premium charged. Cover is available under all sections of your facility, excluding Personal Accident.

WHAT IS COVERED under NASRIA

You are covered in Namibia for loss or damage caused by:

- ✓ any act or attempt calculated or directed to:
 - overthrow or influence the government, or any provincial, local or tribal authority with force, or by means of fear, terrorism or violence
 - bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against the government, or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public
 - bring about any riot, strike or public disorder
- ✓ the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to above

WHAT IS NOT COVERED under NASRIA

- ✗ consequential loss or damage
- ✗ loss or damage caused or contributed to by:
 - the stopping or deliberate slowing down of work
 - your property being dispossessed or confiscated by any lawfully established authority
 - looting and theft, unless caused by any of the covered events mentioned above
- ✗ any act of terrorism involving:
 - the threat of or actual use of any nuclear weapon or device
 - the threat of or actual use or release of any chemical or biological agent

If NASRIA does not pay your claim, it is up to you to prove that your claim is valid.

All events which may give rise to a claim in terms of NASRIA must be reported to the police as soon as reasonably possible.

VEHICLE cover

What does VEHICLE refer to?

VEHICLE refers to any Namibian registered motorcar, motorcycle, light delivery vehicle (LDV), caravan or trailer. Vehicles used for emergency services (including traffic control and armed response vehicles), law enforcement, towing and taxi purposes are not covered. The vehicle that you have OUTsured is noted on your schedule.

The OUTsured value

The OUTsured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance, betterment or depreciation.

If the vehicle is financed, we will first pay the outstanding settlement amount to the finance company up to the maximum amount of the OUTsured value, excluding:

- any early settlement penalties
- additional finance charges
- any arrear instalments and interest

We will pay you the difference if the settlement amount is less than the OUTsured value, less the applicable excess and the charges stated above.

The OUTsured value of your vehicle and its accessories is determined by the "Auto Dealers' Guide". This guide takes the age, mileage and condition of your vehicle and accessories into account. Should the vehicle not be listed in the guide we will establish its reasonable value from a suitable source.

Your vehicle can be OUTsured for one of the following values:

- retail value
- market value (the average between the vehicle's retail and trade values)
- nominated value (which applies to collectors' vehicles where a valuation is given by a suitable source)

If the vehicle is either stolen or written-off we will pay the OUTsured value, including the value of any specified non-standard factory fitted accessories, according to the values determined by the "Auto Dealers' Guide".

Factory fitted sound equipment is automatically covered because it is included in the value of the vehicle.

The basic vehicle excess is payable for any sound equipment claims. You can however specify the sound equipment under optional cover (for which an additional premium is charged) and then the lower sound equipment excess is payable.

Who is the regular driver?

The regular driver is the person who drives the vehicle most often in any monthly period and is noted on your schedule.

→ E.g. If you are noted as the regular driver of the vehicle but you let your 18 year old son drive your vehicle to university daily without telling us, we will charge a premium based on the profile of an older, more experienced driver rather than on the profile of a younger and less experienced driver. The difference in profile would obviously mean that we would charge more to OUTsure your son as the regular driver. We would therefore be receiving the incorrect premium and it would mean that your vehicle is not covered.

Vehicle use

Your vehicle can be OUTsured for either private use or business use.

Private use is for private or social purposes, including driving between your home and regular place of work.

Business use includes private use with additional cover for instances where the vehicle forms an essential part of the performance of any work or function.

- E.g. Typical examples of where you would need to OUTsure your car for business use are:
- external sales, such as representatives and estate agents
 - client servicing, such as external consulting and client liaison
 - delivering any commodity

The use that you chose is noted on your schedule. In order to have cover, it is vital that you OUTsure your vehicle for the correct use.

- E.g. A vehicle that is being used for business purposes has a greater chance of being stolen or involved in an accident as it is usually on the road more often and in a greater variety of areas than a vehicle used for private purposes. Therefore the premium for a vehicle being used for business purposes is higher compared to the same vehicle used for private purposes. It is important that you OUTsure your vehicle correctly otherwise it could affect the outcome of your claim.

In which countries are you covered?

Your vehicle is covered in Namibia, Botswana, Lesotho, Malawi, Mozambique, South Africa, Swaziland and Zimbabwe when used for private purposes.

If your vehicle is OUTsured for business use it is not covered while being used for business purposes outside Namibia unless you have selected the specific optional cover for business use in countries outside Namibia. It will still be covered when used for private purposes.

- E.g. If your vehicle is OUTsured for business use and you go on holiday to Botswana where you have an accident, the damage is covered. However, if you are doing business at the time, the damage is not covered unless you have selected the optional cover.

Your responsibilities

In order to have continuous cover and a valid claim, you need to adhere to the following:

Preventing loss or damage

Take reasonable, necessary steps to prevent or minimise loss, damage, injury or liability.

→ E.g. Your car is involved in an accident where the oil sump is damaged. Yet, despite the oil level warning light coming on, you continue driving, although circumstances reasonably allowed you to stop driving, and this causes engine damage. The damage to the engine is not covered.

Repairs and replacements

Any repairs or replacements must be completed within 6 months once your claim has been settled.

Driver's responsibilities

Anyone driving the vehicle must adhere to the terms and conditions of this facility.

→ E.g. If you lend your car to a friend who is then involved in an accident while this person is under the influence of alcohol, there will be no cover.

Important changes

Inform us immediately if:

- the address where the vehicle is kept overnight, as noted on your schedule, changes
- the regular driver changes
- the use of the vehicle changes

Vehicle cover

You can OUTsure your vehicle for any one of the following:

- Comprehensive cover
- Limited cover
- Liability to other parties

Vehicle security

You may need to fit additional anti-theft devices in your vehicle, the details of which will be confirmed with you.

In certain instances, you also have the option to pay an additional premium for theft and hijack cover rather than installing the required devices. The additional premium will be noted on your schedule where you have selected these options.

Comprehensive cover

You are covered for accidental damage to your own vehicle as well as injury to other people and damage to their property. Your vehicle is also covered for theft and hijack.

WHAT IS COVERED under Comprehensive cover

✓ Loss of or damage to the vehicle

Loss or damage caused:

- in an accident or intentionally (including theft, hijacking, attempted theft or attempted hijacking)
- by fire, explosion, earthquake, storm, hail, flood, freezing or snow
- by animals (excluding domestic animals)

✓ Towing and storage

The reasonable costs to store or to tow the vehicle to the nearest repairer, following an incident for which you can claim.

