



InsuranceTip



GENERAL EXCLUSIONS THINGS NOT COVERED BY INSURANCE



WAR, RIOT AND TERRORISM & NUCLEAR

However, riot cover can be obtained through NASRIA



CONFISCATION OR REPOSSESSION BY ANY PROCESS OF LAW

For example, repossession of a Hire Purchase vehicle due to non-payment of the instalment



LIABILITY ASSUMED BY AGREEMENT

Where a client enters into a Contract with a third party to assume liability, for example: an agreement about the use/loan of a vehicle where a commitment is made by the insured to the owner of the vehicle in case something should happen (say to provide alternative transport or to replace the vehicle etc.). However, if the liability would have existed irrespective of an agreement, the insurer will not contest such liability.



WEAR & TEAR, DETERIORATION / MAINTENANCE AND UPKEEP

The best examples would be the roof of a house, which needs to be maintained and sealed from time to time to prevent interior damage, and replacement of an old rusted geyser. Unfortunately, some items (like a geyser) have a limited life span, and unless the 'sudden and unforeseen' happens (like a geyser burst), it would be deemed as maintenance costs.



THE PROCESS OF DYING, CLEANING, ALTERATION, REPAIRING, RENOVATING OR RESTORING

For example when a Persian carpet is cleaned/washed incorrectly, which then causes the colours to fade or flow.



THE ACTION OF LIGHT, RUST AND MILDEW

For example leather couch which fades due to continuous exposure to sunlight or heat



DAMAGE CAUSED BY PETS

For example, when the dog pulls washing from the line or chews the bumper if his owner's car to pieces



GRADUALLY OPERATING CAUSES

For example, tree roots and branches that causes damage to walls or paving as the tree grows bigger.



DEFECTIVE WORKMANSHIP, FAULTY DESIGN AND SUBSTANDARD MATERIALS

Best example is poor foundations, which causes cracking of the structure over a period



IMPROVEMENTS / UPGRADING

This refers to where the extent of the damage is escalated by the fact that matching materials or suitable parts cannot be obtained to perform reasonable repairs. For example, when a pipe bursts in a bathroom and the tiles on 1 wall needs to be replaced. If matching tiles are not available (range discontinued etc.), the insured will have to pay for new tiles on 3 of the 4 walls (so as to get the tiling to match).



CONSEQUENTIAL LOSS/INDIRECT LOSS

A good example is where a vehicle is involved in an accident, and the policyholder continues to drive resulting in additional damage (mechanical or other) to the vehicle/engine. In other words, damage or loss which arises because of a preceding cause.

