

Personal insurance

Policy document

kingprice.co.na

Licence no. 16/ST/31

*KingPrice*TM
INSURANCE

PERSONAL ♦ BUSINESS ♦ SPECIALISED

Here's what's inside

Welcome to your very own King Price policy document (KPPD)

Click here

Welcome to our family	3
The king's insurance options	4
Things you need to know	6
The stuff you need to do	15
How to claim	17
Our commitment to you	21
Car insurance	23
Shortfall cover	39
Scratch and dent	40
Tyre and rim	42
Motorbike insurance	47
Trailer and caravan insurance	59
Watercraft insurance	64
Home contents insurance	73
Buildings insurance	88
Portable possessions insurance	97
Personal accident insurance	102
Roadside assist	107
The king's client care	109
Important contact details	110
Nasria	111

Our **contact details**

Get in touch

It's official! As part of the King Price family you now have royal service at your beck-and-call. Chat to us when you want to, how you want to.

Your choice, our pleasure!

Need emergency assistance?
Call +264 83 600 7000.

For our awesome self-service portal, [click here](#). You can manage and update your policy on the go.

You can call us on +264 83 600 7000.

Our online deets

[Click here](#) to email client care.
[Click here](#) to submit a claim.
[Click here](#) for our website.
Want us to call you back? [Click here](#).

We'd love to hear from you...

Love what we do? Aaah, thanks. We love doing it!

[Email](#) the king directly and share your thoughts or leave your Google review [here](#). You can even share your compliments on our Facebook page.

If you've got a complaint, please [email](#) us so we can sort it out ASAP.



Your very own KPPD

King Price
policy document

Welcome to our royal fam!

Let's face it... Most people would probably run a marathon barefoot on a road filled with Lego bricks while it's raining cats and dogs than read insurance documents.

That's why we've kept your KPPD (King Price policy document) simple. It contains everything you need to know about your cover in plain English so that it's easy to understand. But, if there's anything that's unclear or you'd like more info on, please contact us. We're eager to assist.

Please take a moment and read your KPPD. It contains super important info.

Don't forget to update us if anything changes that could impact your cover. This includes big things like getting married or installing solar at your home; as well as little things like adding a towbar to your car or upgrading your phone.

Not sure if something could affect your cover? Ask us!

Remember, incorrect details = incorrect cover.

Putting your trust in our hands is a big deal, we get it. Thank you! We promise to give you the royal service you deserve.

Royal regards,



King Price

clientcare@kingprice.co.na

+264 83 600 7000

[Click here](#) to find the most up-to-date version of our KPPD.

04/23

The king's insurance options

Your choice, our pleasure

King Price is proud to offer you a range of insurance options, all backed by our promise of royal service. Here's a simple summary of what we have to offer.

Your choice, our pleasure.

Click here

Car

- Comprehensive.
- Third party, fire and theft.
- Third party only.

Motorbike

- Comprehensive.
- Third party and theft.
- Third party only.
- Theft only.

Trailer and caravan

Happy camper? We've got cover against damage to, or the theft of, your trailer and caravan. We've also got optional additional cover for your trailer and caravan contents.

Watercraft

Ahoy, captain! We're making waves with our watercraft cover for your boats, jet skis and yachts.

Home contents

- Comprehensive.
- Fire and fury.

Buildings

Cover for damage to the physical structures of your property, like your home and its outbuildings.

Portable possessions

Carry on with cover against the loss of, or damage to, your portable possessions that you normally carry with you.

N\$1 insurance

No, it's not a typo. Yes, you can insure your bicycle, golf clubs or hunting rifles for only N\$1 per month if we comprehensively cover your car. You can also insure your motorbike gear for only N\$1 per month if we comprehensively cover your motorbike.

Personal accident

Compensation in case of your or a family member's accidental disability or death.

Shortfall

This option covers the difference between what your car or motorbike is worth at the time of it being stolen or written-off, and what you still owe on it.

Scratch and dent

Royal cover for minor repairs to the exterior of your car... Like those mysterious little dings that happen in parking lots.

Tyre and rim

Tyre damage? If they're repairable, we'll repair them. If they aren't, we'll replace them. We'll also fix your rims if we can.

Car hire

Add car hire cover for when your insured car or motorbike is damaged, stolen or hi-jacked and you still need to get around.



Things you need to know

Your King Price policy... It's all about you

Your contract with us (King Price) consists of this policy wording, your policy schedule, all written correspondence and verbal agreements. You need to ensure that all the info is correct. Incorrect info may influence the validity of the contract and/or the outcome of your claim.

If anything (at all) isn't correct, please contact us immediately to have it updated.

Remember, incorrect details = incorrect cover.

KPPD

- + Schedule
- + Written correspondence
- + Recorded calls
- + SMSs
- + Changes recorded electronically via our self-service portal

} = Your policy



If we've sent written correspondence or documents to you via email or SMS, we'll assume that you've received and read our communication.

By 'you' we mean

You, the regular driver, rider, skipper and financially-dependent family members who live with you at the address noted on your policy schedule. Your children who are full-time students are also covered for liability, whether they live at the insured address or not.

When it starts

The commencement date (start date) of your cover is the date on which we agreed that the policy should start. The first premium must also be paid by this date.

Monthly premium

Your monthly premium is the amount that you need to pay in advance every month, by debit order, to enjoy the insurance cover you chose. We'll always collect your premium in advance based on calendar months... So, if your recurring debit order date is on the 15th of every month then we'll always deduct your premium for the following full calendar month on the 15th.

How and when to pay

Your monthly premium must be paid on the agreed payment date, and in the manner agreed upon.

Please note:

- **You always pay for insurance in advance.**
- **If your debit order date falls on a Sunday or a public holiday, collection will be on the ordinary business day after your debit date.**

And if you don't pay

If you've instructed your bank not to honour the debit order, or if you've reversed a debit order, you won't enjoy cover for the period that would've been covered by the unpaid or reversed premium.

If a claim was paid during the relevant month, we may recover the claimed amount from you and/or we reserve the right to cancel your policy and refuse to issue a policy to you in future.

Let's say your debit order is returned by your bank, and your insurance premium due to us isn't paid as a result of that:

- An additional admin fee will be charged.
- You'll have a grace period of 15 days from the date of payment that has been agreed between you and us (as noted on your policy schedule), to correct the situation and pay us. If your premium is paid on a monthly basis, the 15-day grace period will commence from the second month that you're insured with us.
- If the premium remains unpaid, you'll unfortunately not be covered for the full period that would have been covered by this unpaid premium. This break in cover may also result in your policy being re-rated.
- If you want to claim for an incident that happens during this 15-day grace period, the approval of such a claim will only be considered once we've received your premium payment in full, and no later than the 15th day of the grace period.

Please note:

If we don't receive the payment for 2 months in a row, we might cancel your entire policy and you'll no longer enjoy cover.

Remember, no premium paid = no cover.

So, to ensure continuous, peace of mind cover, please make sure that there's enough money in your bank account every month, on the date that you asked us to deduct your premium.

What you need to pay, if you need to claim

If something happens for which you need to claim, you'll be expected to pay the basic excess amount, as noted on your policy schedule.

You may also be expected to pay any of the additional excess amounts (refer to your policy schedule).

If you want to leave us

Let's hope that you never need to make use of this section, but just in case:

- You may cancel your policy at any time and with immediate effect. If you do, we'll refund the relevant portion of your premium, less any reasonable admin cost, provided that no valid claim has been submitted for that period.
- We may also cancel your policy by giving you 30 days' notice, unless there's a material change in risk or circumstances that justifies an immediate cancellation. We would do so telephonically or by email.
- Your policy may be cancelled if your monthly premiums aren't paid for 2 consecutive months, either on the payment dates or within the grace periods in those months. Your policy and cover will end on the final day of the period for which you last paid your premium.

Need a change

You may make changes to your policy at any time and it's really simple to do so... Wherever you are and whenever it suits you.

You can:

- Use our [self-service portal](#).
- Pop us an [email](#).
- Call us on +264 83 600 7000.

Any change you make will be effective from the time and date agreed to. We'll email you an updated policy schedule (so please make sure that the email address you give us is correct). Please check that the changes are made just as you had requested.

Remember, incorrect details = incorrect cover.

King Price may also make changes to your policy, as and when we deem it necessary to do so. When we do, we'll give you 30 days' notice.

Please note:

Your personal risk profile determines your premium and all other variables relating to the cover that we advertise and offer. It's your responsibility to keep your profile 100% correct and up to date.

Sharing of info

We respect the confidentiality of your info and will never misuse it. For the sake of sound insurance practices, however, it's sometimes expected of insurers to share some info relating to claims, insurance and the financial history of their clients.

If the info that you provide relates to anyone other than you, you must get their permission to give it to us and for us to use it. You may apply for a copy of your info and correct it if we've got it wrong.

Need to claim

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.

Please note:

- **If any item that's claimed for is financed, we'll pay the finance institution before paying over the balance of the insured amount, if any, to you.**
- **If we replace any insured item, then the damaged or stolen item automatically becomes our property and we may dispose of it in any manner we see fit.**

Jurisdiction

This policy is governed by the laws of Namibia, and the courts of Namibia have jurisdiction.

Simple cheap insurance



Things that are never covered by King Price

(Or by any other short-term insurance company we've ever met)

This policy doesn't cover any loss, damage, liability or injury directly or indirectly arising from any of the following:

Grid interruption and restoration of power

By 'grid interruption' we mean

An interruption or suspension of electricity supply from any electrical power supply network to any end-user for whatsoever reason, whether due to damage, an inability and/or failure (whether partial or total) of the utility supplier to generate, transmit or distribute electricity, or otherwise.

By 'loadshedding' we mean

The intentional, total or partial withholding of electricity supply (from any source) by any party other than you, which is implemented in phases and which doesn't affect a municipality (including local, district, regional or any other level that's created by law) or province or the country at the same time.

You're not covered for any loss, damage, liability, claim, cost, exposure, expense or another sum of any nature, including any consequential loss, that's directly or indirectly, regardless of any other cause or incident contributing concurrently or in any other sequence, caused by, related to, resulting from, or arising out of:

- Grid interruption.
- The restoration of supply of electricity by the utility supplier following grid interruption.

Please note:

- **If your claim is rejected because we say that any of these exclusions apply, the onus is on you to prove the contrary.**
- **You're covered for loss and damage caused by power surges due to loadshedding.**

War, military uprising, terrorism or any such attempted act

- War, an act of a foreign enemy, a warlike operation (whether war be declared or not) or civil war.
- Military uprising or usurped power, martial law, rebellion or revolution that determines the proclamation or maintenance of martial law.

- Any act of terrorism including the use, or threat of use, of force or violence by any person or group of persons (whether acting alone or on behalf of another, or harmful to human life or not) with the intention of influencing any government or inspiring fear in the public.
- Looting and theft arising from the above incidents.

Civil commotion, riot and strike

- Civil commotion, any labour action or strike, public disorder or any act calculated to bring about any of these.
- Any act (whether on behalf of any organisation, body, person or group of persons) calculated to overthrow or influence any state, government, or provincial, local or tribal authority with force, fear, terrorism, violence or protest against them.
- Any act that's calculated to bring about loss or damage in order to further any political aim, or to bring about any social, economic, religious, personal, ethnic or ideological change.
- The act of any lawful authority in any other way dealing with any occurrence referred to in any of the clauses above.

Please note:

Loss and damage arising from such incidents, as well as consequential looting and theft, may be covered by Nasria. [Click here](#) for the Nasria policy doc.

Stolen property

Any property that was previously stolen and is in your possession illegally, irrespective of whether you knew it was stolen.

Confiscated property

Any property that has been legally confiscated, detained or forfeited.

Sanction limitation

You're not covered, and we won't make any payment or provide any benefit, that would expose us to any sanction, prohibition or restriction under any United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Pollution or contamination

Pollution, contamination or seepage, radioactive or nuclear material.

Computer losses

The incapacity or failure of any computer (including data processing equipment, microchip, integrated circuit or similar device in a computer or non-computer equipment) to capture, save, retain or access any data, code or info as a result of:

- Any program error, incorrect entry or inadvertent cancellation of data or programs.
- Any virus, corruption, malware, Trojan horse, time or logic bomb, worm or any other destructive or disruptive code, media or program.

Please note:

You're also not covered for unlicensed software, or electronic programs or data.

Wear and tear or breakdown

This includes:

- Any cause that wasn't 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.
- Servicing, maintenance, cleaning, repairing, restoring, dyeing, bleaching or alteration.
- Defective design, material, and workmanship.

More specifically covered elsewhere

Your insured possessions which are more specifically covered elsewhere.

Insects and pests

Damage caused by insects or pests, such as moths, rats, etc.

Contracts

This includes:

- Breach of contract.
- Liability arising from a contract or agreement.

Selling your possessions

When selling your possessions, you need to have prior confirmation from your bank that a valid and legal payment for the sale has been made, and that the payment is cleared and reflects in your account, before giving the property to the other person. You're not covered for loss or damage arising from scams, fraud or theft by false pretences.

Pawned items

Any pawned items, whether you pawned them or you're holding them on someone else's behalf.

Consequential loss

Any consequential loss or damage which isn't directly caused by an insured risk. Some consequential losses can be covered and are specifically noted.

Illegal and criminal activities

The use of the insured property for, or in connection with, the commission of any offence. This includes any incident relating to obtaining, using or soliciting narcotics (drugs).

Pre-existing damage

There's no cover for any damage which existed before the insured incident, or before your insurance cover started with us.

Sets and pairs

There's no cover for remaining parts or items that are part of any set or pair. So, if you claim for a damaged or stolen item that forms part of a set or pair, we'll either replace the individual item or settle the cash equivalent. We won't replace the entire set or pair.

Electronic smoking devices, eCigarettes and eLiquids

You're not covered for liability, including loss, costs and expenses, that arise directly or indirectly out of, result from or as a consequence of, or are related to, electronic smoking devices, eCigarettes and eLiquids, whether or not there's a related cause of loss that may have contributed concurrently or in any sequence to a loss, cost or expense.

An electronic smoking device is a battery-powered device that delivers a vaporised inhalable substance through a mouthpiece including, but not limited to, battery powered cigarettes, pipes, cigars, hookahs and vaporisers, but excluding steam inhalers, mist inhalers and vaporisers used for medical purpose. This exclusion includes the design, manufacture, distribution, sale, maintenance, use and repair of such device, and the inhalation of vapour delivered from such device.

An eLiquid or eJuice means the nicotine solution, flavouring or any other substance used in an electronic smoking device, including the design, manufacture, distribution, sale, maintenance or use of such liquid or juice.