✓ Liability to other people

You, members of your household and the regular driver are covered for legal liability following a vehicle accident which causes death or bodily injury to other people or damage to their property. This includes legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you. The maximum amount you can claim per accident is noted on your schedule.

The accident must involve:

- the OUTsured vehicle, or
- any vehicle being towed by the OUTsured vehicle, or
- a vehicle being driven by you, any members of your household or the regular driver, that you or they do not own

WHAT IS NOT COVERED under Liability to other people

✗ Death or bodily injury

Liability for death or bodily injury suffered by:

- any passenger in the vehicle who is not in a permanently enclosed compartment designed by the original vehicle manufacturer to carry passengers
- any passenger in or on a motorcycle, trailer or caravan
- members of your household, the regular driver, any of your employees
- any fare-paying passengers if the incident occurs outside of Namibia
- any person in or on a vehicle that is being towed

✗ Exclusions under "What is not Covered"

Anything noted under ***What is not covered*** under Vehicle cover applies to Liability to Other People, whether you claim for loss or damage to the vehicle or not.

→ E.g. If you drive a vehicle whilst under the influence of alcohol and cause damage to a third party, for which you are liable, this damage will not be covered.

✘ Loss of or damage to property

Liability for loss of or damage to:

- the property owned by you or any members of your household, the regular driver, any of your employees, or any fare-paying passengers
- a vehicle being driven by you, the regular driver, any of your employees or members of your household. Loss or damage to these vehicles will only be covered if it is specifically insured for loss or damage with OUTsurance
- a vehicle being towed by the OUTsured vehicle

✘ Liability where your vehicle claim was rejected

Any incident which causes damage to other people's property or injury to them and where the claim for loss of or damage to the vehicle itself is not covered.

- E.g. If the driver is under the influence of alcohol and causes an accident and we reject the claim for damage to the vehicle, any liability claim for damage to the other person's property will also be rejected.

✘ Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Employees Compensation Act
- the Motor Vehicle Accidents Fund Act
- any other insurance or OUTsurance contract

WHAT IS NOT COVERED under Comprehensive cover

✘ Driving with an endorsed licence or without a valid licence

If any person drives the vehicle:

- with a licence that is endorsed for drunken or reckless and negligent driving
- without a valid Namibian driver's licence or, in the case of a foreign driver's licence, without a valid International Driving Permit

- with a foreign licence unless the driver has a valid International Driving Permit or a valid driver's licence issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in Namibia. Any person living in Namibia permanently must get a Namibian licence within one year of becoming a permanent resident. If the foreign licence is a provisional or learners licence, the person must get a valid Namibian driver's licence

✘ Driving under the influence

If any person who drives the vehicle:

- is under the influence of alcohol or drugs
- has a concentration of alcohol in the blood exceeding the legal limit or fails a breathalyser test
- refuses to give either a breath or blood sample

✘ Leaving the scene of an accident

If the vehicle is involved in an accident and the person who drove the vehicle then leaves the scene of the accident unlawfully.

✘ Racing or using the vehicle to earn an income from it

Where the vehicle is used for:

- racing or competition
- driving instruction, towing and hiring for which the driver or the owner receives payment

✘ When selling your vehicle

Where the vehicle is in the possession of another party who is selling it on your behalf.

- ✓ This will only be covered if it is noted on your schedule and the additional premium is charged.

✘ Unroadworthy vehicle

Where the vehicle is involved in an accident and it does not meet the roadworthy requirements as stated by road traffic legislation.

✘ Intentional loss or damage

Loss of or damage to your vehicle:

- caused intentionally by you, members of your household or the regular driver
- which occurs with your knowledge or consent

✘ Where your vehicle is used without your consent

Loss of or damage to your vehicle when any members of your household use your vehicle without your consent.

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged.

✓ Vehicle sound equipment and other accessories

Loss of or damage to:

- vehicle sound equipment
- any non-factory fitted sound equipment and vehicle accessories
 - E.g. Items such as mag rims, boot spoilers and cell phone car kits need to be specified. Items that are occasionally in the vehicle need to be OUTsured under Out-and-About cover.
- factory fitted sound equipment is automatically covered because it is included in the value of the vehicle. The basic vehicle excess is payable for any sound equipment claims. You can however specify the sound equipment under optional cover and then the lower sound equipment excess is payable
- any standard factory fitted vehicle accessories to motorcars and LDVs are automatically covered

- accessories fitted to caravans, trailers and motorcycles are also covered if they are included in the OUTsured value

✓ Car hire

Following an incident for which you can claim, we will provide you with a hired car where your vehicle is:

- damaged and being repaired
- damaged and not drivable
- stolen or hijacked

The hired car is available for a maximum period of 30 days or until your claim is finalised if it is within the 30 day period.

You will need to pay:

- the fuel deposit, running costs as well as the collection and delivery fees
- the excess in the event of a claim for loss of or damage to the hired car

✓ Business use in countries outside Namibia

Following an incident for which you can claim you are covered when the vehicle is used for any business purposes while travelling in Botswana, Lesotho, Malawi, Mozambique, South Africa, Swaziland and Zimbabwe.

✓ Business use outside Namibia - Additional countries

Following an incident for which you can claim you are also covered when the vehicle is used for any business purposes while travelling in The Democratic Republic of the Congo (in all areas south of Lubumbashi), Kenya, Tanzania, Uganda and Zambia.

✓ OUT-in-Africa

Refer to the OUT-in-Africa attachment to your schedule.

✓ When selling your vehicle

Loss of or damage to your vehicle, while it is in the possession of another party who is selling it on your behalf, caused by any of the OUTsured incidents listed under **What is covered**.

✓ Vehicle Credit Shortfall

You have a credit shortfall when the amount you owe in terms of a finance agreement with a finance company exceeds the OUTsured value we pay to settle a claim.

→ E.g. If your car is stolen and we pay N\$100 000, which is your car's OUTsured value, and you owe your bank N\$120 000 in terms of a finance agreement, we will settle the difference by paying it to the bank.

