



# Description of Claim Category (Insured Perils)

| Type of loss                                | Description   |
|---|---|
| <b>Accidental damage</b>                    | Unintentional damage specifically relating to glass, sanitary ware, and main electrical and water supply  |
| <b>Burglary (Intrusion)</b>                 | Violent or forcible entry into property resulting in damage or Intentional damage caused by a third party   |
| <b>Earthquake</b>                           | Damage cause due to an Earthquake (includes damage due to mining related activities)  |
| <b>Explosion</b>                            | Explosion damage to property  |
| <b>Fire damage</b>                          | Fire damage to the property   |
| <b>Flood</b>                                | Damage caused by any weather related flooding only – Included in the “Storm damage” Type of Loss  |
| <b>Geyser</b>                               | Damage to entire geyser or components of the geyser and includes any resultant damage   |
| <b>Hail damage</b>                          | Claims resulting from hail damage - Included in the “Storm damage” Type of Loss   |
| <b>Impact damage</b>                        | Damage as a result of a vehicle crashing into the building, falling trees, breaking or collapse of TV antennas or radio aerials, satellite dishes, masts and lightning conductors |
| <b>Lightning damage</b>                     | Loss due to lightning - Included in the “Storm damage” Type of Loss   |
| <b>Overflow of water carrying apparatus</b> | Damage due to overflow from a fixed water carrying apparatus; and or overflow due to taps, appliances, baths, sinks or water tanks  |
| <b>Burst pipes</b>                          | Damage to pipes and resultant damage thereof  |
| <b>Storm damage</b>                         | A loss as a result of a combination of Wind, Hail, Snow, Flood, Lightning and/or Rain   |
| <b>Subsidence and Landslip</b>              | Subsidence damage to property, means the downward movement of the soil supporting the building, from causes unconnected to the building   |
| <b>Wind damage</b>                          | Claims resulting from wind damage - Included in the “Storm damage” Type of Loss   |