The stuff **you need to do...** Yip, you

Pay us

Pay your premiums, on time, every month.

Be honest

Always provide us with true and complete info. This also applies when anyone else acts on your behalf.

Tell us

Inform us immediately of any changes to your circumstances that may influence whether we give you cover or continue to give you cover, or that could affect the conditions of cover or the premium that we charge you.

This includes any changes/incorrect details of any of your info, such as:

- Personal info: All of your personal details on the policy schedule are very important.
- Address: If your address changes for any reason, or if you park any insured vehicle at a different address for an extended period of time.
- Car and motorbike details:
 - The regular driver or named rider.
 - What you use your car or motorbike for.
 - Where you park.
 - Your average monthly mileage.
- Potential risk: Let us know if your home will be unoccupied for any period longer than 45 days in a row.
- Other factors that may influence cover: For instance, we need to know when your home is let or sub-let.
- Changes to the insured structure: Notify us of any alterations, additions or improvements that are made to your home.
- Criminal convictions: Against you or anyone covered by this policy.
- Accidents, incidents, claims or losses: That you suffer, after entering into a contract with King Price, whether these happen while you're insured with King Price, or another insurer, or whether you're uninsured at the time it happened.
- Cancellation by another insurer: If another insurer has ever cancelled your cover, refused to renew your policy or advised you to seek alternative cover.

Look after your stuff

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

This includes:

- Obeying all legal requirements and manufacturers' recommendations.
- Maintaining the property, or items, in a fit and sound condition.

Keep your promises

You need to:

- Supply all info and documentation we ask of you, within the time frame we set.
- Provide true and complete info to us and the authorities. We act on the info you provide, therefore any info which is misleading, incorrect or false will prejudice the validity of your claim.

Keep your receipts safe

You need to:

- Prove ownership and the value of any item that you're claiming for. This is especially important for items that are specified and noted on your policy schedule, such as high-value jewellery, watches and electronic items. We may reject certain claims if you can't provide proof of ownership and value.
- Make damaged items, which you're claiming for available for inspection, in order for us to verify the full extent and nature of the damage.

Make double bubble sure

That all those who are living with you, or who are driving your car, or riding your motorbike, are indeed adhering to the terms and conditions of this policy.

How to claim

But let's hope you won't ever need to

First and foremost, if you have an accident and you're covered by the king's comprehensive car or motorbike insurance...

It's vital that you phone the King Price client care line (as soon as possible after the accident, before the car or motorbike is towed and when you're medically able to).

Please note:

- **You'll be personally responsible for the cost of the towing and storage if you don't comply with this. So, save the number on your phone now: +264 83 600 7000.**
- **Keep our accident form on-hand in case of an accident. This will help you jot down important info you might otherwise forget about. You can [click here](#) to download or print it.**

What to do in the event of a claim

Tell us

The sooner you let us know, the faster we can help you. Please take note of these important time limits:

- Report your claim or any incident that may lead to a claim, to us as soon as possible, but no later than 30 days, after any incident.
- This includes incidents that you don't want to claim for right away, but which may result in a claim in the future.
- Email us all documentation relating to your claim, as soon as possible.

Tell the police

- If you've been involved in an accident and someone was injured or someone's property was damaged, you must report it to the police as soon as possible, even if there's no damage to your car or motorbike.
- If you've suffered a theft, hi-jacking, burglary or any crime-related incident, you must report it to the police immediately after becoming aware of the incident.

Do the paperwork

You need to provide us with a copy of:

- The police report.
- The police case number.
- Your statement to the police.
- Details of the police station and attending officer.
- A detailed list of all items lost, stolen or damaged.
- Any other relevant documentation needed to validate your claim.
- Details of any third party involved in the incident, if applicable.

Check and let us know

If there's any other insurance policy which covers the same insured incident.

Keep us updated

You need to tell us immediately if:

- You become aware of any possible prosecution, legal proceedings or claim that could be lodged against you, as a result of the incident, for which you have already claimed.
- Any other relevant or new info which has, in the meantime, come to light regarding the insured incident that you have claimed for, even if this info only surfaces after you've submitted the claim, or if the claim has already been finalised.

Wait for us to help you

Never permit any replacement or repairs that haven't yet been authorised by us. Get our written approval first before disposing of any damaged property, or repairing or replacing any losses that you may have suffered. Failure to do so may lead to your claim being rejected.

Help us help you

You need to act on, or take note of, the following:

- Pay all the excess amounts, plus any additional excess amounts, that you have to contribute for each claim, if relevant and as noted on your policy schedule.
- The excess amount that you have to pay will consist of:
 - The basic excess amount that applies to each specific insured incident/item.
 - Plus any additional excess amounts that may be applicable for some of the insured incidents or circumstances, the details for both of which are noted on your policy schedule.
- Excess payments are also payable in circumstances where you didn't cause the accident.

- Assisting us, where possible, in any recovery action against any third party responsible for the loss or damage. We'll reimburse you for any reasonable extra expenses that were incurred for this purpose.
- Complying with our instructions and requests, as and when we need your assistance.

Please note:

You can track the progress of your claim live on our [self-service portal](#).

Get it done

Any repairs or replacements must be completed within 3 months of your claim being settled.

Let us take care of the difficult part

Never admit guilt or offer a settlement to any other party involved in an incident in which you're involved. We won't be bound by any such admission or offer that you make.

So, no matter what, never, ever, ever admit guilt or offer a 'settlement' to any other party involved in an incident, in which you're involved. This may prejudice any attempt to recover any money spent on repairing your car or motorbike.

Just let us take care of everything. It's our job.

After your claim has been settled

You need to let us know if you recover money or receive any other form of compensation from a third party after claiming. The settled amount may be recovered from you, if a third party pays you after we've settled a claim.



Our commitment to you

The king and his court are committed to settling all valid claims, as quickly as possible. However, it's in the interest of all our policyholders, including you, that we investigate the validity of every claim. For this reason, delays in authorising claims may sometimes happen. Sorry, but not everyone is as honest as you, so we have to just check to make sure. You understand... Right?

Settlement of your claim

Only you, the policyholder, have the right to submit a claim to us. Your claim will be paid out according to the amount of cover that you have for each particular insured incident or item (noted as the insured value on your policy schedule), less the excess amount that's payable by you.

Where it's relevant, instead of paying out cash for your claim, the king and his court may decide to rather have repairs done, or to replace the items that you've claimed for. Once we've made any payment, either to you or the third party, our responsibility ends.

Sometimes your claim may be settled through a combination of cash, repairs and replacements.

In such cases:

- We may make use of trusted suppliers of our choice.
- We may choose to replace your lost or damaged items with similar items, instead of the exact same kind.

Please note:

Our payment of claims is always subject to the insured value noted on your policy schedule.

Insured value, minus

- Excess
- Dual insurance, if applicable
- Under-insurance, if applicable

} = Your payout



Dual insurance... Double cover doesn't = double payout

If a claim is also covered by another insurance policy that you may have, we'll only pay you out for our portion. So, if you insure an item for N\$100,000 elsewhere and the same item is insured for N\$100,000 with us as well, we'll only pay half, and the other insurer will be liable for the rest of the amount.

We may act on your rights... Let the king protect you

When you submit a claim, we may act on your rights or obligations against other people to recover costs or defend any claim that they may make against you. If we manage to also recover the excess amount that you've already paid, then we'll refund it to you. Relax, we have your back.

Fraud or dishonesty... Honesty is always the best policy

If your claim is rejected due to fraud or dishonesty, you'll need to pay us back for any expenses that we may have incurred, relating to your claim. If you, or anyone acting on your behalf, submits a claim or any info or documentation relating to any claim, that's in any way fraudulent, dishonest or inflated, we'll reject that entire claim and cancel your policy retrospectively.

Remember, honesty is always the best policy.

Disputed claims... If you're not happy with the outcome

If you disagree with the outcome (our final decision) of your claim with us you may, of course, officially object, and you have 9 months in which to do so. During the first 90 days (3 months) of this period you may lodge your objection directly with us by sending an email (we have a team of legal professionals ready and waiting to help you).

From the first day after this 90-day period, you have a further 6 months to serve a formal summons on us. If you don't formally raise your objection within either of these time frames, you'll then no longer have the right to challenge the outcome.

Please note:

We're all about making it easy for you. You're more than welcome to send any of the above correspondence here and we'll take care of it for you.

Car insurance

No matter what car insurance cover you choose, this info is for you. So it's best to read it... Yip, all of it.

By 'car' we mean

- Any registered motorcar or LDV (light delivery vehicle/car).
- The car that you have insured with us, as noted on your policy schedule.

Cars that are used for any of the following aren't covered by the king:

- Emergency services (including traffic control and armed response).
- Law enforcement.
- Rental purposes.
- Towing.
- Driving instruction.
- Taxi purposes or transporting of fare-paying passengers.

What it's worth

The insured value that's noted on your policy schedule simply refers to what it's covered for. In the event of a claim from you, the maximum amount that we'll pay is the total value of your car minus:

- The basic excess amount that's payable by you, as noted on your policy schedule for each type of claim.
- Any additional excess amounts that are payable by you, if applicable, and if noted on your policy schedule for that type of claim/circumstance.
- Any dual insurance, meaning if you're covered for the same amount at another insurance company, we're only liable for our portion of it.
- Betterment values, if applicable. You're not covered for costs that are regarded as betterment. If a repair requires new or exchange parts that we think are in excess of what's necessary, you may need to contribute to the cost of the repair.

Please note:

If the car is financed, we'll first pay the outstanding settlement over to the relevant finance institution, up to the maximum insured value.

This excludes:

- Settlement penalties.
- Interest charges on arrear payments that your finance institution may charge.
- Additional finance charges.

The balance, if any, will be paid to you.

If the car has been stolen or hi-jacked and not recovered, or if it's been written off, then we'll pay the insured value, including the value of any specified, non-standard factory fitted accessories, according to the values determined by the Auto Dealers' Guide or by a reputable independent source.

Please note:

If your car is stolen, hi-jacked or written-off and we find that it's registered as a previously rebuilt vehicle, we'll pay you up to 70% of its Auto Dealers' Guide or reputable independent source value.

Agreed value

You must provide us with proof of the value of the car before cover starts. This agreed value may not be more than the market value and, if the market value can't be determined by the Auto Dealer's Guide, we'll use the invoice value as the market value.

If the condition of the car at the time of a claim is worse than at the time of the valuation, the payout may be less than the agreed value that's noted on your policy schedule.

On the renewal date of this policy, you must give us proof of the value of the car for the next 12-month period of insurance. If we don't receive this proof of value, we'll apply depreciation to the agreed value as per the methodology applied to calculate your monthly decreasing premium.

Please note:

Agreed value only applies to our comprehensive and third party, fire and theft car insurance options.

Replacement parts

In the event of loss or damage to the car or its accessories or spare parts necessitating the supply of a part not obtainable from stocks held in the country in which the car is held for repair, or in the event we exercise the option to pay in cash the amount of the loss or damage, our liability in respect of any such part will be limited to:

- The price quoted in the latest catalogue or price list issued by the manufacturer or his agent/s for the country in which the car is held for repair.
- If no such catalogue or price list exists, the price list obtained at the manufacturer's factory plus the reasonable cost of transport otherwise than by air to the country in which the car is held for repair and the reasonable cost of fitting such part.

Who drives your car

The regular driver is the person who drives the car most often during any monthly period and who's noted as such on your policy schedule. You need to let us know immediately if the regular driver of the car changes, like if you give the car to your child, or if your spouse starts using it more than you do.

Please note:

Refer to pages [27](#) and [28](#) for a list of the insured perils, benefits and optional cover for each of our cover types.

What you use your car for

The use that you chose is noted on your policy schedule. To have sufficient cover it's vital that you insure your car for the correct use.

- Private use, is for private or social purposes, including driving between your home and place of work (and shopping on the weekend, visits to your mom and the occasional drive to KFC).
- Business use, includes private use with additional cover, for instances where the car forms an essential part of any work or function.

Please note:

Only you, your spouse and the regular driver can be insured for business use of your car.

Countries where you're covered

Your car is covered in Namibia, Botswana, Lesotho, Mozambique, SA, Eswatini (Swaziland), Angola, Zambia, Malawi and Zimbabwe when used for private purposes. If your car is insured for business use, then it's not covered while being used for business purposes outside Namibia. It will only be covered when used for private purposes.

Repatriation clause

In the event of any incident for which you can claim while the car is in Zambia or Angola you'll be responsible for the repatriation of the car to Namibia or SA. We'll cover you for repatriation costs up to N\$15,000. Until the car has been repatriated to Namibia or SA, no liability will be admitted or payments made in terms of the cover provided.

Keeping your car safe

You may need to fit an anti-theft device in your car, the details of which will be confirmed with you at the inception of your cover, and will also be noted on your policy schedule.

Where a tracking device is a condition of cover, you need to inform the relevant tracking company, immediately after a theft or hi-jacking takes place.

Please note:

You won't have theft and hi-jack cover if the required tracking device isn't installed or isn't in proper working condition as per the manufacturer's instructions. Your safety is our concern, always.

Car insurance options

Your choice, our pleasure

You may insure your car for any 1 of the following options:

- A. Comprehensive.
- B. Third party, fire and theft.
- C. Third party only.

	A. Comprehensive	B. Third party, fire & theft	C. Third party only
Insured perils			
Accident	✓	×	×
Theft	✓	✓	×
Hi-jack	✓	✓	×
Fire	✓	✓	×
Explosion	✓	×	×
Storm	✓	×	×
Earthquake	✓	×	×
Flood	✓	×	×
Freezing	✓	×	×
Snow	✓	×	×
Hail	✓	×	×
Third party liability	✓	✓	✓
Animals (excl. your domestic animals & pets)	✓	×	×
Damage resulting from attempted theft.	✓	✓	×
Damage resulting from attempted hi-jack	✓	✓	×
Intentional incident by someone else	✓	×	×
Benefits			
Roadside assist	✓	×	×
Nasria	✓	✓	✓
Choose your excess	✓	✓	×
Multiple car discount	✓	×	×
Decreasing premium	✓	×	×
Windscreen	✓	×	×

	A. Comprehensive	B. Third party, fire & theft	C. Third party only
Optional cover			
Car hire	✓	✓	×
Shortfall	✓	×	×
Accessories specified	✓	✓	×
Specified radio (N\$750 excess)	✓	✓	×
N\$1 insurance (hunting rifle, bicycle & golf clubs)	✓	×	×
Security & inspection			
Tracking device (please see schedule)	✓	✓	×
Inspection required (if not brand-new & delivery not taken yet)	✓	✓	✓
Car code			
Brand-new	✓	✓	✓
Pre-loved	✓	✓	✓
Rebuilt (70% of the value)	✓	✓	✓
Other			
Additional excesses applicable	✓	✓	×
Insurance history affected	✓	×	×

**Your choice,
our pleasure**



What's covered by the king

A. Comprehensive



In a nutshell...