The vehicle must:

- be uneconomical to repair
- have been stolen or hijacked and not recovered

WHAT IS NOT COVERED under Vehicle credit shortfall

- ✗ Any refundable amounts added to your finance agreement over and above the purchase price of the vehicle. This includes insurance premiums, motor warranties and maintenance programmes which must be refunded to you by the company that administers the policy or warranty.
- ✗ The credit shortfall on vehicle sound equipment or non-standard vehicle accessories which are not specified on your schedule and which form part of the finance agreement.
- ✗ The excess on your vehicle claim, arrear instalments due and interest on them, additional finance charges and any early settlement penalties

Limited cover

You are covered for damage to your own vehicle caused by fire as well as for injury to other people and damage to their property. Your vehicle is also covered for theft and hijack. Accidental damage to your own vehicle is not covered.

WHAT IS COVERED under Limited cover

✓ Loss of or damage to the vehicle

Loss or damage caused by:

- fire
- theft or hijack (including attempted theft or attempted hijacking) of the vehicle itself

✓ Towing and storage

The reasonable costs to store or to tow the vehicle to the nearest repairer, following an incident for which you can claim.

✓ Liability to other people

You, members of your household or the regular driver are covered for legal liability following a vehicle accident which causes death or bodily injury to other people or damage to their property. This includes legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you. The maximum amount you can claim per accident is noted on your schedule.

The accident must involve:

- the OUTsured vehicle, or
- any vehicle being towed by the OUTsured vehicle, or
- a vehicle being driven by you, any members of your household or the regular driver, that you or they do not own

WHAT IS NOT COVERED under Liability to other people

✗ Death or bodily injury

Liability for death or bodily injury suffered by:

- any passenger in the vehicle who is not in a permanently enclosed compartment designed by the original vehicle manufacturer to carry passengers
- any passenger in or on a motorcycle, trailer or caravan

- members of your household, the regular driver, any of your employees
- any fare-paying passengers if the incident occurs outside of Namibia
- any person in or on a vehicle that is being towed

✘ Loss of or damage to property

Liability for loss of or damage to:

- the property owned by you or any members of your household, the regular driver, any of your employees, or property in your control
- a vehicle being driven by you, the regular driver, any of your employees or members of your household. Loss or damage to these vehicles will only be covered if it is specifically insured for loss or damage with OUTsurance
- a vehicle being towed by the OUTsured vehicle

✘ Liability where your vehicle claim was rejected

Any incident which causes damage to other people's property or injury to them and where the claim for loss of or damage to the vehicle itself is not covered.

→ E.g. If the driver is under the influence of alcohol and causes an accident and we reject the claim for damage to the vehicle, any liability claim for damage to the other person's property will also be rejected.

✘ Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Employees Compensation Act
- the Motor Vehicle Accidents Fund Act
- any other insurance or OUTsurance contract

✘ Where your vehicle is used without your consent

Loss of or damage to your vehicle when any members of your household use your vehicle without your consent.

WHAT IS NOT COVERED under Limited cover

✘ Driving with an endorsed licence or without a valid licence

If any person drives the vehicle:

- with a licence that is endorsed for drunken or reckless and negligent driving
- without a valid Namibian driver's licence or, in the case of a foreign driver's licence, without a valid International Driving Permit
- with a foreign licence unless the driver has a valid International Driving Permit or a valid driver's licence issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in Namibia. Any person living in Namibia permanently must get a Namibian licence within one year of becoming a permanent resident. If the foreign licence is a provisional or learners licence, the person must get a valid Namibian driver's licence

✘ Driving under the influence

If any person who drives the vehicle:

- is under the influence of alcohol or drugs
- has a concentration of alcohol in the blood exceeding the legal limit or fails a breathalyser test
- refuses to give either a breath or blood sample

✘ Leaving the scene of an accident

If the vehicle is involved in an accident and the person who drove the vehicle then leaves the scene of the accident unlawfully.

✘ Racing or using the vehicle to earn an income from it

Where the vehicle is used for:

- racing or competition
- driving instruction, towing and hiring for which the driver or the owner receives payment

✘ When selling your vehicle

Where the vehicle is in the possession of another party who is selling it on your behalf.

- ✓ This will only be covered if it is noted on your schedule and the additional premium is charged.

✘ Unroadworthy vehicle

Where the vehicle is involved in an accident and it does not meet the roadworthy requirements as stated by road traffic legislation.

✘ Intentional loss or damage

Loss of or damage to your vehicle:

- caused intentionally by you, members of your household or the regular driver
- which occurs with your knowledge or consent

✘ Where your vehicle is used without your consent

Loss of or damage to your vehicle when any members of your household use it without your consent.

✘ Modifications to enhance engine performance

Any damage caused directly or indirectly as a result of modifications to the engine to enhance performance.

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged.

✓ Vehicle sound equipment and other accessories

Loss of or damage to:

- vehicle sound equipment
- any non-factory fitted sound equipment and vehicle accessories
 - E.g. Items such as mag rims, boot spoilers and cell-phone car kits need to be specified. Items that are occasionally in the vehicle need to be OUTsured under Out-and-About cover.
- factory fitted sound equipment is automatically covered because it is included in the value of the vehicle. The basic vehicle excess is payable for any sound equipment claims. You can however specify the sound equipment under optional cover and then the lower sound equipment excess is payable
- any standard factory fitted vehicle accessories to motorcars and LDVs are automatically covered
- accessories fitted to caravans, trailers and motorcycles are also covered if they are included in the OUTsured value

✓ Car hire

Following an incident for which you can claim, we will provide you with a hired car where your vehicle is:

- damaged and being repaired
- damaged and not drivable
- stolen or hijacked

The hired car is available for a maximum period of 30 days or until your claim is finalised if it is within the 30 day period.

You will need to pay:

- the fuel deposit, running costs as well as the collection and delivery fees
- the excess in the event of a claim for loss of or damage to the hired car

✓ Business use in countries outside Namibia

Following an incident for which you can claim you are covered when the vehicle is used for any business purposes while travelling in Botswana, Lesotho, Malawi, Mozambique, South Africa, Swaziland and Zimbabwe.

✓ Business use outside Namibia - Additional countries

Following an incident for which you can claim you are also covered when the vehicle is used for any business purposes while travelling in The Democratic Republic of the Congo (in all areas south of Lubumbashi), Kenya, Tanzania, Uganda and Zambia.

✓ When selling your vehicle

Loss of or damage to your vehicle, while it is in the possession of another party who is selling it on your behalf, caused by any of the OUTsured incidents listed under **What is covered**.

Liability to other people

You are covered for liability to other people where a vehicle accident caused death or injury to them or damage to their property.

