

- Buildings combined section includes solar heating apparatus and gate motors in terms of the definition of property.

- Damage to landscape gardens, trauma counselling and temporary repairs and measures all included for certain limits at no additional premium.

- Security guards covered – R2 000 per day max R10 000 any one event – no additional premium

- Old hairdressing and beautician liability replaced by Cosmetologist liability – available under our Liability selection.

- No limitation on number of therapists applicable to cover

- Product Liability / Defective workmanship covered in terms of Liability section

- Glass section – cover provides for signwriting.

- First Loss Average deleted.

- Special reinstatement included in the cover provided

- Power surge cover available under Business All Risks, as well as embedded cover over many sections of the policy.

- Machinery Breakdown exclusion for power surge has been deleted.

- Cover included in terms of the cover provided.

- Landlord 'fixtures and fittings' as provided under Buildings Combined.

- Theft without force option now available in respect of exterior fixtures and fittings

- Accidental damage section – covering collapse of shelving for instance

- Defined Event 2 Leakage and discharge of oils & chemicals available for selection

- First loss average deleted

- Office contents cover – includes temporary repairs and measures for R10 000 at no additional premium

- Cover for Security Guards also included in the cover for R2 000 per day / max R10 000 - any one event