Your premium for comprehensive car insurance decreases monthly as your car loses value... So your car is always covered for what it's worth. Comprehensive car insurance covers you for accident damage, theft and hi-jacking, and for damage to other people's property (which in the insurance world is known as third party liability) as the result of a car accident that you're involved in.

You're covered for loss or damage caused:

- In an accident or intentional incident by someone else.
- Due to theft or hi-jacking, including attempted theft or attempted hi-jacking.
- By fire, explosion, earthquake, storm, flood, freezing or snow.
- By animals, excluding your domestic animals and pets.

Hail damage

Hail damage to your car is covered.

Locks and keys

You're covered for the cost of replacing lost and damaged keys and remotes, as well as for replacing locks and reprogramming your car's alarm system.

Please note:

You'll have to pay the excess amount you've chosen.

Towing and storage

- It's vital that you phone the King Price emergency assist line before the car is towed. We'll arrange and authorise the towing of your car. You'll be personally responsible for the towing, storage and recovery of the car, if you don't comply with this.
- In circumstances following an accident, where it's impossible for you or the incident driver to contact King Price before the car is towed, you'll be covered for the reasonable cost to store the car, or to tow it to the nearest King Price-approved storage facility.
- If your claim is declined or there was no contract in place at the time of the incident you'll be personally responsible for the towing, storage, recovery and all other costs incurred.

- If King Price authorises the towing and storage, and it's later found that the contract was invalid, you'll be liable for the reasonable towing and storage costs.

Please note:

In the case of an accident, you need to call the King Price emergency assist line and make use of the recommended towing operator and storage facility. If you fail to do so, you'll be liable for the costs. So please save the number of our emergency assist line on your phone now: +264 83 600 7000.

Transit

You're covered for the loss of, or damage to, your car due to theft, accident and fire, while it's being transported by road, sea, rail or air.

You're covered if:

- The transit is provided by a reputable, registered transport company that has the facility to transport cars.
- Your car is transported on a trailer that's specifically designed to do so, and the driver of the towing car has the correct driver's licence.
- Your car is damaged while being loaded or unloaded for transit.

Please note:

You're not covered for damage due to vibration during transit.

B. Third party, fire and theft



In a nutshell...

Here, you're covered for theft and hi-jacking, as well as damage to other people's property (which in the insurance world is known as third party liability) as the result of a car accident that you're involved in.

You're covered for loss and damage caused:

- Due to theft or hi-jacking, including attempted theft and attempted hi-jacking.
- By fire.

Please note:

Accidental damage to your own car isn't covered by third party, fire and theft insurance.

C. Third party only



In a nutshell...

Some cover is way better than no cover at all. Here you're covered for damage to other people's property (which in the insurance world is known as third party liability) as the result of a car accident that you're involved in.

What's NOT covered by the king

All options

Driving with an endorsed licence or without a valid driver's licence

If any person drives the car:

- With a licence that's endorsed.
- Without a valid driver's licence or permit for the specific car type.
- With a foreign licence, unless the driver has a valid international driving permit or a valid driver's licence that was 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 car in Namibia. Any person living in Namibia permanently must get a Namibian licence within 1 year of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid Namibian driver's licence.

Driving under the influence

If the person who drives the car:

- Is under the influence of alcohol or drugs.
- Has a concentration of alcohol in their blood exceeding the legal limit or fails a breathalyser test.
- Is under the influence of medication.
- Refuses to give either a breath or blood sample.

Leaving the scene of an accident

If the car is involved in an accident and the person who drove the car then leaves the scene of the accident unlawfully, you won't be covered.

Racing, drifting or using the car to earn an income

There's no cover when the car is used for:

- Racing, drifting or competition.
- Driving instruction, towing or hiring for which the driver or the owner receives payment.

Selling your car

There's no cover when the car is in the possession of another party, who's selling it on your behalf, including when your car is at a motor dealer to be sold.

An unroadworthy car

There's no cover when the car is involved in an accident and it doesn't meet the roadworthy requirements, as noted by road traffic legislation in Namibia.

Intentional loss or damage

There's no cover for the loss of, or damage to, your car:

- Caused intentionally by you, members of your household or the regular driver.
- Or, which happens with your knowledge or consent.

Your car is used without your consent

There's no cover for the loss of, or damage to, your car, when anyone uses it, without your consent or knowledge, and the loss or damage wouldn't have been covered, had you given consent to use the car. Immediately after becoming aware of the incident, you have to report it to the police and lay a criminal charge against the person using it without your consent. You can't withdraw the charge at any stage without getting our written permission first.

Modifications to alter performance

There's no cover for any damage caused, directly or indirectly, as a result of a modification to your car to alter its performance.

Incorrect fuelling

There's no cover for any loss or damage that's caused by putting the wrong fuel into your car.

Loss or damage when you misplace your keys

There's no cover for any loss or damage due to you leaving your keys in an unsecured place and/or with an unknown person and/or with someone with no responsibility towards your car.

Liability to others... What's covered

By 'you' we mean

You, the regular driver, and financially-dependent family members who live with you at the address noted on your policy schedule, are covered for legal liability arising from incidents that cause damage to other people's property. Your children who are full-time students are also covered for liability, whether they live at the insured address or not.

This includes legal costs that someone else may recover from you, and which we agree to, in order to settle or defend a claim against you. Our liability is limited to the insured value that's noted on your policy schedule.

You're covered for incidents that involve:

- An insured car, as noted on your policy schedule.
- Any car being towed by an insured car, as noted on your policy schedule.
- A car being driven by you, or by the regular driver, and which you or they don't own.

Please note:

If your claim for loss or damage arising from an incident isn't successful, you can't claim for liability arising from the incident.

Liability to others... What's NOT covered

Death, bodily injury or emotional shock

This cover is usually required when you travel to neighbouring countries and may be arranged by your travel agency, before you travel or when entering the country.

Loss of, or damage to

- Property owned by you, or in your control.
- Property owned by, or in the control of, any member of your household, the regular driver or any of your employees.
- A car being driven by you, the regular driver, any of your employees or members of your household, which you or they don't own, or have hired.
- A car being towed by the insured car.

If your car claim is rejected

You're not covered for any incident that causes damage to other people's property or injury to them, when the claim for loss of, or damage to, the car itself isn't covered.

Already covered by legislation and/or other insurance contracts such as

- Any compulsory car insurance act.
- Any occupational health and safety legislation.
- Any compensation for occupational injury and diseases legislation.
- The Motor Vehicle Accident Fund.
- Any other insurance contract.



Optional cover

Cover more, pay a little more

Your choice, our pleasure

Please note:

You may choose to add the following optional extra cover to your car insurance except if you have 'C. Third party only' cover. They'll only be valid if they're noted on your policy schedule, and an additional monthly premium is paid for each of them.

Car accessories

The insured value of your car covers the value of the car and accessories. If your car has additional extras which aren't standard and/or factory-fitted, you must specify and insure them separately in order to have cover for them.

If your standard factory-fitted sound equipment and/or accessories are stolen or damaged, your basic car excess will apply.

Car sound equipment

The insured value of your car covers the value of the car, including the standard, factory-fitted sound equipment and sound accessories.

You may select optional cover for the loss of, or damage to non-standard or factory-fitted car sound equipment.

If your standard factory-fitted sound equipment and/or sound accessories are stolen or damaged, your basic car excess will apply.

If you prefer a lower excess for your car radio, then you'll need to specify and insure it separately.

This additional cover must be noted on your policy schedule and an additional monthly premium must be paid for it.

Car hire

You may choose to add optional car hire cover to your car insurance cover so that we can help you out with a hired car if the insured car is:

- Damaged (covered by your car insurance policy) and being repaired.
- Damaged (covered by your car insurance policy) and not driveable.
- Stolen or hi-jacked.

Please note:

The hired car is available until your claim is finalised, up to a maximum period of 30 days. Car hire is linked to your car insurance policy. If your car is being repaired under any other cover, you can't claim for car hire.

If you make use of the hired car that we offer while your car is being repaired or replaced, then you'll need to pay:

- The fuel, security deposit and running costs, as well as the collection and delivery fees.
- The excess amount that's payable, in the event of a claim for loss of, or damage to, the hired car.

Your premium for car hire is based on the 'group' of cars that you'll hire from

Here's a quick explanation of the different groups:

Group	Manual	Automatic	Radio/CD	Aircon	Power steering	Anti-lock braking system (ABS)	Airbags
A	✓	x	✓	x	x	x	x
B	✓	x	✓	✓	✓	✓	✓
C	✓	x	✓	✓	✓	✓	✓
D	x	✓	✓	✓	✓	✓	✓
F	x	✓	✓	✓	✓	✓	✓
Y	✓	x	✓	✓	✓	✓	✓
K (SUV: Sports utility vehicle)	✓	x	✓	✓	✓	✓	✓
Group	Long-wheel base		Light duty vehicle (LDV)			Canopy	
H (1 ton)	✓		✓			x	
J (1 ton)	✓		✓			With or without	



Shortfall



In a nutshell...

If the car or motorbike that we insure comprehensively for you is financed by a financial institution, and it's written-off, stolen or hi-jacked, then shortfall cover pays the amount that you still owe the financier after we've settled the claim. This cover must be noted on your policy schedule, and an additional premium is payable.

What's covered by the king

- The difference between what your car or motorbike is worth at the time of being written-off, stolen or hi-jacked, and what you may still owe the financial institution for it, if:
 - Your car or motorbike can't be recovered after the theft or hi-jacking.
 - It's not cost-effective to repair your car or motorbike after the accident or other insured incident.
- Balloon payments and residual values.

What's NOT covered by the king

- Higher settlement amounts due to re-financing or re-advance amounts.
- Any payment arrears, interest on arrear amounts, or other extra finance charges.
- Early settlement charges.
- Any amount over and above the financed amount or original purchase price of the car or motorbike.
- Any amounts that are refundable to you.
- The excess amount/s that's applicable to your comprehensive car or motorbike cover, and any other amount/s that may rightfully be deducted from the car or motorbike claim.
- Non-standard sound equipment, extra trimmings and accessories that have been fitted to your car or motorbike, which aren't noted on your policy schedule.
- Any claim under this section if your claim for the loss of, or damage to, your car or motorbike is unsuccessful, or if your King Price policy is cancelled.

Scratch and dent



In a nutshell...

Scratch and dent covers minor repairs to the exterior of your car... Like those mysterious little dings that happen in parking lots, and those annoying spots of tar that stick like superglue.

What's covered by the king

In any 12-month period we'll pay an unlimited number of claims, up to a limit of N\$3,000 per claim. The basic excess amount that's payable by you, as noted on your policy schedule, applies to each claim.

Chips

You're covered for the repair of minor chips (smaller than 1.5mm in diameter) on the bodywork of your car.

Hail

You're covered to repair damage that's caused by hail, once in any 12-month period. If your royal car cover also includes cover for hail damage, you may choose which insurance to claim from.

Mags and rims

You're covered for the repair of damage to your car's mag wheels and wheel rims. If a mag or rim is damaged to such an extent that it can't be repaired, this isn't covered.

Minor dents

You're covered for the repair of minor dents (smaller than 15cm in diameter) on the bodywork of your car. If any part of a body panel has been ripped or torn, it isn't covered.

Minor scratches

You're covered for the repair of minor scratches (smaller than 15cm in length) on the bodywork of your car. If any part of a body panel has been ripped or torn, it isn't covered.

Tar removal

You're covered for an unlimited number of tar removals.

What's NOT covered by the king

You're not covered for:

- Repairs not listed under 'What's covered by the king'.
- Repairs to pre-existing damage, including rust and any other gradually-developing cause.
- Repairs that are done without our written permission, or that aren't done by our authorised service providers.
- Single claims that exceed N\$3,000.
- The replacement of body panels or parts thereof, or repairs due to the replacement of body panels or parts thereof.
- Damage to accessories, door mouldings, window mouldings and beading.
- Damage to tyres and stickers.
- Any depreciation in value arising from repairs.
- Repairs that are done outside of Namibia.

Our T's & C's

Accumulation

You can't accumulate damage, and must claim per incident.

Comprehensive

You can only have scratch and dent cover if your car is comprehensively covered by us.

Selective repairs

You can't elect to only have certain damage repaired. All damage will be taken into account when calculating the cost of a repair.

Transferability

If you sell the insured car, the remaining part of this policy can't be transferred to the new owner or your new car.

Tyre and rim



In a nutshell...

Our tyre and rim insurance covers, well, your tyres and rims. We'll repair your tyres if they're repairable, and we'll replace them if they aren't. We'll also fix your rims if we can. So, damage from rocks, broken glass, potholes, steel, and other road hazards = no problem, when you're with the king. (We're nice like that.)

By 'car' we mean

Any light motor vehicle or light delivery vehicle (LDV; which weighs less than 3,500kg) that's registered in Namibia.

We don't cover:

- Taxis and buses.
- Emergency vehicles (like traffic control or armed response).
- Law enforcement vehicles.
- Vehicles used for towing.
- Trucks and heavy commercial vehicles (HCVs).
- Motorbikes.
- Vehicles used for racing or rallying.
- Vehicles used for rental purposes.
- Vehicles that aren't licensed or aren't roadworthy.

By 'breakdown damage' we mean

The physical loss or breakdown of, or damage to, tyres, road wheels and mag wheels as a result of road hazards.

By 'malicious damage' we mean

The deliberate, wilful, or wanton act of any person, which is committed with the intention of causing damage.

By 'road hazards' we mean

Cuts, snags, bruises or irreparable punctures to tyres, and damage caused to tyres and rims by rocks, broken glass, potholes, steel, etc.

What's covered by the king

Tyres

You're covered for the repair of tyres that are damaged as the result of road hazards, up to the limit shown on page [46](#). If a tyre can't be repaired we'll pay for it to be replaced, up to the limit shown on page [46](#).

Rims: Road and mag wheels

You're covered for the repair of rims that are damaged as the result of road hazards, up to the limit shown on page [46](#).

Please note:

You're not covered for the replacement of rims. If a rim can't be repaired, our liability is limited to any resulting damage to the tyre.

What's NOT covered by the king

Accident, fire and theft

You're not covered for loss or damage that arises from a car accident, fire, theft, or any other cause that isn't malicious or accidental.

Alterations and modifications

You're not covered for damage if your car has in any way been altered from the manufacturer's specifications, or if your car has been modified to improve its performance.

Consequential loss

You're not covered for any kind of consequential loss or damage that's a result of damage to your insured tyres and rims.