WHAT IS COVERED under Liability to other people

✓ Injury to other people and damage to their property

Liability to other people where you, members of your household or the regular driver are legally liable for a vehicle accident which caused death or injury to other people or damage to their property.

This includes legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you. The accident must involve:

- the OUTsured vehicle, or
- any vehicle being towed by the OUTsured vehicle, or
- a vehicle being driven by you or members of your household or the regular driver, that you or they do not own

WHAT IS NOT COVERED under Liability to other people

✘ Death or bodily injury

Liability for death or bodily injury suffered by:

- any passenger who is not in the permanently enclosed compartment of a vehicle designed by the original vehicle manufacturer to carry passengers
- any passenger in or on a motorcycle, trailer or caravan
- members of your household, the regular driver, any of your employees
- any fare-paying passengers if the incident occurs outside of Namibia
- any person in or on a vehicle that is being towed

✘ Loss of or damage to property

Liability for loss of or damage to:

- the property owned by you or members of your household, the regular driver, any of your employees, or property in your control
- a vehicle being driven by you, the regular driver, any of your employees or members of your household. Loss or damage to these vehicles will only be covered if it is specifically insured for loss or damage with OUTsurance
- the vehicle being towed by the OUTsured vehicle.

× Cover given by legislation or other insurance contracts

Liability which is covered by:

- the Employees Compensation Act
- the Motor Vehicle Accidents Fund Act
- any other insurance or OUTsurance contract

× Driving with an endorsed licence or without a valid licence

If any person drives the vehicle:

- with a licence that is endorsed for drunken or reckless and negligent driving
- without a valid Namibian driver's licence or, in the case of a foreign driver's licence, without a valid International Driving Permit
- with a foreign licence unless the driver has a valid International Driving Permit or a valid driver's licence issued in the driver's country. The licence must be in English (or translated into English by the authorities of that country), with a photo of the driver and it must be for an equivalent vehicle in Namibia. Any person living in Namibia permanently must get a Namibian licence within one year of becoming a permanent resident. If the foreign licence is a provisional or learners licence, the person must get a valid Namibian driver's licence

× Driving under the influence

If any person who drives the vehicle:

- is under the influence of alcohol or drugs
- has a concentration of alcohol in the blood exceeding the legal limit or fails a breathalyser test
- refuses to give either a breath or blood sample

× Leaving the scene of an accident

If the vehicle is involved in an accident and the person who drove the vehicle then leaves the scene of the accident unlawfully.

✘ Racing or using the vehicle to earn an income from it

Where the vehicle is used for:

- racing or competition
- driving instruction, towing and hiring for which the driver or the owner receives payment

✘ Unroadworthy vehicle

Where the vehicle is involved in an accident and it does not meet the roadworthy requirements as stated by road traffic legislation.

✘ Where your vehicle is used without your consent

Loss of or damage to your vehicle when any members of your household use your vehicle without your consent.

Bonus benefit

This applies to COMPREHENSIVE cover and LIMITED cover. There is no excess payable for any claim relating to the following:

What is covered

Maximum payable

✓ Medical costs

Medical costs (up to a maximum of N\$1500 per person) for any passenger in the vehicle who is injured following an incident for which you can claim

N\$1500

BUILDINGS cover

What does BUILDINGS refer to?

BUILDINGS refers to the immovable structures, this includes the home and the outbuildings whether they are separate from the home or not, at the address noted on your schedule. It also includes all permanent fixtures, fittings and improvements, such as driveways, walls, fences, patios, swimming pools, swimming pool-, borehole- and spa pumps, gate motors, tennis courts, underground pipes and cables. Dams and dam walls, loose gravel paths and coverings as well as pool cleaning equipment are excluded.

The OUTsured value

The OUTsured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance or under-OUTsurance.

You need to OUTsure your building for its replacement value. This is the cost of rebuilding or repairing the building with new materials.

The replacement value must include the following additional costs:

- professional and municipal fees
- demolition charges
- debris removal
- making the site safe

Should you OUTsure the building for an amount less than its replacement value, we will pay you proportionately.

→ E.g. If the correct OUTsured value of the building is N\$400 000 and you OUTsure it for N\$200 000 you will be compensated for 50% of your loss.

Your responsibilities

In order to have continuous cover and a valid claim, you need to adhere to the following:

Important changes

Inform us immediately when:

- the building is unoccupied for any period longer than 60 consecutive days
- the building is let or sublet
- any alterations, additions or improvements are made to the building
 - E.g. If your building has a slate roof, we charge a specific premium for that. If you later thatch the roof without telling us, we would be receiving the incorrect premium because thatch has a greater risk of fire damage. Your building will therefore not be covered for fire damage.

Responsibilities of people living at the premises

Anyone living at the premises must adhere to the terms and conditions of this facility.

WHAT IS COVERED under Buildings cover

✓ Fire, explosion and earthquake

Loss or damage caused by:

- fire
- explosion and earthquake

✓ Subsidence

Damage caused by the downward movement of land resulting from natural shifts or human activity, causing structural damage to your property.

- ✗ There is no cover for damage relating to subsidence caused by:
 - volume changes in clay based soil or in rock caused by changes in the moisture levels
 - excavations, other than mining activities
 - removal of or weakening of pillars

- normal settlement, shrinkage or expansion of the soil supporting the structures
- the poor compaction of soil used to fill areas under paving and floors

✘ There is no cover for:

- damage to retaining walls unless they are designed and constructed according to structural engineering specifications
- additional underpinning of foundations necessary to prevent further damage

✓ Acts of nature

Loss or damage caused by wind, thunder, lightning, storm, hail, flood or snow.

✓ Bursting of water heating systems and pressurised pipes

Loss or damage caused by leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply-tanks, cisterns and pressurised water pipes forming a permanent part of the building.

Water heating systems will be covered to the maximum amount noted on your schedule.

✘ There is no cover for sewerage pipes.

✓ Theft

Loss or damage caused by theft and other intentional acts.

✘ There is no cover for loss or damage caused by theft and other intentional acts:

- from outbuildings, whether they are separate from the home or not, unless there are visible signs of forced entry
- while the building is let or sublet unless there are visible signs of forced entry

- where there are people living in the building but it is unoccupied for more than 60 consecutive days
- if the building is abandoned or vacant

✓ Power surges

Loss or damage caused by power surges and dips.

