

**Nedbank Insurance Company Homeowner's Cover**  
**Summary of cover, limits and benefits**

<b>General endorsements</b>	
No legal expense is included in your policy.	

<b>Construction</b>	
Standard wall	A wall of brick, stone, concrete, reinforced concrete or similar substantial non-combustible material.
Non-standard wall	A wall of timber, wood, asbestos, reeds, grass, metal or any other material of a combustible nature.
Standard roof	A roof of tiles, slate, corrugated iron sheets, asbestos or concrete.
Non-standard roof	A roof of shingles or any material other than tile, slate, corrugated iron sheets, asbestos, concrete or thatch.
Thatch roof	A roof of grass or reeds, either with or without a lightning conductor.

**Submit all claims by calling 0860 333 111.**

<b>Your claim will be adversely affected if you do not use the company's approved service providers to repair any damage to your building.</b>		
The first amounts payable (excesses) below are payable for each claim under this policy and are cumulative where applicable.		
<b>First amounts payable (excesses)</b>		
1	Subsidence and landslip	R2 500
2	Earthquake or earth tremor in mining areas	R2 500
3	(a) Repair or replacement of leaking, bursting or overflowing water apparatus, geysers and pipes or faulty geyser components	R500
	(b) Full replacement of solar geyser following leaking, bursting or overflowing	R2 000
4	Resultant damage following leaking, bursting or overflowing of water apparatus, geysers or pipes Note: If 3 and 4 above happen because of the same insurable event, you have to pay the highest of the two excess amounts only.	R1 000
5	Storm, wind, hail or snow damage	R1 000
6	Fixed machinery	R1 000
7	Repair or replacement of locks and keys	R250
8	Voluntary excess	R0
9	Additional excess	R0
10	Any other claim	R750

<b>Limits of indemnity</b>	
Resultant damage following leaking, bursting or overflowing of geysers, water apparatus or pipes	Sum insured
Repair or replacement of burst or leaking pipes and resultant patchwork, but limited to six claims a year	R20 000
Repair or replacement of a leaking or burst electric geyser	Sum insured
Repair or replacement of a leaking or burst solar geyser, unless insured for full value	Sum insured
Repair or replacement of heat pump	Sum insured
Repair or replacement of faulty or malfunctioning geyser components, including plumber callout fees	R1 500
Repair or replacement of keys and locks, including locksmith callout fee	R2 500
Rental for alternative accommodation as a result of an insured event/peril (restricted to two years)	25% of the sum insured
Liability (death of, bodily injury to or illness of third parties and damage to or loss of third-party property)	R5 000 000
Personal accident (domestic employee) (death or permanent disability)	R50 000
Personal accident (death or permanent disability)	R100 000
Accidental breakage of fixed glass, mirrors or fixed sanitaryware	R100 000
Fixed machinery	5% of sum insured
Hiring of security guards to protect the property after the occurrence of an insured event	R20 000
Emergency repairs	R10 000
Damage to garden	R20 000
Building alterations and additions	R100 000
Loss of water following leaking or bursting of pipes	R10 000
Cost of removal of fallen trees	R15 000