Contractual liability

You're not covered for any claim arising from contractual liability.

Gradual causes

You're not covered for loss or damage that's due to gradual causes such as wear and tear, depreciation, mildew, fading, the action of light or atmospheric conditions, moths, insects, or vermin.

Intentional acts

You're not covered for any loss or damage that's caused intentionally by you, or with your knowledge.

Lack of maintenance

You're not covered for loss or damage that's due to your car not being maintained properly, or being unroadworthy.

Other insurance and warranties

You're not covered for the cost of repair or replacement if such costs can be recovered from any other insurance or warranty, including the manufacturer's warranty.

Reasonable replacement price

You're not covered for more than the reasonable replacement price of a damaged tyre.

Repatriation

You're not covered for any costs associated with transporting or towing your car, whether in Namibia or in any other country.

Sets and pairs

You're not covered for undamaged tyres or rims if a tyre or rim that we replace doesn't match.

Tyre tread

You're not covered if any portion of a tyre's tread is below the limit noted in the Road Traffic and Transport Act, No. 22 of 1999.

Unlicensed or drunk driving

You're not covered for damage that happens while the car is being driven by you, or another person with your consent, while not fully licensed to drive or while under the influence of drugs or alcohol.

Use

You're only covered if the car is used for private purposes.

You're not covered if the car is:

- Used for any business purpose (like being rented out or used for driving instruction for reward).
- Connected with the motor trade (like being used to test brakes or shocks, or to test performance in extreme weather conditions).

Our T's & C's

Claims

You must submit claims within 30 days of the incident. Once we've authorised your claim, you must have the damaged items repaired or replaced by a service provider of our choice. The service provider must retain any items that they replace.

End date

Your cover under this policy will end when:

- You sell the insured car. (You can't transfer this policy to your new car, and must take out a new policy.)
- The insured car is written-off, or is stolen or hi-jacked and not recovered.
- You tell us to end your cover.

Please note:

When your cover ends it doesn't have a cash value.

Salvage

We may deal with salvage in any reasonable way. However, you may not abandon any property to us, or any other party, after an incident.

Waiting period

We won't pay claims for any damage that happens before, or within 30 days of, the start date.

Limit	2 tyre claims and 2 rim claims per year			
	Option 1	Option 2	Option 3	Option 4
Limit per tyre claim	N\$1,000	N\$2,000	N\$3,000	N\$5,000
Annual limit for tyre claims	N\$2,000	N\$4,000	N\$6,000	N\$10,000
Limit per rim claim	N\$400	N\$500	N\$600	N\$700
Annual limit for rim claims	N\$800	N\$1,000	N\$1,200	N\$1,400
Overall annual limit	N\$2,800	N\$5,000	N\$7,200	N\$11,400



Motorbike insurance

No matter what motorbike insurance cover you choose, this info is for you. So it's best to read it... Yip, all of it.

By 'motorbike' we mean

- Any Namibian-registered motorbike, or any quad-bike.
- The motorbike that you've insured with us, as noted on your policy schedule, including all its parts and attached accessories.

Motorbikes that are used for the following aren't covered by the king:

- Emergency services (including traffic control and armed response).
- Law enforcement.
- Towing.
- Taxi purposes or transporting of fare-paying passengers.
- Collections and deliveries.
- Rental purposes.
- Driving instruction.

The following aren't covered by the king:

- Full off-road bikes.
- Trail bikes.
- Pit bikes.
- Buggies and side-by-sides.
- Hyper superbikes.

Who rides your motorbike

Only the named rider noted on your policy schedule will be covered in the event of a claim. This means that there won't be cover if anyone else rides your motorbike.

You may ask us to consider an alternative rider for a period of time that's less than 30 days. You'll have to provide us with this person's insurance, claims and driver's licence history before we'll consider it and, if we approve, we'll give consent in writing. If this change is applicable for more than 30 days, we'll need to change the named rider noted on your policy schedule and adjust your premium accordingly.

Please note:

You need to keep us up to date on ANY changes.

Remember, incorrect details = incorrect cover.

What it's worth

The agreed value that's noted on your policy schedule refers to the amount that the motorbike is covered for.

This agreed value must be, well, agreed on by you and us, and must include the non-standard fitted extras and accessories.

This agreed value won't depreciate, and so your motorbike premium won't decrease monthly.

It's your responsibility to review this agreed value at least every 12 months.

If the condition of the motorbike at the time of the claim is worse than at the time of the valuation, the payout may be less than the agreed value that's noted on your policy schedule.

In the event of a claim

The maximum amount that we'll pay is the agreed value minus:

- The basic excess amount that's payable by you, as noted on your policy schedule for each type of claim.
- Any additional excess amounts that are noted on your policy schedule for that type of claim.
- Any dual insurance, meaning that if you're covered for the same amount at another insurance company, we're only liable for our portion of it.
- Betterment values, if applicable. You're not covered for costs that are regarded as betterment. If a repair requires new or exchange parts that we think are in excess of what's necessary, you may need to contribute to the cost of the repair.

If the motorbike is financed, we'll first pay the outstanding settlement over to the relevant finance institution, up to the maximum insured value.

This excludes:

- Settlement penalties.
- Interest charges on arrear payments that your finance institution may charge.
- Additional finance charges.

The balance, if any, will be paid to you.

If the motorbike has been stolen or hi-jacked and not recovered, or if it's been written off, then we'll pay up to the maximum insured value, including the value of any specified, non-standard factory fitted accessories, according to the values determined by the Auto Dealers' Guide or by a reputable independent source.

Please note:

If the motorbike is found to be previously rebuilt we'll determine the reasonable rebuild value, which will never exceed the agreed value. The agreed value must include all standard and non-standard accessories, and it's your responsibility to ensure that the agreed value always reflects the value of the motorbike and these accessories.

Replacement parts

In the event of loss or damage to the motorbike or its accessories or spare parts necessitating the supply of a part not obtainable from stocks held in the country in which the motorbike is held for repair, or in the event that we exercise the option to pay in cash the amount of the loss or damage, our liability in respect of any such part will be limited to:

- The price quoted in the latest catalogue or price list issued by the manufacturer or his agent/s for the country in which the motorbike is held for repair.
- If no such catalogue or price list exists, the price list obtained at the manufacturer's factory plus the reasonable cost of transport otherwise than by air to the country in which the motorbike is held for repair and the reasonable cost of fitting such part.

What you use your motorbike for

The use that you choose is noted on your policy schedule. It's vital that you insure your motorbike for the correct use:

- Private and recreational use covers the named rider for private and social purposes, including riding between home and work (and shopping on the weekend, visiting mom, and stopping in at KFC).
- Business use covers the named rider for private use, with additional cover for when the motorbike forms an essential part of any work or function but excluding deliveries.

Your licence

You're also not covered for riding with a foreign licence, unless you have a valid international permit or licence that was issued in your country. The licence must be in English (or be translated into English by the authorities of that country), and must have a photo of you. Any person living in Namibia permanently must get a Namibian licence within 1 year of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, you must get a valid Namibian driver's licence.

If you only have a learner's licence, you're not covered if you're carrying a passenger at the time of an incident.

Countries where you're covered

Your motorbike is covered in Namibia, Botswana, Lesotho, Mozambique, SA, Eswatini (Swaziland), Angola, Zambia, Malawi and Zimbabwe when used for private purposes. If your motorbike is insured for business use, then it's not covered while being used for business purposes outside Namibia. It will only be covered when being used for private purposes.

Repatriation clause

In the event of any incident for which you can claim while the motorbike is in Zambia or Angola you will be responsible for the repatriation of the motorbike to Namibia or SA. We'll cover you for repatriation costs up to N\$15,000. Until the motorbike has been repatriated to Namibia or SA, no liability will be admitted or payments made in terms of the cover provided.

Keeping your motorbike safe

You may need to fit an anti-theft device to your motorbike, the details of which will be confirmed with you at the inception of your cover, and will also be noted on your policy schedule.

Where a tracking device is a condition of cover, you need to inform the relevant tracking company, immediately after a theft or hi-jacking takes place.

Please note:

You won't have theft and hi-jack cover if the required tracking device isn't installed and in proper working order as per the manufacturer's instructions. Your safety is our concern, always.



Motorbike insurance options

Your choice, our pleasure

You may insure your motorbike for any 1 of the following options:

- A. Comprehensive.
- B. Third party and theft.
- C. Third party only.
- D. Theft only.

	A. Comprehensive	B. Third party & theft	C. Third party only	D. Theft only
Insured perils				
Accident	✓	×	×	×
Theft	✓	✓	×	✓
Hi-jack	✓	✓	×	✓
Fire	✓	×	×	×
Explosion	✓	×	×	×
Storm	✓	×	×	×
Earthquake	✓	×	×	×
Flood	✓	×	×	×
Freezing	✓	×	×	×
Snow	✓	×	×	×
Hail	✓	×	×	×
Third party liability	✓	✓	✓	×
Animals (excl. your domestic animals & pets)	✓	×	×	×
Damage resulting from attempted theft	✓	✓	×	✓
Damage resulting from attempted hi-jack	✓	✓	×	✓
Intentional incident by someone else	✓	×	×	×

	A. Comprehensive	B. Third party & theft	C. Third party only	D. Theft only
Benefits				
Roadside assist	✓	×	×	×
Nasria	✓	✓	✓	✓
Agreed insured value	✓	✓	×	✓
Locks & keys	✓	×	×	×
Optional cover				
Car hire	✓	✓	×	✓
Shortfall	If financed	×	×	×
Accessories specified	✓	✓	×	✓
N\$1 insurance (motorbike gear)	✓	×	×	×
Motorbike code				
Brand-new	✓	✓	✓	✓
Pre-loved	✓	✓	✓	✓
Rebuilt	70% of the value	70% of the value	70% of the value	70% of the value
Other				
Additional excesses applicable	✓	✓	×	✓
Insurance history affected	✓	×	×	×

What's covered by the king

A. Comprehensive



In a nutshell...

Comprehensive motorbike insurance covers you for accident damage, theft and hi-jacking, and for damage to other people's property (which in the insurance world is known as third party liability) as the result of a motorbike accident that you're involved in. You're also covered for some accidental damage that happens at track school. And we'll come to your aid if you get stuck at the side of the road or have an accident.

Hail damage

Hail damage to your motorbike is covered.

Locks and keys

If your motorbike keys are stolen, you're covered up to the insured values noted on your policy schedule, per incident, for the cost of replacing locks, keys and the remote alarm controller, and for reprogramming the coded alarm system.

Loss or damage

You're covered for loss or damage caused:

- In an accident or intentional incident by someone else.
- Due to theft or hi-jacking, including attempted theft or attempted hi-jacking.
- By fire, explosion, earthquake, storm, flood, freezing or snow.
- By animals, excluding your domestic animals and pets.

On- and off-loading your motorbike

If your motorbike is damaged while it's being on- or off-loaded, or while it's being transported, you're covered up to the agreed value.

Towing and storage

- It's vital that you call our emergency assist line before the motorbike is towed. We'll arrange and authorise the towing of your motorbike. You'll be personally responsible for the towing, storage and recovery of the motorbike if you don't comply with this.
- In circumstances following an accident, where it's impossible for you or the named rider to contact us before the motorbike is towed, you'll be covered for the reasonable cost to store the motorbike, or to tow it to the nearest King Price-approved storage facility.
- If your claim is declined or there was no contract in place at the time of the incident you'll be personally responsible for the towing, storage, recovery and all other costs incurred.
- If we authorise the towing and storage, and it's later found that the contract was invalid, you'll be liable for the reasonable towing and storage costs.

Please note:

In the case of an accident, you need to call the King Price emergency assist line and make use of our recommended towing operator and storage facility. If you fail to do so, you'll be liable for the costs. So, please save our emergency assist number on your phone now: +264 83 600 7000.

Track school

You're covered, up to the agreed value, for accidental damage that happens while you're at an approved track school, provided that we've given authorisation in writing for your participation.

Please note:

Track school cover doesn't extend to third party damage or liability. You're not covered for open track days, all-night track events or any form of racing, and you're also not covered if you're carrying a passenger at track school.

B. Third party and theft



In a nutshell...

Here, you're covered for theft and hi-jacking, as well as for damage to other people's property (which in the insurance world is known as third party liability) as the result of a motorbike accident that you're involved in.

Please note:

Accidental damage to your own motorbike isn't covered by third party and theft insurance.

C. Third party only



In a nutshell...

Some cover is way better than no cover at all. Here you're covered for liability for damage to other people's property as a result of a motorbike accident.

D. Theft only



In a nutshell...

Some cover is way better than no cover at all. Here, you're covered for loss caused due to theft or hi-jacking, including attempted theft and attempted hi-jacking.

What's NOT covered by the king

All options

Driving under the influence

If the named rider:

- 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.
- Is under the influence of medication.
- Refuses to give either a breath or blood sample.

Leaving the scene of an accident

If the motorbike is involved in an accident and the named rider leaves the scene of the accident unlawfully, you won't be covered.

Racing or using the motorbike to earn an income

There's no cover when the motorbike is used for:

- Racing, competition or timed events, including drag-racing.
- Riding instruction or hiring for which the named rider or owner receives payment.

Selling your motorbike

There's no cover when the motorbike is in the possession of another party, who's selling it on your behalf, including when your motorbike is at a dealer to be sold.

An unroadworthy motorbike

There's no cover if the motorbike is involved in an accident and it doesn't meet the roadworthy requirements, as noted by road traffic legislation in Namibia.

Intentional loss or damage

There's no cover for the loss of, or damage to, your motorbike:

- That's caused intentionally by you, or by the named rider or members of your household.
- Which happens with your knowledge or consent.

Your motorbike is used without your consent

There's no cover for the loss of, or damage to, your motorbike, when anyone uses it, without your consent or knowledge, and the loss or damage wouldn't have been covered, had you given consent to use the motorbike. Immediately after becoming aware of the incident, you have to report it to the police and lay a criminal charge against the person using it without your consent. You can't withdraw the charge at any stage without getting our written permission first.

Modifications to alter engine performance

There's no cover for any damage caused, directly or indirectly, as a result of modifications to alter engine performance.

Incorrect fuelling

There's no cover for any loss or damage that's caused by putting the wrong fuel into your motorbike.

Loss or damage when you misplace your keys

There's no cover for any loss or damage to the motorbike that's due to anyone leaving the keys in an unsecured place and/or with an unknown person and/or with someone with no responsibility towards your motorbike.

Liability to others... What's covered

The named rider is covered for legal liability following a motorbike accident that causes damage to other people's property. This includes legal costs, which someone else may recover from you, and which we agree to, in order to settle or defend a claim against you. The maximum amount that you may claim per incident is noted on your policy schedule.