✓ Impact

Loss or damage caused by:

- animals (excluding domestic animals)
- aircraft and articles dropped from them
- vehicles
- falling trees and trees cut down by a professional tree feller

✓ Accidental damage

Accidental damage to:

- fixed glass and sanitary ware, unless the building is unoccupied
- water-, sewerage-, gas-, electricity- and telephone connections between the building and the public supply or mains for which you are responsible

- ✗ There is no cover for accidental damage to any other items.
 - E.g. There is no cover for damage to an ornament that is accidentally dropped or broken

✓ Alterations and additions

Loss or damage occurring during construction or alteration, caused by an incident for which you can claim. This includes cover for building materials, fixtures, fittings and improvements which you own or for which you are responsible.

✗ There is no cover:

- where acts of nature (wind, thunder, lightning, storm, hail, flood or snow) either cause or contribute to the damage of unroofed or partially roofed structures
- for glass and sanitary ware which are accidentally broken
- for personal liability
- for stolen building materials, fixtures and fittings if the building is abandoned or vacant. If the building is occupied, unfitted fixtures, fittings and improvements are covered for theft if they are stored inside the building and there are visible signs of forced entry into the building

✓ Fire brigade charges

Charges made by the fire brigade or any public authority following an incident for which you can claim.

✓ Temporary accommodation

Following an incident for which you can claim, we will pay for the reasonable costs of other accommodation for you or your tenant because the building is unfit to live in. Cover is limited to 20% of the OUTsured value and applies for the period reasonably required to make the building fit to live in.

If you are more specifically insured elsewhere then this will only be covered once your claim has been settled.

- ✗ The cost of other accommodation where the building is let or sublet to holidaymakers, or where it is used as a guest house, is not covered.

✓ Liability to other people

You are covered for the following up to the maximum amount noted on your schedule:

Personal liability as a homeowner

Where you and members of your household who live with you are legally liable for:

- accidental death or bodily injury to people other than members of your household or your domestic employees
- accidental loss of or damage to property belonging to people other than members of your household or your domestic employees

This includes legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability to domestic employees

You are covered for all amounts where you are legally liable for the death of or bodily injury to any of your domestic employees caused by an accident while he/she was working for you.

If you enter into a contract with a security firm, the security personnel will be regarded as being your domestic employees.

This includes legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

WHAT IS NOT COVERED under Liability to other people

× Liability arising from:

- any trade, business or profession
- the ownership, possession or use of lifts
- the ownership or possession of animals other than cats and dogs
- the ownership, possession or use of aircraft, vehicles and watercraft
- the use of weapons and firearms
- damages and legal costs awarded against you by a court outside Namibia
- any incident which causes damage to other people's property or injury to them and where a claim for damage to the building itself would not have been covered
 - E.g. You cannot claim for the damage to your building where a poorly built wall collapses, which means that if this incident causes injury to a visitor, your liability to this person will not be covered.

× Liability which is covered by:

- the Employees Compensation Act
- any other insurance or OUTsurance contract

× Exclusions under "*What is not Covered*"

Anything noted under ***What is not covered*** under Buildings cover applies to Liability to Other People whether you claim for loss or damage to the building or not.

- E.g. You cannot claim for the damage to your building where a poorly built wall collapses, which means that if this incident causes injury to a visitor, your liability to this person will not be covered.

WHAT IS NOT COVERED under Buildings cover

× Theft and other intentional damage

Loss or damage:

- caused intentionally by you, any members of your household or your tenant
- which occurs with your knowledge or consent

× Existing damage

Any existing damage which occurred prior to the incident or when your cover started.

× Matching materials

Any additional costs resulting from the unavailability of matching materials.

→ E.g. If we fix your burst pipe and some damaged tiles in your bathroom and you then want to replace undamaged tiles as they no longer match, we will not pay for the replacement of the undamaged tiles.

× Scorching

Loss or damage caused by scorching.

→ E.g. there is no cover if damage is caused by a hot iron placed face down on a kitchen cupboard surface or cigarette burns on a carpet.

× Where any of the following cause damage

- volume changes in any clay-based soil or in rock caused by changes in their moisture or water content
- scratching, chipping, cracking, denting, biting, tearing or dirtying

- ✘ Where any of the following either cause or contribute to damage
 - defects in the design or construction of the building, or where the structure would not have been approved by the relevant local authority at the time of construction
 - construction, alteration or repairs, defective workmanship or materials
 - a lack of maintenance

- ✘ Vacant, abandoned or illegally occupied properties

If the property is vacant, abandoned or illegally occupied there is no cover for:

 - theft, attempted theft and other intentional acts
 - fire and explosion
 - accidental damage

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged.

- ✓ Theft cover for unoccupied buildings

Theft is covered if there are people living in the building but it is unoccupied for more than 60 consecutive days. There must be visible signs of forced entry to the building.

There is no cover for the theft of fixtures and fittings during alterations and additions at the property unless the building is occupied.

- ✓ Water heating systems and pressurised pipes wear- and- tear

Damage caused by leaking , bursting or overflowing of water heating systems, its parts and any concealed pressurised pipes. This includes damage caused by rust, decay, gradual deterioration, wear- and- tear, cracking and splitting.

The cost of repairing or replacing the water heating system, its parts and any concealed pressurised pipes is covered in full.

✘ There is no cover for sewerage pipes.

✓ Property used for business purposes

Property used for business purposes is only covered if noted on your schedule.

✓ Comprehensive subsidence

Damage caused by the downward movement of all soil types resulting from natural shifts or human activity, causing structural damage to your property, subject to:

- the building foundations and construction being designed and approved by a licensed Structural Engineer
- approval by OUTsurance

✘ There is no cover for damage relating to subsidence caused by:

- excavations other than by mining activities
- removal of or weakening of supporting pillars
- the poor compaction of soil used to fill areas under paving and floors

CONTENTS cover

What does CONTENTS refer to?

CONTENTS refers to all personal possessions inside your home and outbuildings at the address noted on your schedule. Outbuildings, whether they are separate from the home or not, include garages, domestic quarters and storerooms. The Contents must belong to you or to any members of your household who live with you.

- ✘ Jewellery and watches with individual values of more than N\$75 000 must be specified and will be noted on your schedule. Valuation certificates must be supplied and these items must be locked in a safe when not being worn.
- ✘ Valuation certificates should be supplied for all jewellery items which are valued at N\$15 000 or more.

