

 NICOZ DIAMOND INSURANCE LIMITED <small>Be Insured Be Secured Be Delighted</small>	NICOZ Diamond Insurance - Head Office Insurance Centre 30 Samora Machel Avenue Harare Zimbabwe
<i>Customer Services Contacts</i>	Tel : Call Center : +263-4-704911-4, 251008, 700146, 701133 Toll free 0800 4244 Email: quotations@nicozdiamond.co.zw
PRODUCT NAME	HOUSE HOLDERS/HOME CONTENTS INSURANCE

Summary of Cover

This cover can be taken together with or separate from the house owners 'policy stated above and is designed to cover moveable contents of the home whilst in the home or temporarily away at a place of repair, against the perils of theft, fire, lighting, explosion of domestic gas, strikes, accidental damage to television sets, theft of laundry from washing line, theft of goods belonging to domestic workers and deterioration of foodstuff in a fridge.

Full product description: Household goods (Contents) from the Dwelling.

Definitions

For this section

- 1.1 Dwelling means any building (other than a hotel) in which you are permanently residing.
- 1.2 Household goods (contents) mean household goods and personal effects of every description belonging to you or to any member of your immediate family normally resident with you or for which you are legally responsible.

Insured events

- i. Fire lighting explosion
- ii. Riot civil commotion strike lock-outs labour disturbances or malicious acts excluding loss or damage caused by a person lawfully in the dwelling
- iii. Storm wind water hail or snow excluding loss or damage
 1. to property in the open
 2. arising out of any process necessarily involving the use or application of water
 3. in any structure not completely roofed
- iv. Earthquake excluding loss or damage (other than by fire) arising directly or indirectly from mining
- v. Bursting leaking or overflowing of water apparatus or pipes
- vi. Sudden and violent damage to any building as a result of impact by vehicle or animal
Theft from

- vii. the dwelling but excluding theft whilst the building or any part of it is being let or sublet unless accompanied by violent entry or exit
- viii. its outbuildings if there is forcible and violent entry or exit
 - 1. any building in which you are temporarily residing provided we have been notified
- ix. Theft
 - 1. of laundry from washing lines, garden and veranda furniture/implements from the grounds of your dwelling, subject to a limit of 4% of total sum insured.
 - 2. whilst in transit during a permanent change in the policyholder's residence to or from a bank, safe deposit or furniture store

Specific exclusions

We will not be liable for

- i. loss or damage caused, sustained or incurred outside the territorial limits of the Republic of Zimbabwe, Botswana, Lesotho, Malawi, Namibia, South Africa, Swaziland and Zambia
- ii. theft of money unless stolen from a building mentioned and there is forcible and violent entry or exit The limit in this respect shall not **exceed 2% of the sum insured under this section or \$ 500**
- iii. theft from the dwelling or its outbuildings whilst let, sub-let unless there is forcible and violent entry or exit
- iv. theft or malicious acts if the dwelling has not been lived on for more than 30 consecutive days
- v. any amount in excess of one third of the total sum insured on contents for any one claim for jewellery, precious metals, furs and works of art
- vi. loss, damage or injury to animals securities certificates and documents of any kind, stamp and coin collections motor vehicles, caravans and trailers including their fitted accessories, water-borne vessel or craft and their equipment
- vii. property held or used in connection with any business, profession or employment
- viii. property more specifically insured.
- ix. consequential or indirect loss or damage of any kind or description whatsoever, except loss of rent as expressly provided.

1. Loss or damage for which provision is made in any guarantee or service contract or in any hire or hire purchase or financing agreement or any other agreement of whatever nature regarding the insured property or any part thereof.

PERSONAL ALL RISKS

For this section the insured means person whose name this policy is issued and members of his family normally resident with him

Property insured

1.1 Unspecified: Clothing, baggage and person effects normally worn or designed to be carried on or by the person.

1.2 Specified: Any property listed in the schedule

2. Indemnity to policyholder

If the property insured is accidentally lost or damaged we will pay for or may choose to repair or replace it. The amount payable will be based on the current replacement value less an allowance for depreciation. The maximum amount payable in respect of any items shall not exceed the sum insured shown in the schedule for such items.

Specific exclusions

We will not pay for:

- i. in respect of unspecified property
 1. more than 20% of the sum insured for any one article excluding clothing
 2. spectacles, prescriptions sunglasses, contact lenses, and cellphones
 3. stamp and coin collection, money, documents or property more specifically insured
- ii. wear, tear depreciation or deterioration
- iii. electrical or mechanical breakdown not accompanied by other insured damage
- iv. any article lost from an unattended vehicle unless concealed in a locked boot of a locked vehicle

- v. the special value which any article may have as part of a set
- vi. the value of any sounds or images recorded on tapes, records or film
- vii. loss or damage caused
 - 1. by vermin, moths or gradually operating causes
 - 2. during any process of cleaning, dyeing renovating restoring or repairing
 - 3. by confiscation or detention by any process of law
 - 4. by any inherent defect
- viii. loss or damage to precious and semi precious stones
 - 1. due to faulty settings and /or the malfunctioning of claws and or other mountings
 - 2. caused by the gradual deterioration and normal wear and tear of claws or other mountings

Property which is not insured

- i. Any property, which was obtained or is being obtained with the sole purpose of being disposed in a business transaction
- ii. Vehicles of any kind including vessels or watercraft and any part of such vehicles, vessels and watercraft whilst in or on or attached to such vehicle, vessels or water
- iii. craft.
- iv. Animals