The accident must involve:

- The insured motorbike.
- The insured motorbike, when it's being towed on a trailer by a car that's legally allowed to tow a motorbike on a trailer, or when it's loaded into the bin of a bakkie or onto a truck, for transport purposes.

Liability to others... What's NOT covered

Death, bodily injury or emotional shock

This cover is usually required when you travel to neighbouring countries and may be arranged by your travel agency, before you travel or when entering the country.

An alternative rider

You're not covered for liability of any kind, for loss or damage caused by an alternative rider, even if we've approved the temporary use of the insured motorbike by an alternative rider.

Loss of, or damage to

- Property owned by you, or in your control.
- Property owned by, or in the control of, any member of your household, the named rider or any of your employees.
- A motorbike being ridden by the named rider, which you don't own, or that you've hired.
- Anything being towed by the insured motorbike.

Your motorbike claim is rejected

You're not covered for any incident that causes damage to other people's property or injury to them, if your claim for the loss of, or damage to, the motorbike itself isn't successful.

Already covered by legislation and/or other insurance contracts such as

- Any compulsory car insurance act.
- Any occupational health and safety legislation.
- Any compensation for occupational injury and diseases legislation.
- The Motor Vehicle Accident Fund.
- Any other insurance contract.

While on- or off-loading your motorbike

You're not covered for any injury you cause to third parties, or damage to their property, while on- or off-loading your motorbike for transport.

Trailer and caravan insurance



In a nutshell...

We offer comprehensive trailer and caravan insurance, which means that you'll be covered for the loss of, or damage to, your own trailer or caravan, which is noted on your policy schedule, as well as for any legal liability for damage to other people's property caused by an incident that involves your trailer or caravan.

What's covered by the king

- Your trailer or caravan is covered for social, domestic and pleasure purposes only.
- Your trailer or caravan contents may also be insured, but this will be at an additional monthly premium and must be stipulated as such, and specified separately on your policy schedule.

Please note:

Accessories fitted to your trailer and caravan are only covered if they've been included in the insured value.

Trailer and caravan contents insurance

This covers you for the loss of, or damage to, your and your family's personal possessions that are kept within the trailer or caravan, as well as any loss of, or damage to, these possessions that's caused by:

- Fire.
- Explosion.
- Malicious damage.
- Falling trees (but not while being felled).
- Acts of nature such as lightning, earthquake, storm or flood.
- Theft or break-in, but only when we can see proof of visible signs of forced entry and that the damage was caused by the break-in.

Please note:

Trailer and caravan contents insurance isn't automatically included under trailer or caravan insurance and must be insured separately, and noted as such on your policy schedule, with an additional monthly premium, or these contents won't be covered. So, please check your schedule.

Remember, incorrect details = incorrect cover.

Countries where you're covered

Your trailer or caravan is covered in Namibia, Botswana, Lesotho, Mozambique, SA, Eswatini (Swaziland), Malawi, Angola, Zambia and Zimbabwe when used for private purposes. Your trailer and caravan aren't covered while being used for business purposes outside Namibia. It will only be covered when used for private purposes.

Repatriation clause

In the event of any incident for which you can claim while the trailer or caravan is in Zambia or Angola you'll be responsible for the repatriation of the trailer or caravan to Namibia or SA. We'll cover you for repatriation costs up to N\$15,000. Until the trailer or caravan has been repatriated to Namibia or SA, no liability will be admitted or payments made in terms of the cover provided.

What's NOT covered by the king

Driving under the influence

If the person that drives the car that tows the trailer or caravan:

- 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.
- Is under the influence of medication.
- Refuses to give either a breath or blood sample.

Driving with an endorsed licence or without a valid driver's licence

If any person drives the car that tows the trailer or caravan:

- With a licence that's endorsed for drunken, reckless or negligent driving.
- Without a valid driver's licence, or permit for the specific car type.
- With a foreign licence, unless the driver has a valid international driving permit or a valid driver's licence that was 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 car in Namibia. Any person living in Namibia permanently must get a Namibian licence within 1 year of becoming a permanent resident. If the foreign licence is a provisional or a learner's licence, the person must get a valid Namibian driver's licence.

Leaving the scene of an accident

If the car that tows the trailer or caravan is involved in an accident, and the person who drove the car then leaves the scene of the accident unlawfully, you won't be covered.

Selling your trailer or caravan

There's no cover when the trailer or caravan is in the possession of another party, who's selling it on your behalf, including when your trailer or caravan is at a dealer to be sold.

An unroadworthy trailer or caravan

There's no cover when the trailer or caravan is involved in an accident and it doesn't meet the roadworthy requirements, as noted by road traffic legislation in Namibia.

Intentional loss or damage

There's no cover for the loss of, or damage to, your trailer or caravan:

- Caused intentionally by you or members of your household.
- That happens with your knowledge or consent.

Using a trailer or caravan is used to earn an income

There's no cover when the trailer or caravan is used for hiring or any other activities for which you receive payment, or from which you generate an income.

Liability to others... What's covered

You're covered for legal liability following an incident that causes damage to other people's property. This includes legal costs that someone else may recover from you, and which we agree to, in order to settle or defend a claim against you. Our liability is limited to the insured value that's noted on your policy schedule.

Please note:

If your claim for loss or damage arising from an incident isn't successful, you can't claim for liability arising from the incident.

Liability to others... What's NOT covered

Death, bodily injury or emotional shock

This cover is usually required when you travel to neighbouring countries and may be arranged by your travel agency, before you travel or when entering the country.

Loss of, or damage to

- Property owned by you, or in your control.
- Property owned by, or in the control of, any member of your household, the regular driver or any of your employees.
- Any third party property in Angola or Zambia.
- Any trailer or caravan being towed by you, any of your employees, or members of your household, that you or they don't own or haven't hired.

If your trailer or caravan claim is rejected

You're not covered for any incident that causes damage to other people's property or injury to them, when the claim for loss of, or damage to, the trailer or caravan itself isn't covered.

Already covered by legislation and/or other insurance contracts such as

- Any compulsory car insurance act.
- Any occupational health and safety legislation.
- Any compensation for occupational injury and diseases legislation.
- The Motor Vehicle Accident Fund.
- Any other insurance contract.

**We've got you
covered**



Watercraft insurance



In a nutshell...

Launch your boat, add some sunscreen, and you're all set, right? Um, no. A lot of things can go wrong when you're out on the water, and also when you're still on your way to the water. That's why the king offers comprehensive cover for your watercraft and liability cover in case things go very wrong. (You still need sunscreen though.)

By 'watercraft' we mean

Any Namibian-registered boat used on water for social, domestic or pleasure purposes, and for the purpose that it's designed for, such as a motor, ski or rowing boat, yacht, rubber duck or jet ski, including its hull, engines and machinery.

The watercraft that you've insured with us, as noted on your policy schedule.

Watercraft that are used for any of the following aren't covered by the king:

- Emergency services.
- Law enforcement.
- Racing.
- Piracy.
- Towing other watercraft.
- Taxi purposes or transporting fare-paying passengers.
- Earning any kind of income.
- Houseboat or permanent home.

Please note:

- **It's a condition of cover that your watercraft has the necessary safety and fire extinguishing equipment on board.**
- **Your safety equipment and accessories that form part of the watercraft may also be insured, but this will be at an additional monthly premium and they must be specified separately on your policy schedule.**
- **Items like water-skis, wakeboards, fishing rods, wetsuits, diving equipment, fish finders and GPS/navigation units must be insured separately as portable possessions.**
- **Any trailer used to transport any watercraft must be insured separately under the king's trailer section.**

What it's worth

The agreed value that's noted on your policy schedule refers to the amount that your watercraft is covered for. This agreed value must be, well, agreed on by you and us, and must include the non-standard fitted extras and accessories. A watercraft's agreed value is calculated by taking into consideration the cost of replacing the watercraft with the same make and model, in the same condition, with similar mileage, and then adding the value of any specified accessories.

This agreed value won't depreciate, and so your watercraft premium won't decrease monthly. It's your responsibility to review this agreed value at least every 12 months.

In the event of a claim from you, the maximum amount that we'll pay is the agreed value of your watercraft minus:

- The basic excess amount that's payable by you, as noted on your policy schedule for each type of claim.
- Any additional excess amounts that are payable by you, if applicable, and if noted on your policy schedule for that type of incident.
- Any dual insurance, meaning if you're covered for the same watercraft at another insurance company, we're only liable for our portion of a claim.
- Betterment values, if applicable. You're not covered for costs that are regarded as betterment. If a repair requires new or exchange parts that we think are in excess of what's necessary, you may need to contribute to the cost of the repair.

If your watercraft is financed, we'll first pay the outstanding settlement over to the relevant finance institution, up to the agreed value. This excludes settlement penalties and interest charges on arrear payments that your finance institution may charge. The balance, if any, will be paid to you.

If your watercraft is hi-jacked or stolen and not recovered, or if it's written-off, then we'll pay the agreed value, including the value of any non-standard or factory-fitted accessories noted on your policy schedule.

Your payout

The agreed value should be the reasonable market value of your watercraft. This means the amount that it'll cost you at the time of a claim to replace your watercraft.

Insured value, minus

- **Excess**
- **Dual insurance, if applicable**
- **Under-insurance, if applicable**

} = Your payout



Understanding under-insurance

If you insure your watercraft for an amount that's less than its reasonable market value, then we'll pay your claim out proportionately. So, if the value of your watercraft is N\$400,000 and you only insure it for N\$200,000, then you'll only be compensated for 50% of your loss.

Who skips your watercraft

The regular skipper (pilot or rider) is the person who skips the watercraft most often during any monthly period and who's noted as such on your policy schedule. You need to let us know immediately if the regular skipper changes, like if your spouse or children start using the watercraft more than you do.

Countries where you're covered

Your watercraft is covered in Namibia, South Africa, Botswana, Lesotho, Mozambique, Eswatini (Swaziland), Malawi and Zimbabwe.

The watercraft is covered when it's:

- Ashore in Namibia, South Africa, Botswana, Lesotho, Malawi, Mozambique, Eswatini (Swaziland) and Zimbabwe.
- At sea in Namibia, South Africa, and Mozambique only, within 20km of the coast.
- Afloat in inland waters in Namibia, South Africa, Botswana, Lesotho, Mozambique, Malawi, Eswatini, and Zimbabwe.
- Being transported by land.

Please note:

Cover outside Namibia is limited to own damage only.

Repatriation clause

In the event of any incident that you can claim for while your insured watercraft is outside of Namibia, you'll be responsible for arranging the repatriation of the watercraft to Namibia. You're covered for repatriation costs, limited to N\$15,000.

No payment will be made in terms of this cover until the watercraft has been repatriated to Namibia.

Keeping your watercraft safe

There's no cover for the loss of, or damage to, any watercraft that's left unattended. You're covered if the watercraft is buoyed within a designated and secured area, or if it's stored in a registered, secure facility or locked garage.

There's no cover if the engine isn't secured to the hull in accordance with the manufacturer's instructions. Theft of engines will only be covered if there are clear signs of forced or violent entry to the watercraft or place of storage.

Please note:

If an engine is immersed in water, you must ensure that it's immediately flushed out and restarted, if possible, by a qualified repairer.

Towing and storage

If your insured watercraft is involved in an accident while it's being towed, you must phone the King Price emergency assist line before it's towed from the accident scene by a towing operator. We'll arrange and authorise the towing of the insured watercraft (and the car and trailer if they're also insured with us). If you don't comply with this, you'll be personally responsible for the towing, storage and recovery of the items that we insure.

If, after an accident, it's impossible for you or the incident driver to contact us before the watercraft is towed, you'll be covered for the reasonable cost to store the watercraft, or to tow it to the nearest King Price-approved storage facility.

If your claim is declined or there was no insurance contract in place at the time of the incident you'll have no cover and will be personally responsible for the towing, storage, recovery and all other costs incurred.

If we authorise the towing and storage, and it's later found that the insurance contract was invalid, you'll be liable for the reasonable towing and storage costs.

Please note:

In the case of an accident, you need to call the King Price emergency assist line and make use of the recommended towing operator and storage facility. If you don't, you'll be liable for the costs. So please save the number of our emergency assist line on your phone now: +264 83 600 7000.

What's covered by the king

Loss or damage

You're covered for the loss of, or damage to, your watercraft that's caused:

- Accidentally.
- Intentionally, by someone who isn't you, a member of your household, or the regular skipper, as long as this happens without your knowledge or consent.
- Due to theft, hi-jack and piracy, including attempted theft, hi-jack and piracy.
- By fire, explosion, earthquake, storm, flood, freezing or snow.
- By animals, excluding your domestic animals and pets.

Hail damage

You're covered for hail damage to your watercraft.

Unavailable parts

If a part that's needed to repair your watercraft after an insured loss or damage isn't available as a standard (ready-made) part in Namibia, we'll pay an amount equal to the value of the part at the time that the loss or damage occurred. The value of the part will be determined according to the price given in the watercraft manufacturer's most recent catalogue or price list, plus the reasonable cost to transport the part (except by air).

What's NOT covered by the king

Without a valid skipper's licence

You're not covered for the loss of, or damage to, your watercraft:

- When piloting a watercraft without a valid skipper's licence as required by law.
- If the person piloting the watercraft is younger than 16 years of age.
- When driving a car that tows the watercraft:
 - With an endorsed licence for drunken or reckless and negligent driving.
 - Without a valid driver's licence.

- With a foreign licence, unless the driver has a valid international driving permit or a valid driver's licence that was issued in the driver's country. This 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 car in Namibia. Any person living in Namibia permanently must get a Namibian licence within 1 year of becoming a permanent resident. If the foreign licence is a provisional or learner's licence, the person must get a valid Namibian driver's licence.

Driving or piloting under the influence

You're not covered for loss or damage that's caused when driving or piloting under the influence, including if the person who's driving the car that tows the watercraft or is piloting the watercraft:

- Is under the influence of alcohol or drugs.
- Has a blood alcohol concentration exceeding the legal limit, or fails a breathalyser test.
- Is under the influence of medication.
- Refuses to give either a breath or blood sample.

Leaving the scene of an accident

You're not covered if the car that tows the watercraft, or the watercraft itself, is involved in an accident and the person who's driving the car or piloting the watercraft leaves the scene of the accident unlawfully.

Selling your watercraft

You're not covered when your watercraft is in the possession of another party who's selling it on your behalf, including when your watercraft is at a dealer to be sold.

An unseaworthy watercraft

You're not covered if your watercraft:

- Is unlicensed.
- Doesn't meet the seaworthy requirements, as noted by Namibian legislation.
- Doesn't have a buoyancy certificate and a certificate of fitness, as required by Namibian legislation.