The OUTsured value

The OUTsured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance and under-OUTsurance.

You need to OUTsure your contents for its total replacement value. This is the cost of replacing your lost or damaged items with new ones. Should you OUTsure the Contents for an amount less than its replacement value, we will pay you proportionately.

→ E.g. If the correct total OUTsured value of the contents at the time of a claim is N\$400 000 and you OUTsure it for N\$200 000 you will be compensated for 50% of your loss.

Your responsibilities

In order to have continuous cover and to have a valid claim, you need to adhere to the following:

Important changes

Inform us immediately when:

- you move and your address changes
 - E.g. If you move from Walvisbay to Windhoek without telling us, we will continue charging a premium for your contents at your previous address. The notably higher crime rate in Windhoek would obviously mean that it would cost more to OUTsure your contents. We also need to evaluate the physical security at your new home before giving you cover.
- your home is unoccupied for any period longer than 60 consecutive days
- your home is let or sublet

Responsibilities of people living at the premises

Ensure that anyone living on the premises complies with the terms and conditions of this facility.

WHAT IS COVERED under Contents cover

✓ Fire, explosion and earthquake

Loss or damage caused by:

- fire
- explosion and earthquake

✓ Subsidence

Damage caused by the downward movement of land resulting from natural shifts or human activity, causing structural damage to your property.

- ✘ There is no cover for damage relating to subsidence caused by:
 - volume changes in clay based soil or in rock caused by changes in the moisture levels
 - excavations, other than mining activities
 - removal of or weakening of pillars
 - normal settlement, shrinkage or expansion of the soil supporting the structures
 - the poor compaction of soil used to fill areas under paving and floors.
- ✘ There is no cover for:
 - damage to retaining walls unless they are designed and constructed according to structural engineering specifications
 - additional underpinning of foundations necessary to prevent further damage

✓ Acts of nature

Loss or damage caused by wind, thunder, lightning, storm, hail, flood or snow.

✓ Bursting of water heating systems and pressurised pipes

Loss or damage caused by leaking, bursting or overflowing of water heating systems (which include geysers, solar water heating systems and boilers), water supply-tanks, cisterns and pressurised water pipes forming a permanent part of the building.

✓ Theft

Loss or damage caused by theft and other intentional acts.

- ✘ There is no cover for loss or damage caused by theft and other intentional acts:
 - from outbuildings unless there are visible signs of forced entry

- while the building is let or sublet unless there are visible signs of forced entry
- where there are people living in the building but it is unoccupied for more than 60 consecutive days
- if the building is abandoned or vacant

✓ Power surges

Loss or damage caused by power surges and dips.

✓ Impact

Loss or damage caused by:

- animals (excluding domestic animals)
- aircraft and articles dropped from them
- vehicles
- falling trees and trees cut down by a professional tree feller

✓ Accidental breakage

Accidental breakage of television sets, mirrors or glass forming part of any furniture.

- ✗ There is no cover for accidental damage to any other items.
→ E.g. There is no cover for damage to an ornament that is accidentally dropped or broken.

✓ Fire brigade charges

Charges made by the fire brigade or any public authority following an incident for which you can claim.

✓ Temporary accommodation

Following an incident for which you can claim, we will pay for the reasonable costs of other accommodation for you or your tenant because the building is unfit to live in.

Cover is limited to 20% of the OUTsured value and applies for the period reasonably required to make the home fit to live in. If you are more specifically insured elsewhere then this will only be covered once your claim has been settled.

- ✘ The cost of other accommodation where the building is let or sublet to holidaymakers, or where it is used as a guesthouse, is not covered.

✓ Contents being transported

Damage to contents being transported to a new permanent address caused by an accident involving the vehicle carrying the contents.

✓ Liability to other people

You are covered for the following, up to the amount noted on your schedule:

Personal liability

Where you and members of your household who live with you are legally liable for:

- accidental death or bodily injury to people other than members of your household or your domestic employees
- accidental loss of or damage to property belonging to people other than members of your household or your domestic employees

This includes legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability to domestic employees

You are covered for all amounts where you are legally liable for the death of or bodily injury to any of your domestic employees caused by an accident while he/she was working for you.

If you enter into a contract with a security firm, the security personnel will be regarded as being your domestic employees.

This includes legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

Liability as a tenant

You are covered for all amounts which you are legally liable to pay to your landlord arising from accidental loss of or damage to the rented building where you are living permanently.

WHAT IS NOT COVERED under Liability to other people

- × Liability arising from:
 - any trade, business or profession
 - the ownership of any land or building
 - the ownership, possession or use of lifts
 - the ownership or possession of animals other than cats and dogs
 - the ownership, possession or use of aircraft, vehicles and watercraft
 - the use of weapons and firearms
 - damages and legal costs awarded against you by a court outside Namibia
 - any incident which causes damage to other people's property or injury to them and where the claim for loss of or damage to the contents itself is not covered
 - E.g. You cannot claim for damage to your contents which you caused intentionally, which means that if this incident causes injury to a visitor, your liability to this person will not be covered.

- × Cover given by legislation or other insurance contracts

Liability which is covered by:

 - the Employees Compensation Act
 - any other insurance or OUTsurance contract

WHAT IS NOT COVERED under Contents cover

× Theft and other intentional damage

Loss or damage:

- caused intentionally by you, any members of your household or your tenant
- which occurs with your knowledge or consent

× Money

Money, cheques, bonds, promissory notes, coins, stamps or personal documents.

× Counterfeit goods

Loss of or damage to any counterfeit goods.

× Vehicles

Vehicles (including motorcars, motorcycles, motorised scooters, LDVs, caravans, trailers, aircraft and watercraft) and theft of any vehicle parts and accessories that belong to a vehicle you own.

× Matching materials

Any additional costs resulting from the unavailability of matching materials.

× Scorching

Loss or damage caused by scorching.

- E.g. there is no cover if damage is caused by a hot iron placed face down on a table surface or cigarette burns on a loose carpet.

× Sets and pairs

Remaining parts or items that are part of any set or pair.

→ E.g. if you claim for a stolen item that forms part of a set or pair and which needs to be replaced, we will either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

× Where any of the following cause damage

- volume changes in any clay-based soil or in rock, caused by changes in their moisture or water content
- scratching, chipping, cracking, denting, biting, tearing or dirtying

× Where any of the following either cause or contribute to damage

- defects in the design or construction of the building, or where the structure would not have been approved by the relevant local authority at the time of construction
- construction, alteration or repairs, defective workmanship or materials
- a lack of maintenance

× Vacant, abandoned or illegally occupied properties

If the property is vacant, abandoned or illegally occupied there is no cover for:

- theft, attempted theft and other intentional acts
- fire and explosion
- accidental damage

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged.

✓ Theft cover for unoccupied buildings

Theft is covered if there are people living in the home but it is unoccupied for more than 60 consecutive days. There must be visible signs of forced entry to the building.

Property used for business purposes is only covered if noted on your schedule.

✓ Comprehensive subsidence

Damage caused by the downward movement of all soil types resulting from natural shifts or human activity, causing structural damage to your property, subject to:

- the building foundations and construction being designed and approved by a licensed Structural Engineer
- approval by OUTsurance

✗ There is no cover for damage relating to subsidence caused by:

- excavations other than by mining activities
- removal of or weakening of pillars
- the poor compaction of soil used to fill areas under paving and floors

✓ Garden and leisure equipment

Loss of or damage to garden and leisure equipment which are designed to be left outside your home such as garden furniture, braai equipment, pool cleaning equipment and jungle gyms.

✓ Goods used for business purposes

Loss of or damage to goods used for business purposes caused by any of the OUTsured incidents listed under this section.

✓ Theft of contents being transported

Theft of contents while being transported to a new permanent address.

✓ Extended liability

Refer to the extended liability attachment to your schedule

Bonus benefits

There is no excess payable for any of the following claims:

<i>What is covered</i>	<i>Maximum payable</i>
<p>✓ <u>Theft</u> Theft of the following:</p> <ul style="list-style-type: none"> - money, cheques, bonds or promissory notes, where there are visible signs of forced entry to the building - personal documents - stamp, coin or medal collections - laundry from the washing line - garden furniture, tools or equipment in the garden - personal possessions of guests - domestic employees' contents at the address noted on your schedule - groceries from a vehicle 	<p>N\$1000</p> <p>N\$2000</p> <p>N\$1500</p> <p>N\$5000</p> <p>N\$5000</p> <p>N\$5000</p> <p>N\$5500</p> <p>N\$1000</p>
<p>✓ <u>Groceries</u> Spoiling of the contents of a fridge or freezer following a power failure</p>	<p>N\$5000</p>
<p>✓ <u>Fraudulent account card use</u> Fraudulent use of credit-, cash- and account cards, except fraudulent use by members of your household</p>	<p>N\$2500</p>
<p>✓ <u>Hole-in-One</u> "Hole in One" or "Full House" scored in golf or bowls</p>	<p>N\$1000</p>
<p>✓ <u>Injury to your pet</u> Veterinary costs resulting from a motor accident in which your household pet is injured</p>	<p>N\$1000</p>
<p>✓ <u>Death of a spouse</u> Compensation for the death of a spouse caused directly by a fire or theft at your home</p>	<p>N\$5000</p>
<p>✓ <u>Locks and keys</u> Loss of or damage to locks, keys and remote controls for your home</p>	<p>N\$1250</p>

OUT-AND-ABOUT cover

What does OUT-AND-ABOUT refer to?

OUT-AND-ABOUT refers to personal possessions which are usually taken out of the home and which belong to you or to any members of your household who live with you.

→ E.g. Clothing, jewellery, photographic equipment and travel luggage can be OUTsured in this section.

The OUTsured value

The OUTsured value noted on your schedule is the maximum amount we will pay for any claim, less the excess, any dual insurance and under-OUTsurance.

You need to OUTsure your possessions for the replacement value of each item. This is the cost of replacing your lost or damaged items with new ones. Should you OUTsure any item for an amount less than its replacement value, we will pay you proportionately for that item.

Specifying Out-and-About items

Possessions OUTsured in this section fall into one of the following categories:

Unspecified Out-and-About

As "unspecified" suggests, this section covers a variety of items you wear or carry with you; these may change from day to day and it would be impossible to list them each time you need them covered. These items are therefore automatically covered for the overall maximum value you choose. Within this overall limit there is a maximum value per item, which is noted on your schedule.

Specified Out-and-About

This refers to any items valued at more than the individual maximum value per item for unspecified Out-and-About cover, with each item being specifically named and the value noted on your schedule.

Any possessions you normally carry with you to work on a daily basis, or which your children take to school, can be covered in this section.

→ E.g. As a working person you may normally carry a bag or case which contains your purse or wallet, a cell phone, a diary and some personal items. You would OUT sure these in the following way, assuming that the maximum value per item for unspecified Out-and-About cover is N\$1500.

The items valued at more than N\$1500 each must be specified as follows:

- Cell phone N\$3000
- Leather bag N\$1600

Assuming that all the other items are each valued at less than N\$1500, they will be covered as unspecified items up to the overall maximum value you choose. So, if this value is N\$3000, 2 items valued at N\$1500 each are covered, or 6 items valued at N\$500 each (or any combination of values up to a maximum of the N\$3000 OUTsured value).

Where are you covered?

Out-and-About items are covered anywhere in the world.

WHAT IS COVERED under Out-and-About cover

- ✓ Loss of or damage to unspecified and specified items.
 - ✗ Cell phones and electronic items are only covered if they are noted under Specified Out-and-About on your schedule.

WHAT IS NOT COVERED under Out-and-About cover

✘ Loss of or damage to

- washing stolen from the washing line at your home address
- electronic programmes, data or unlicensed software
- money or cheques and other negotiable instruments

✘ Loss or damage

- caused intentionally by you or any members of your household
- which occurs with your knowledge or consent

✘ Sets and pairs

Remaining parts or items that are part of any set or pair.

→ E.g. if you claim for a stolen item that forms part of a set or pair and which needs to be replaced, we will either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

✘ Items inside a vehicle

If items are left inside the vehicle and there is no one in the vehicle, there is no cover for loss or damage caused by theft of these items unless they are:

- concealed in the enclosed storage areas such as the cubby-hole, boot or under retractable or removable boot covers. (This does not apply to baby or toddler seats.) Goods left in the open are not covered. There must also be visible signs that the vehicle was broken into.
 - E.g. Items left in the vehicle that are in view of the passers-by are very likely to be stolen.
- stored in the loading area of an LDV and are concealed under hard-wearing, lockable load covers.