Intentional loss or damage

You're not covered for the loss of, or damage to, your watercraft if:

- It's caused intentionally by you, by members of your household, or by the regular skipper.
- It happens with your knowledge or consent.

Your watercraft is used without your consent

There's no cover for the loss of, or damage to, your watercraft, when anyone uses it, without your consent or knowledge, and the loss or damage wouldn't have been covered, had you given consent to use the watercraft. Immediately after becoming aware of the incident, you have to report it to the police and lay a criminal charge against the person using it without your consent. You can't withdraw the charge at any stage without getting our written permission first.

Modifications to alter engine performance

You're not covered for loss or damage that's caused, directly or indirectly, as a result of modifications to alter engine performance.

Incorrect fuelling

You're not covered for loss or damage that's caused by putting the wrong fuel into your watercraft.

Loss or damage when you misplace your keys

You're not covered for loss or damage that's caused by you leaving your keys in an unsecured place, with an unknown person, or with someone who has no responsibility towards your watercraft.

Exclusions

You're not covered for:

- Scratching, bruising or denting that's caused by transit, loading or offloading.
- Depreciation in value, whether arising from repairs or otherwise.
- Loss or damage that's caused by power jumping and extreme beach landings.

Using the incorrect trailer

You're not covered for loss or damage caused by using the incorrect trailer. It's a condition of cover that the specific trailer designed for the specific insured watercraft is used at all times.

Mechanical failure

You're not covered for mechanical failure of engines.

Pollution

You're not covered for the loss of, or damage to, your watercraft that's caused any pollution or contamination of any kind.

Use that goes against regulations

You're not covered for loss, damage or liability that arises if your watercraft is used in any way by any person contrary to any regulations from a competent authority.

Wind damage to sails and covers

You're not covered for sails or covers that are torn by the wind.

Sound systems

You're not covered for exposed/visible sound systems if they aren't in a locked cubbyhole or removed when the watercraft is unattended or not being used.

Theft and attempted theft

You're not covered for theft or attempted theft of fixtures, fittings, equipment or engine/s:

- That aren't securely bolted to the watercraft.
- Out of domestic outbuildings that don't interlead with a private residence.

Liability to others... What's covered

You, and any other legally licensed person who's piloting the insured watercraft with your permission, are covered for legal liability following an accident involving the insured watercraft, which causes damage to other people's property, while the insured watercraft is on the water.

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

The maximum amount you may claim per accident is noted on your policy schedule.

Liability to others... What's NOT covered

Death, bodily injury or emotional shock

You're not covered for liability for death, bodily injury or emotional shock, that arises in neighbouring countries. However, this cover is usually required when you travel to neighbouring countries and may be arranged by your travel agency, before you travel or when entering the country.

Loss of, or damage to

You're not covered for liability that arises from the loss of, or damage to:

- Property that's owned by you or is in your control.
- Property that's owned by, or is in the control of, any member of your household or any of your employees.
- Any watercraft being piloted by you, any of your employees, or members of your household, that you or they don't own or haven't hired.

Watercraft claim is rejected

You're not covered for any incident that causes damage to other people's property or injury to them if your claim for the loss of, or damage to, the watercraft itself isn't valid.

Already covered by legislation and/or other insurance contracts

You're not covered for liability that's already covered by legislation or other insurance contracts such as:

- Any compulsory marine insurance act.
- Namibian regulations.
- The Labour Act No. 11 of 2007.
- Any other insurance contract.

Home contents insurance

Whichever home contents cover option you choose, you need to read this section. Trust us.

By 'home contents' we mean

Imagine turning your house upside down... Everything that would fall out, should be included under your home contents insurance cover.

So, this means all personal items inside your home and outbuildings at the address noted on your policy schedule. Outbuildings, whether they're separate from the home or not, include garages, domestic quarters and storerooms. The outbuildings must be built from similar material as the main building. The contents must belong to you or to any members of your household who live with you, but not including tenants.

Please note:

Jewellery and watches with individual values of more than N\$35,000 must be specified individually and locked in a securely bolted SABS-compliant safe when not being worn. Home contents insurance only covers items inside your home. If you need cover outside your home, these items must be specified as portable possessions, irrespective of their value.

What it's worth

The insured value noted on your policy schedule is the maximum amount that we'll pay for any of your home contents insurance-related claims, less the excess amounts payable by you, and less any dual and under-insurance.

Insured value, minus

- **Excess**
- **Dual insurance, if applicable**
- **Under-insurance, if applicable**

} = *Your payout*





Understanding under-insurance

You need to insure your contents for their total replacement value, meaning the cost of replacing the items that you're claiming for with new items. If you insure the contents for an amount less than their replacement value, we'll then pay you proportionately.

So, if the correct total insured value of the home contents at the time of a claim is N\$400,000 and you insure them for N\$200,000 only, then you'll only be compensated for 50% of your loss.

Please note:

You must make sure that your replacement value is realistic, so that you'll have enough cover when you need it. (Our inventory form will help you get an idea of how much your valuables are worth. Just [click here](#) to download it.)

Remember, it's always better to be over-insured, than under-insured.

Home contents insurance options

Your choice, our pleasure

You may insure your home contents for either of these options:

- A. Comprehensive.
- B. Fire and fury.

What's covered by the king

A. Comprehensive



In a nutshell...

With comprehensive home contents insurance you're covered for the loss of, or damage to, items in your home, which belong to you or to any members of your household who live with you, but not including tenants.

You're covered for the loss of, or damage to, your home contents caused by

- Theft and other intentional acts.
- Fire.
- Explosion.
- Acts of nature such as wind, storm, lightning, hail, flood, snow or earthquake.
- Malicious damage.

- Animals (excluding your domestic animals and pets).
- Aircraft and articles dropped from them.
- Cars.
- Falling trees (but not while being felled).

You're covered for subsidence

You're covered for loss of, or damage caused to the contents in your property, by the downward movement of the land that supports it, due to natural shifts or human activity.

There's 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, excluding mining activities.
- Removal 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.
- Defective design, material and workmanship.

You're not covered for loss of, or damage to, your home contents as a result of damage to retaining walls, unless they're designed and built according to structural engineering specifications.

You're covered for loss or damage due to

You're covered for loss or damage due to leaking, bursting or overflowing of water heating systems (including geysers, solar water heating systems and boilers), water supply tanks, cisterns and pressurised water pipes that form a permanent part of the building.

You're not covered for:

- Loss or damage due to non-pressurised pipes that don't form part of the building.
- Loss or damage due to sewerage pipes.
- Damage caused by any guarantee.
- Damage occurring within the first year of installation.
- Municipal costs or fees as a result of the loss of water from water supply tanks, cisterns and water pipes.
- Direct solar heating systems in frost-prone areas.
- Loss or damage due to gradual deterioration, wear and tear, rust, decay, cracking, splitting, faulty materials and workmanship or latent defects.

You're covered for accidental damage

You're covered for accidental damage of TVs and mirrors or glass that form part of any furniture. There's no cover, however, for accidental damage to any other items.

So, you won't be able to claim for damage to an ornament that has accidentally been dropped or broken.

You're covered for fire brigade charges

You're covered for charges made by the fire brigade or any public authority following an incident for which you may claim.

You're covered for temporary accommodation

- Following an incident for which you may claim, we'll pay for the reasonable costs of other temporary accommodation for you or your tenant, as a result of the insured building being unfit to live in.
- Cover's limited to 10% of the insured value and applies only for the period that's reasonably required to make the building fit to live in.
- If the insured building is sub-let to holidaymakers or used as a guesthouse, then we won't pay for other, temporary accommodation for such guests while your building is being repaired.

You're covered for the transportation of contents

You're covered for damage to, or loss of, your belongings if they're being transported by a registered removal company's truck, that's involved in an accident.

You're also covered for damage caused by fire, explosion or lightning while your belongings are in transit.

You're covered for these royal extras

Please note:

- **The following royal extras are covered up to an insured value and are subject to an excess, both of which are noted on your policy schedule.**
 - **You're only covered for 2 claims under the royal extras listed below within a 12-month period of cover with the king.**
- Stolen washing: When clothing is stolen from your washing line at home, from sunrise to sunset.
 - Your guests' belongings: If your guests' belongings are stolen from your home.
 - Your domestic employee's belongings: If these items are stolen and forced entry is visible.
 - Stolen garden and leisure equipment: Garden furniture, jungle gyms, braai and pool-cleaning equipment, and other items that are designed to be left outside on your property.
 - Food that deteriorates: Due to a power failure or broken fridge or freezer.
 - Keys and locks: If your keys are lost or locks are damaged.
 - Hole-in-1 or bowling full-house: Covered if achieved on a recognised golf course or green, with written confirmation from the relevant club.
 - Veterinary expenses: If your household pet is injured in a road accident.

B. Fire and fury



In a nutshell...

With this home contents insurance option, you're covered for the loss of, or damage to, items in your home, which belong to you or to any members of your household who live with you, but not including tenants, and except if this loss or damage is the result of theft or attempted theft. So, fire? Covered. Storm damage? Covered. Robbery? Afraid not.

Please note:

Our fire and fury option doesn't cover any loss or damage arising from theft or attempted theft. For example, with this option, your home contents are covered against fire, but not if the fire was started by burglars.

You're covered for the loss of, or damage to, your home contents caused by

- Fire.
- Explosion.
- Acts of nature such as wind, storm, lightning, hail, flood, snow or earthquake.
- Malicious damage.
- Animals (excluding your domestic animals and pets).
- Aircraft and articles dropped from them.
- Cars.
- Falling trees (but not while being felled).

You're covered for subsidence

You're covered for loss of, or damage caused to the contents in your property, by the downward movement of the land that supports it, due to natural shifts or human activity.

There's 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, excluding mining activities.
- Removal 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.
- Defective design, material and workmanship.

You're not covered for loss of, or damage to, your home contents as a result of damage to retaining walls, unless they're designed and built according to structural engineering specifications.

You're covered for loss or damage due to

Leaking, bursting or overflowing of water heating systems (which includes geysers, solar water heating systems and boilers), water supply tanks, cisterns and pressurised water pipes that form a permanent part of the building.

You're not covered for:

- Loss or damage due to non-pressurised pipes that don't form part of the building.
- Loss or damage due to sewerage pipes.
- Damage caused by any guarantee.
- Damage occurring within the first year of installation.
- Municipal costs or fees as a result of the loss of water from water supply tanks, cisterns and water pipes.
- Direct solar heating systems in frost-prone areas.

- Loss or damage due to gradual deterioration, wear and tear, rust, decay, cracking, splitting, faulty materials and workmanship or latent defects.

You're covered for accidental damage

You're covered for accidental damage of TVs and mirrors or glass that form part of any furniture. There's no cover, however, for accidental damage to any other items. So, you won't be able to claim for damage to an ornament that has accidentally been dropped or broken.

You're covered for fire brigade charges

You're covered for charges made by the fire brigade or any public authority following an incident for which you may claim.

You're covered for temporary accommodation

- Following an incident for which you may claim, we'll pay for the reasonable costs of other temporary accommodation for you or your tenant, as a result of the insured building being unfit to live in.
- Cover's limited to 10% of the insured value and applies only for the period that's reasonably required to make the building fit to live in.
- If the insured building is sub-let to holidaymakers or used as a guesthouse, then we won't pay for other, temporary accommodation for such guests while your building is being repaired.

You're covered for the transportation of contents

You're covered for damage to, or loss of, your belongings if they're being transported by a registered removal company's truck, that's involved in an accident.

You're also covered for damage caused by fire, explosion or lightning while your belongings are in transit.

You're covered for these royal extras

Please note:

- **The following royal extras are covered up to an insured value and are subject to an excess, both of which are noted on your policy schedule.**
- **You're only covered for 2 claims under the royal extras listed below within a 12-month period of cover with the king.**

- Food that deteriorates: Due to a power failure or broken fridge or freezer.
- Keys and locks: If your keys are lost or locks are damaged.
- Hole-in-1 or bowling full-house: Covered if achieved on a recognised golf course or green, with written confirmation from the relevant club.
- Veterinary expenses: If your household pet is injured in a road accident.
- Garden and leisure equipment: Damage to garden and leisure equipment, which is designed to be left outside your home, such as garden furniture, braai equipment, pool cleaning equipment and jungle gyms.

Optional cover

All options

Please note:

- **You may choose to add the following to your contents insurance cover. If you do, it will only be covered if it's separately noted on your policy schedule, and an additional monthly premium is charged for it.**
- **You're only covered for the insured value as noted on your policy schedule, within a 12-month period of cover with the king.**

Power surges and dips

Sudden and unforeseen power surges and dips (excluding electricity grid failure or interruption, see page [11](#)). This is applicable to comprehensive and fire and fury cover.

What's NOT covered by the king

All options

You're not covered for theft and other intentional damage

There's no cover for loss or damage caused by theft and other intentional acts:

- Caused by you, any members of your household or your tenants.
- Which happen with your or their knowledge or consent.
- From outbuildings, whether they're separate from the home or not, unless there are visible signs of forced entry into the outbuildings.
- While the building is let or sub-let, unless there are visible signs of forced entry.

You're not covered for certain conditions during alterations and additions

There's no cover:

- Where acts of nature (wind, thunder, lightning, hail, storm, flood, or snow) causes loss or damage to your property due to unroofed or partially roofed structures or walls.
- For personal liability.
- For your stolen property, unless there are signs of visible and forced entry or exit, from the building.

Please note:

There's also no cover for the theft unless the building is occupied.

You're not covered for

- Bicycles.
- Contact lenses and prescription glasses.
- Cellphones.
- Hearing aids.
- Drones (there's also no cover for loss or damage while being used).

Please note:

All the above items must be specified separately and insured under the portable possessions section of this policy.

You're not covered for communal living

There's no cover for loss or damage caused while your house is being used as a boarding house or commune.

You're not covered for scorching

There's no cover for loss or damage caused by scorching. So, if a hot iron scorches a carpet, even if it's a loose carpet that's covered under other sections of home contents insurance, you can't claim for it. (What you should do, though, is invest in an ironing board.)

You're not covered for money

There's no cover for money, cheques, bonds, promissory notes, coins, stamps or personal documents.

You're not covered for counterfeit goods

There's no cover for loss of, or damage to, any counterfeit goods.

You're not covered for cars

There's no cover for cars (including motorcars, motorcycles, motorised scooters, LDVs, caravans, trailers, aircraft and watercraft). There's also no cover for car or motorbike parts and accessories, whether fitted to the car or motorbike or not, or for caravan, trailer or watercraft parts, accessories or contents. These should be covered separately under the relevant section.

You're not covered for matching materials

There's no cover for any additional costs resulting from the unavailability of matching materials.

So, if your geyser bursts and water drips through your ceiling, damaging a couch, we'll replace the couch... But, if it's part of a suite, we won't replace all of the couches. If you want to replace the undamaged couches, as they no longer match, we won't pay for this.

You're not covered for damage that's either caused or contributed to by

- Volume changes in any clay-based soil or in rock, caused by changes in its moisture or water content.
- Scratching, chipping, cracking, denting, biting, tearing or dirtying.
- Rise of the underground water table, or pressure caused by it.
- Defects in the design or construction of the building or where the structure wouldn't 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.
- Items left outside, other than garden and leisure equipment that's designed to be left outside.

By 'abandoned or vacant property' we mean

The property isn't inhabited by the owner or a formally-recognised tenant, or isn't occupied or used.

You're not covered for vacant, abandoned or illegally occupied properties

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

- Theft, attempted theft and other intentional acts.
- Fire and explosion.
- Accidental damage.

You're not covered for business or professional use

There's no cover for the loss of, or damage to, goods used for business purposes and that's caused by any of the insured incidents listed under this section.

You're not covered for a thatch roof

Fire damage to your contents inside your building that has a thatch roof, or that's partly thatched, will only be covered if it's specifically noted on your policy schedule and an additional monthly premium is charged for it. You need to please ensure that your thatch roof has been treated against any fire hazard. The treatment must be applied regularly, as per the manufacturer's specifications.

By 'security measures' we mean

Burglar bars, security gates, electric fencing, burglar alarm and alarm beams.

You're not covered if your security measures don't work

If you have security measures installed in your buildings, there's no cover if they:

- Aren't used in the way they're designed to be used.
- Aren't fully functional and in good working order.

You're not covered for non-compliance with building regulations

You're not covered for loss or damage due to defects in the design or construction of your building if the structure:

- Wouldn't have been approved by the local authority.
- Isn't in accordance with the National Building Regulations and Standards applicable at the time of any construction, repair or alteration.

You're not covered for theft if the building is unoccupied for more than 45 days in a row

Theft is only covered if there are people living in the building, but not when the building is unoccupied for more than 45 days in a row. There must be visible signs of forced entry into, or exit from, the building.

You're not covered for sewerage/waste pipes

There's no cover for leaking, bursting, overflowing or any other damage to sewerage/waste pipes, or any damage as a result thereof.

Liability to others... What's covered

All options

Please note:

- **If your claim for loss or damage under home contents cover isn't valid, or is unsuccessful, then you can't claim for liability arising from the same incident.**
- **Whichever home contents insurance option you choose, you're covered for the following up to the insured value that's noted on your policy schedule.**

Liability as a homeowner

You're covered if you and financially-dependent family members who live with you at the insured address are legally liable for:

- Incidents that cause damage to other people's property.
- The accidental death of, or bodily injury to, third parties. You're not covered for the death of, or injury to members of your household, tenants, and domestic employees.
- The 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 may recover from you, and which we agree to, in order to settle or defend a claim against you.

Liability to domestic employees

You're covered for all amounts that you're legally liable for in the case of death of, or bodily injury to, any of your domestic employees that's caused by an accident while he/she was working for you.

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

Liability to others... What's NOT covered

All options

Please note:

Neither of our home contents options offers cover for the following liabilities.

You're not covered for liability arising from

- Any trade, business or profession.
- The ownership, possession or use of lifts.
- The ownership of any land or building, other than the land or building covered by this policy.
- The ownership or possession of animals, other than domestic cats and dogs.
- The ownership, possession or use of aircraft, cars and watercraft.
- The use of weapons and firearms.
- Damages and legal costs awarded against you by a court outside of Namibia.
- Any incident that causes damage to other people's property, or injury to them, and where a claim for damage to the building itself wouldn't have been covered.

You're not covered for liability that's already covered by our laws and/or other insurance contracts, like any

- Compulsory car insurance act.
- Occupational health and safety legislation.
- Compensation for occupational injury and diseases legislation.
- Other insurance contract.



**Your choice,
our pleasure**

Buildings insurance



In a nutshell...

Under buildings insurance you're covered for damage to the physical structures on your property, such as your home and its outbuildings.

By 'buildings' we mean

The physical and permanent structures on the property, such as your home and its outbuildings, whether they're separate from the property or not, at the address that's noted on your policy schedule. The outbuildings must be built from material that's similar to the main building.

So, all permanent fixtures, fittings and improvements, such as driveways, walls, garages, fences, patios, swimming pools, as well as boreholes, swimming pools and spa pumps, gate motors, tennis courts, underground pipes and cables, can be insured under this section.

Please note:

Dams and dam walls, loose gravel paths and coverings, as well as pool cleaning equipment are excluded.

What it's worth

The insured value noted on your policy schedule is the maximum amount that we'll pay for any of your buildings insurance-related claims, less the excess amounts payable by you, and less any dual and under-insurance.

Insured value, minus

- **Excess**
- **Dual insurance, if applicable**
- **Under-insurance, if applicable**

} = *Your payout*



You need to insure your buildings for their replacement value. This means the amount that it will cost you at the time of the claim, to repair or rebuild your property with new materials, also providing for the outbuildings, walls, swimming pool, etc.

The replacement value must also provide sufficiently for the following possible additional costs:

- Professional and municipal fees.
- Demolition charges.
- Waste removal.
- Making the site safe.

Understanding under-insurance

If you insure the building for an amount less than its replacement value, we'll then pay your claim out proportionately. So, if the value of your building is N\$400,000 and you only insure it for N\$200,000, then you'll only be compensated for 50% of your loss.

Please note:

You must make sure that your replacement value is realistic, so that you'll have enough cover when you need it.

Remember, it's always better to be over-insured, than under-insured.

What's covered by the king

You're covered for loss of, or damage to, your buildings caused by

- Fire.
- Explosion.
- Acts of nature such as a storm, wind, lightning, hail, flood, snow or earthquake.
- Malicious damage.
- Animals (excluding your domestic animals and pets).
- Aircraft and articles dropped from them.
- Cars.
- Falling trees (but not while being felled).
- Power surges and dips.
- Theft and other intentional acts.

You're covered for loss or damage due to

Leaking, bursting or overflowing of water heating systems (including geysers, solar water heating systems and boilers), water supply tanks, cisterns and pressurised water pipes that form a permanent part of the building.

You're not covered for:

- Loss or damage due to non-pressurised pipes that don't form part of the building.
- Loss or damage due to sewerage pipes.
- Damage caused by any guarantee.
- Damage occurring within the first year of installation.
- Municipal costs or fees as a result of the loss of water from water supply tanks, cisterns and water pipes.
- Direct solar heating systems in frost-prone areas.
- Gradual deterioration, wear and tear, rust, decay, cracking, splitting, faulty materials and workmanship or latent defects.

You're covered for the accidental damage of

- Fixed glass and sanitary ware, unless the building is unoccupied.
- Water, gas, electricity and/or telephone connections or pipes between the building and the public supply, or mains for which you're responsible.

Please note:

There's no cover for accidental damage to any other items.

You're covered for fire brigade charges

You're covered for charges made by the fire brigade or any public authority following an incident for which you may claim.

You're covered for temporary accommodation

- Following an incident for which you may claim, we'll pay for the reasonable costs of other temporary accommodation for you or your tenant, as a result of the insured building being unfit to live in.
- Cover's limited to 10% of the insured value and applies only for the period that's reasonably required to make the building fit to live in.
- If the insured building is sub-let to holidaymakers or used as a guesthouse, then we won't pay for other, temporary accommodation for such guests while your building is being repaired.

You're covered for subsidence

You can choose to add cover for damage that's caused to your property by the sinking, or downward movement, of the land that supports it, due to natural shifts or human activity.

But there's 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, excluding mining activities.
- Removal or weakening of pillars.
- Defective design, material and workmanship.
- Normal settlement, shrinkage or expansion of the soil supporting the structures.
- The poor compaction of soil used to fill areas under paving and floors.
- Additional underpinning of foundations that's necessary for the repair of the building, or to prevent further damage.
- Any gradual soil movement supporting the structure.

You're not covered for loss of, or damage to, your home contents as a result of damage to retaining walls, unless they're designed and built according to structural engineering specifications.

What's NOT covered by the king

Please note:

The exclusions noted here also apply to your liability to other people, whether you claim for loss of, or damage to, the buildings or not.

You're not covered for theft and other intentional damage

There's no cover for loss or damage caused by theft and other intentional acts:

- Caused by you, any members of your household or your tenants.
- Which happen with your or their knowledge or consent.
- From outbuildings, whether they're separate from the home or not, unless there are visible signs of forced entry into the outbuildings.
- While the building is let or sub-let, unless there are visible signs of forced entry.

You're not covered for certain conditions during alterations and additions

There's no cover:

- Where acts of nature (wind, thunder, lightning, hail, storm, 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, fittings and improvements.

You're not covered for pre-existing damage

There's no cover for any damage which existed before the insured incident, or before your insurance cover started with us.

Please note:

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

You're not covered for matching materials

There's no cover for any additional costs resulting from the unavailability of matching materials.

So, if we fix your burst pipe and some tiles are damaged in your bathroom, and you then want to replace the undamaged tiles too, as they no longer match, then we won't pay for the replacement of the undamaged tiles.

You're not covered for scorching

There's no cover for loss or damage caused by scorching. So, if a hot iron scorches a carpet, even if it's a fitted carpet that's covered under other sections of buildings insurance, you can't claim for it. (Life hack: Buy an ironing board to prevent repeat incidents.)

You're not covered for damage that's either caused, or contributed to, by

- Volume changes in any clay-based soil or in rock, caused by changes in its moisture or water content.
- Scratching, chipping, cracking, denting, biting, tearing or dirtying.
- Rise of the underground water table, or pressure caused by it.
- Defects in the design or construction of the building or where the structure wouldn't have been approved by the relevant local authority at the time of construction.
- Construction, alteration or repairs on defective workmanship or materials.
- A lack of maintenance.
- Damage to retaining walls, unless they're designed and built according to structural engineering specifications.
- Additional underpinning of foundations that's necessary to prevent further damage.

By 'abandoned or vacant property' we mean

The property isn't inhabited by the owner or a formally-recognised tenant, or isn't occupied or used.

You're not covered for vacant, abandoned or illegally occupied properties

If the property is empty, abandoned or illegally occupied there's no cover for:

- Theft, attempted theft and other intentional acts.
- Fire and explosion.
- Accidental damage.

You're not covered for a thatch roof

Fire damage to a building that has a thatch roof, or that's partly thatched, will only be covered if it's specifically noted on your policy schedule and an additional monthly premium is charged for it. The treatment must be applied regularly, as per the manufacturer's specifications.

You're not covered for theft if the building is unoccupied for more than 45 days in a row

Theft is only covered if there are people living in the building, but not when the building is unoccupied for more than 45 days in a row. There must be visible signs of forced entry into, or exit from, the building.

Please note:

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

You're not covered for sewerage/waste pipes

There's no cover for leaking, bursting, overflowing or any other damage to sewerage/waste pipes, or any damage as a result thereof.

You're not covered for

- Damage to retaining walls, unless they're designed and built according to structural engineering specifications.
- Additional underpinning of foundations that's necessary to prevent further damage.

By 'security measures' we mean

Burglar bars, security gates, electric fencing, burglar alarm and alarm beams.

You're not covered if your property isn't secure

If security measures are a requirement, there's no cover if they aren't:

- Used in the way they're designed to be used.
- Fully functional and in good working order.

You're not covered for non-compliance with building regulations

You're not covered for loss or damage due to defects in the design or construction of your building if the structure:

- Wouldn't have been approved by the local authority.
- Isn't in accordance with the National Building Regulations and Standards applicable at the time of any construction, repair or alteration.

Liability to others... What's covered

Please note:

- **If your claim for loss or damage under buildings cover isn't valid, or is unsuccessful, then you can't claim for liability arising from the same incident.**
- **You're covered for the following up to the insured value that's noted on your policy schedule.**

Liability as a homeowner

You're covered if you and financially-dependent family members who live with you at the insured address are legally liable for:

- Incidents that cause damage to other people's property.
- The accidental death of, or bodily injury to, third parties. You're not covered for the death of, or injury to members of your household, tenants, and domestic employees.
- The 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 may recover from you, and which we agree to, in order to settle or defend a claim against you.

Liability to domestic employees

You're covered for all amounts that you're legally liable for in the case of death of, or bodily injury to, any of your domestic employees that's caused by an accident while he/she was working for you.

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



Liability to others... What's NOT covered

You're not covered for liability arising from

- Any trade, business or profession.
- The ownership, possession or use of lifts.
- The ownership of any land or building, other than the land or building covered by this policy.
- The ownership or possession of animals, other than domestic cats and dogs.
- The ownership, possession or use of aircraft, cars and watercraft.
- The use of weapons and firearms.
- Damages and legal costs awarded against you by a court outside of Namibia.
- Any incident that causes damage to other people's property, or injury to them, and where a claim for damage to the building itself wouldn't have been covered.

You're not covered for liability that's already covered by our laws and/or other insurance contracts, like any

- Compulsory car insurance act.
- Occupational health and safety legislation.
- Compensation for occupational injury and diseases legislation.
- Other insurance contract.

Portable possessions insurance



In a nutshell...

This section covers you for the loss of, or damage to, those precious portable items that you normally carry with you. If your valuables are out on the town with you, or with someone who lives with you, and something bad happens to them. Don't worry! If you have insurance for your personal portable possessions with the king, you're covered, wherever you are in the world.

By 'portable possessions' we mean

Portable possessions insurance covers items (like your phone, laptop, engagement ring, watch, gym bag and other things that you carry with you every day) when they're outside or off your property. These items aren't covered under home contents once they leave your property.

Under portable possessions we cover items that belong to you, and to anyone who normally lives with you. We cover them for accidental damage, theft and loss, anywhere in the world.

Portable possessions can be specified or unspecified, and it's your responsibility to ensure they're covered correctly.

Please note:

You're only covered for portable possessions if the items are noted on your policy schedule and you pay an additional monthly premium for them.

What it's worth

The insured value that's noted on your policy schedule is the maximum amount that we'll pay for any claim, less the excess amounts payable by you, and less any dual insurance and under-insurance.

Insured value, minus

- Excess
- Dual insurance, if applicable
- Under-insurance, if applicable

} = Your payout



Understanding under-insurance

You need to insure your portable possessions for their total replacement value. This means the cost of replacing your lost or damaged items with new items. If you insure any items for an amount less than their replacement value, we'll then pay you out proportionately.