There must also be visible signs that the load cover was broken into. Items concealed under canvas covers are not covered.

→ E.g. Items stored under canvas load covers of an LDV are less secure and more likely to be stolen, whereas a sturdier lockable cover offers greater protection.

- stored in the loading area of an LDV with a canopy and the canopy's windows are covered with "smash-and-grab" safety film of at least 100 micron and with visibility of 35% or less. There must also be visible signs that the canopy was broken into. There is no cover at all if the following items are left in the loading area:
 - cell phones
 - computer, audio/video, and photographic equipment
 - individual items worth more than N\$100 000

× Racks, carriers and other items on a vehicle:

Theft of:

- racks or carriers unless they are secured to the vehicle
- items on the racks or carriers unless they are secured to them
- bicycles unless they locked to the racks or carriers

WATERCRAFT cover

What does WATERCRAFT refer to?

WATERCRAFT refers to any motorboat, ski boat or wet bike which consists of the hull, motors, machinery, equipment, standard fittings and accessories that would normally be sold with it. The watercraft trailer must be OUTsured under the vehicle section. The craft you have OUTsured is noted on your schedule.

The OUTsured value

The OUTsured value noted on your schedule is the maximum amount we will pay for any claim, less the excess and any dual insurance, betterment or depreciation and under-OUTsurance.

You need to OUT sure the craft for its reasonable market value.

Your responsibilities

In order to have continuous cover and to have a valid claim, you need to:

- inform us immediately if the address where the craft is kept, as noted on your schedule, changes
- ensure that anyone navigating the craft is competent to do so and adheres to the terms and conditions of this facility as well as the rules and regulations applicable to the specific waters where the craft is used

Watercraft use

The craft is only covered if it is used exclusively for private or social purposes.

Where are you covered?

The craft is covered when it is:

- ashore
- afloat on inland waters in Namibia or on coastal waters within a 20km distance off the coast of Namibia
- being transported by land, sea or air

WHAT IS COVERED under Watercraft cover

✓ Loss of or damage to the craft

Loss or damage caused:

- accidentally or intentionally (including theft, hijack, attempted theft or attempted hijack)
- by fire, explosion, earthquake, storm, hail, flood or snow

✓ Motors

Loss of or damage to motors, machinery or batteries and their connections are only covered if the craft is stranded, sinks, burns or collides.

✓ Sails and protective covers

Sails and protective covers, which are split or blown away by wind are only covered when:

- the craft is stranded
- the spars to which they are fastened are damaged

✓ Salvage costs

Following an incident for which you can claim, the reasonable cost of:

- reducing or preventing further damage to the craft
- trying to find the craft if it is stranded, collides or sinks

✓ Medical costs

The medical costs (up to a maximum of N\$1 500 per incident) for any person in or on the craft who is injured following an incident for which you can claim.

✓ Liability to other people

You and the members of your household are covered for legal liability following a watercraft accident which caused death or bodily injury to other people or damage to their property. The maximum amount you can claim per accident is noted on your schedule. This includes legal costs which someone else can recover from you and which we agree to in order to settle or defend a claim against you.

WHAT IS NOT COVERED under Liability to other people

- ✗ Liability to members of your household, any of your employees, or any fare-paying passengers
- ✗ Liability of any person being towed by the craft

WHAT IS NOT COVERED under Watercraft cover

✗ Intentional loss or damage

Loss or damage to the watercraft:

- caused intentionally by you or any members of your household
- which occurs with your knowledge or consent

✗ Theft without force

Theft or attempted theft of:

- motors, machinery, equipment, fittings and accessories that occurs without visible signs of force
- the outboard motor if it is not securely attached to the craft with bolts or a chain

✘ Faulty construction and repair

Loss, damage or injury caused by:

- a latent defect in its design or construction
- faulty repair work or maintenance

✘ When selling your watercraft

Where the watercraft is in the possession of another party who is selling it on your behalf.

- ✓ This will only be covered if it is noted on your schedule and the additional premium is charged.

✘ Pressure waves

Loss, damage or injury resulting from pressure waves caused by aircraft.

✘ Motors

Loss of or damage to the outboard motor if it drops off or falls overboard.

Optional cover

The following is only covered if it is noted on your schedule and the additional premium is charged.

✓ OUT-in-Africa cover

Refer to the OUT-in-Africa attachment to your schedule.

✓ When selling your watercraft

Loss of or damage to your watercraft, while it is in the possession of another party who is selling it on your behalf, caused by any of the OUTsured incidents listed under **What is covered**.

PERSONAL ACCIDENT cover

What does PERSONAL ACCIDENT refer to?

PERSONAL ACCIDENT refers to cover for any nominated members of your household for death or disability directly caused by an accident occurring anywhere in the world provided that death or disability occurs within 12 months of this accident.

Only people between the ages of 14 and 70 can be covered.

The OUTsured value

The OUTsured value for each category of Personal Accident cover is noted on your schedule and is the maximum amount we will pay for any claim.

WHAT IS COVERED under Personal accident cover

- ✓ Death directly caused by an accident. This includes presumption of death (determined by a court) following disappearance after an accident involving any vehicle, air- or watercraft in which the person was travelling.
- ✓ Permanent disability directly caused by an accident. The benefit table is noted on your schedule.
- ✓ Temporary total disability directly caused by an accident where you are unable to perform your usual work or occupation. The maximum amount and payment period are noted on your schedule.

WHAT IS NOT COVERED under Personal accident cover

× Death or disability caused by

- suicide, attempted suicide or any intentional self injury
- insanity
- any disease passing from one person to another
- any existing physical defect or infirmity
- pregnancy or childbirth
- being under the influence of alcohol or drugs
- provoking assault, breaking the law or disturbing the peace
- participation in any defence, correctional or security services
- an accident which occurs while you are travelling in, getting on or off any aircraft unless:
 - it is licensed to carry passengers
 - a registered transport company owns it
 - you are a fare-paying passenger
- an accident which occurs while you are taking part in off-road motorcycling, any kind of speed contest other than on foot, aeronautics, hang-gliding, skydiving, parachuting, mountaineering where the aid of guide ropes is required, rock climbing, game hunting, hurdling, steeple chasing, polo, professional sports, snow or ice sports, racing with power-driven vehicles or watercraft or aircraft, martial arts, bungee jumping, or diving
- mining or using explosives
- using machinery for commercial purposes