So, if the correct total insured value for your portable possessions at the time of a claim is N\$200,000 and you've only insured them for N\$100,000, then we'll only pay out for half of your loss.

Please note:

You must make sure that your replacement value is realistic, so that you'll have enough cover when you need it.

Remember, it's always better to be over-insured, than under-insured.

Time to be specific

Unspecified portable possessions

For unspecified portable possessions, you decide on an insured value that'll cover your losses in any 1 incident. Within this combined value, we cover 1 single item up to a maximum of N\$2,000.

As an example, if you choose an insured value of N\$8,000 and your gym bag is stolen, your claim might look like this:

Bag:	N\$500
Trainers:	N\$4,000
Work clothing:	N\$1,500
Toiletries:	N\$500

The total amount for this loss is N\$6,500, which falls within your N\$8,000 insured value. However, the excess amount for all unspecified portable possessions claims is N\$500, and we'd only pay up to N\$2,000 for your trainers, so in this instance we'd pay out N\$4,000.

Specified portable possessions

A basic guide is that, if a portable possession is worth more than N\$2,000, it should be specified. This list includes:

- Jewellery and watches.
- Leather jackets, and expensive clothing, shoes and bags.
- Laptops and tablets.
- Cameras and GPS units.
- Golf clubs and sports equipment.
- Prams, carry cots and kiddies' car seats.

There are also some portable possessions that we'll ONLY insure as specified items, and which aren't covered at all under home contents:

- Cellphones.
- Bicycles.
- Contact lenses, and prescription specs and sunglasses.
- Hearing aids.
- Drones (although there's no cover for loss or damage while being used).

If your cellphone is stolen or lost, you must:

- Blacklist the phone with your service provider and get a reference number.
- Report the incident to the police and get a case number. The police will need the blacklist reference number.
- Include the blacklist reference and police case numbers when you claim.
- Arrange your new SIM card. (We only take care of the phone.)

Please note:

- **The excess amount for portable possessions is noted on your policy schedule.**
- **It's super important that you let us know if you get a new SIM card or cellphone number, before any claim is registered, otherwise you won't be covered.**

N\$1 insurance

If you have comprehensive car or motorbike insurance with us, you can also insure some of your favourite portable possessions for just N\$1 monthly. (And no, that's not a typo!)

With a comprehensively insured car you can choose N\$1 cover for your:

- Hunting rifle.
- Golf clubs.
- Bicycle.

With a comprehensively insured motorbike, you can cover your motorbike gear for just N\$1 monthly.

Please note:

Maximum values may apply.

When you take out comprehensive cover for 1 or more cars, you can cover 1 x N\$1 item. You can also insure your motorbike gear for every comprehensively-insured motorbike.

If you end your royal cover for the car or motorbike that's linked to a N\$1 insurance item then we'll continue to insure the N\$1 item, but at our normal rate. After a claim for a N\$1 item, we may review the monthly premium for it.

Bicycle insurance

You're covered for the loss of, or damage to, any part of your specified bicycle, as a result of:

- Accidental damage (even if sustained in a race, provided that you don't compete as a professional).
- Theft of the bicycle that happens anywhere in the world.
- Theft of the bicycle off a rack or carrier, provided that the bicycle was locked to the rack or carrier and the rack or carrier was secured to the car.

Please note:

You can insure your bicycle for just N\$1 per month, if you have comprehensive car cover with us! Your car premium will decrease every month but your bicycle premium, understandably, won't. Refer to kingprice.co.na for more info on N\$1 insurance.

We may settle your claim by paying out cash, or repairing or replacing the bicycle or parts thereof. If the bicycle or parts are still under warranty and a repair would influence the warranty, we'll uphold the warranty on the repair for as long as the manufacturer's warranty would have been in place. Our warranty on repairs can be transferred to the new owner should the bicycle be sold within this warranty period.

What's NOT covered by the king

You're not covered for the loss of, or damage to

- Washing stolen from the washing line at your insured address.
- Electronic programs, data or unlicensed software.
- Money, cheques and other negotiable instruments.
- Deterioration due to moths or vermin, cleaning, ironing, repairing or restoring.

- A watch damaged due to over winding, leaking batteries or immersion in water.
- Anything that's caused intentionally by you or any members of your household.
- Anything which happens with your knowledge or consent.
- Any items that are used to generate an income.

Please note:

You can insure your cellphone, tablet and laptop for both personal and business (income generating) use, provided that they belong to you. However, if these portable possessions belong to a company (or to anyone who's not covered under this policy) you can't cover them under this policy.

You're not covered for items inside an unoccupied car

There's no cover for the loss of, or damage to, items that are left inside an unoccupied car, unless they're:

- Concealed in enclosed storage areas like the boot or cubbyhole, or out of sight under a boot cover if your car has 1.
- In the loading area of an LDV and concealed under hard-wearing or locked load covers.
- 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 microns with visibility of 35% or less.

Please note:

- **These requirements don't apply to baby or booster seats.**
- **There's no cover for items that are concealed under canvas covers.**
- **There must always be visible signs of forced entry into the car, load cover or canopy.**

You're not covered for sports equipment, remote controlled and model toys, including drones

There's no cover for sports equipment, remote controlled and model toys if they're accidentally damaged or lost while being used during sport activities. Bicycles, however, are covered for accidental damage while being used during leisure rides or in a race, but only if you're not competing as a professional racer.

You're not covered for racks, carriers and other items

There's no cover for racks or carriers, unless they're secured to the car. There's also no cover for items on the racks or carriers, unless they're secured to them.

Personal accident insurance



In a nutshell...

If your family depends on you financially, it can be devastating if you're not able to support them because of death or disability. For peace of mind, the king's personal accident cover pays out a lump sum if you, or your dependants, are permanently disabled after an accident and in the unfortunate event of your, or their, accidental death. What's more, what you spend this amount on is completely up to you.

By 'accident' we mean

An unexpected and unintentional event caused by violent, external and visible means, which results in injury leading to disability or death within 12 months of the event.

By 'dependant' we mean

A child dependant is:

- Your child, stepchild, adopted child or foster child, between the ages of 14 and 21.
- Financially dependent on you.

An adult dependant is:

- 21 years and older.
- Related to you by blood, or closely connected to you by marriage, adoption or foster care.
- Your second (or multiple) spouse/s, according to African law, custom and certain religions.
- Financially dependent on you.

By 'permanent total disability' we mean

A disability arising from an accident that entirely prevents you from being able to work, that's likely to last for the rest of your life, and that's supported by medical evidence.

By 'temporary disability' we mean

A disability that, according to medical evidence, isn't likely to last for the rest of your life, whether arising accidentally or not. We don't cover temporary disability.

What's covered by the king

You, and your spouse and family members, are covered for death and permanent total disability that's the result of an accident that happens anywhere in the world, provided that these family members:

- Are financially dependent on you.
- Normally live with you.
- Are between 14 and 70 years old.

Please note:

Death or disability must occur within 12 months of the accident. This 12-month period doesn't include any time in which death is delayed solely by the use, for longer than 3 days, of life-support machinery, equipment or apparatus.

Here's how it works

We'll pay out for multiple disabilities arising from the same accident, but the insured value noted on your policy schedule is the maximum amount we'll pay out for any accident. For different types of disabilities, we pay out a percentage of the applicable insured value, as shown on the next page.

Our benefit table

Insured injury	% of the insured value to be paid
Death	
You and your dependants older than 14.	100%
Permanent disability	
Loss by physical separation at or above the wrist or ankle of 1 or more limb.	100%
Permanent and total loss of the:	
• Whole eye.	100%
• Sight of eye.	100%
• Sight of eye except perception of light.	75%
Permanent and total loss of hearing in:	
• Both ears.	100%
• 1 ear.	25%
Permanent and total loss of speech.	100%
Injuries resulting in permanent, total disability from following your usual occupation, or any other occupation for which you're fitted by knowledge or training.	100%
Loss of 4 fingers.	70%
Loss of thumb (1 or both phalanges).	25%
Loss of index finger (1, 2 or 3 phalanges).	10%
Loss of any other finger (1, 2 or 3 phalanges): Per finger.	6%
Loss of metacarpals (first, second, third, fourth or fifth).	5%
Loss of toes:	
• All on 1 foot.	30%
• Big toe, 1 or both toes.	5%
• Other than big toe, if more than 1 toe is lost: Per toe.	5%

What's NOT covered by the king

You're not covered for death or disability that's caused by

- War.
- Natural causes.
- Suicide, attempted suicide or intentional self-injury.
- Insanity, neurosis or stress-related conditions.
- Sickness or disease, including disease that passes from 1 person to another.
- Any physical defect, disability or illness that exists at the policy start date.
- Pregnancy, childbirth, abortion, miscarriage and obstetrical procedures, or any consequences thereof, whether direct or indirect.
- Being under the influence of alcohol, medication or narcotics, unless administered by a member of the medical profession (other than themselves) or unless prescribed by, and taken in accordance with the instructions of, a member of the medical profession (other than themselves).
- Provoking assault, breaking the law, disturbing the peace, or taking part in any riot, civil commotion or act of terrorism.
- Participating in any defense, correctional or security service.
- Mining or using explosives.
- Using machinery for commercial purposes.
- You travelling in, or getting on or off, any aircraft unless:
 - It's licensed to carry passengers.
 - It's owned and operated by a registered transport company.
 - You're a fare-paying passenger.
- Taking part in professional or extreme sports.

You're not covered for disappearance

There's no cover for disappearance unless a reasonable time has elapsed and you've legally been presumed dead. If, after we've paid a claim for death in circumstances where you've disappeared and legally been presumed dead, and you're found to be alive, this payment must be refunded to us.

You're not covered for temporary disability

There's no cover under this policy for disability that, according to medical evidence, isn't likely to affect you for the rest of your life, whether arising from an accident or not.

**We've got
your back**



Roadside assist



In a nutshell...

King Price comprehensive car and motorbike insurance clients qualify for the following emergency roadside assistance within Namibian borders. This type of assistance is limited to 3 incidents per year, per car or motorbike that's noted on your policy schedule.

Breakdown... Mechanical or electrical

1 of the king's hand-picked towing operators will tow your car, motorbike, trailer or caravan to the nearest place for repair or safekeeping.

Flat tyre... Feeling a little let down

You're covered for the labour cost of the tyre change, at both roadside and non-roadside locations.

Run out of fuel... Left high and dry

10l of fuel will be delivered to you as soon as we can. The cost of the fuel will be for your own account.

Flat battery... There's just no spark

We'll be there in a flash to jump-start your car or motorbike and get you on the road again.

Keys locked in your car... A locksmith is on his way

Our locksmith will be on his way soonest and you can rest assured that you're covered for the first hour's labour.

Remote assistance... Broken down and your home nowhere in sight

In an event of a breakdown more than 100km from your home, you're covered for 1 of the following:

- Accommodation for the night.
- Taxi service to give you a lift home.
- Rental of a class B rental car, provided that you have a valid credit card as per the rental company's conditions.

Please note:

All the remote assistance services are covered up to a maximum of N\$500 per incident and they must be arranged through the king's client care.

What's NOT covered by roadside assist

- Cars and motorbikes that aren't listed and insured on your King Price policy schedule.
- The cost of any parts that may be needed for repairs such as batteries, tyres, lubricants, keys, locks, etc.
- The cost of any petrol that we may need to bring to you.
- Towing, trailering or repairs that haven't been booked by King Price.
- Commercial cars being used for business or trade.
- Non-registered or unroadworthy cars or motorbikes.

The king's client care



In a nutshell...

You're part of our royal family now and we've got your back! The king has you covered, 24/7/365. Our client care line is always just a call away. It's always better to be safe than sorry.

Please note:

Save our client care line number on your phone now: +264 83 600 7000. Your problem = no problem, you're in the king's safe hands.

Important contact details

Claim disputes

If you disagree with the outcome of your claim with us, please let us know by emailing claims@kingprice.co.na or legal@kingprice.co.na within 90 days of receiving our decision.

Help stop insurance fraud

Insurance fraud increases claim costs for all of us, and could, in turn, lead to increased insurance premiums. It's also a criminal offence that's punishable by Namibian laws. King Price supports the prevention of fraud for the benefit of the insurance industry as a whole.

So, if you know of any insurance fraud, or suspect that someone's involved in fraudulent activities, please contact:

NAMIFSA insurance fraud line

Phone no. +264 61 290 5000
Online namfisa.com.na
PO Box 21250, Windhoek, Namibia

All about **Nasria**

National Special Risk Insurance Association



In a nutshell...

Nasria offers supplementary insurance cover for political riots and other extraordinary events that are generally not covered by other insurance companies.

Nasria requires that the person or entity must first have an underlying policy in the areas that it operates in though, before being entitled to such cover. Simply put, Nasria is like an additional, or 'add on', type of cover to an existing insurance policy, and it's automatically included in all sections of your policy.

Please note:

To qualify for the Nasria cover you, and anyone covered under your insurance policy, have to comply with the terms, exceptions and conditions contained in your policy schedule.

What's covered by Nasria

You're automatically covered in Namibia and while temporarily in SA, only for the loss or damage caused by any act or attempt calculated or directed to:

- The overthrowing or influence of any state or government, local or tribal authority with force or by means of fear, terrorism or violence.
- The bringing about of 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 any state or government, or any provincial or local authority, or for the purpose of inspiring fear in the public.
- The bringing about of any riot, strike or public disorder, which includes civil commotion, labour disturbance or lockout.
- The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any incident referred to in the above.

Please note:

Where you're covered by 1 or more current and valid insurance contracts issued by, or on behalf of Nasria, the maximum sum will be payable during any calendar year.

What's NOT covered by Nasria

Nasria doesn't cover any loss or damage that's caused by:

- Stoppage or deliberate slowing down of work.
- Consequential or indirect means.
- Your property being dispossessed, resulting from its confiscation, commandeering or requisitioning, by any lawfully established authority.
- Any act of terrorism involving the threat of, or actual use or release of any:
 - Nuclear weapon or device.
 - Chemical or biological agent.
- Any act of terrorism including the actual use or threat of force or violence by any person or group, whether acting alone or in connection with any organisation or government, and which is committed for any political, religious, ideological or personal reasons, including the intention to influence any government or to create fear in the public.

If Nasria states that any loss or damage isn't covered because of the exclusion noted in the above, you'll bear the responsibility of proving that the exclusion doesn't apply.

Please note:

All incidents that may give rise to a claim in terms of Nasria must be reported to the police, as soon as reasonably possible.

For further info

Phone no. +264 61 229 207

Online nasria.com.na

Or, [click here](#) to access the Nasria policy doc.

Notes

A series of 20 horizontal dotted lines for writing notes.

