



SMARTHOME APPLIANCE



Policy Wording

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| Customer Care and Claim Centre: | 010 300 0741 |
| Customer Care email: | care@rsismarhome.co.za |
| Claims email: | claims@rsismarhome.co.za |

1. What is covered?

Smarthome Appliance provides mechanical and electrical cover on all major household appliances selected.

- The policy covers the breakdown of the appliance due to any mechanical or electrical cause.
- The cost of fixing the appliance will be covered and the appliance will be replaced with a similar brand/quality appliance if:
 - It is not repairable.
 - It is uneconomical to repair.
 - There are no parts available to repair it.
 - It is damaged beyond repair by the contracted repairer.

Depending on the appliances you select to insure, your **appliances** will be covered against mechanical or electrical breakdown including the replacement of components or entire appliances should it be necessary up to a maximum claim value of **R20,000**.

You can choose your cover as follows:

Base Product (For the Base Premium)

Fridge/Freezer
TV
Washing machine
Stove
Microwave

Add on Level 1 (For an Additional Premium per appliance)

Additional TV(s)
Additional Fridge/Freezer(s)
Sound bars or sound systems
Tumble dryer
Decoder
Dishwasher

1.1 Eligibility

Your **Appliances** must be for use in a normal domestic dwelling only and may not be used for any business purposes.

- The Appliance must be kept at the address shown on the policy schedule and photos must be provided of the selected appliances covered.
- The lightening and power surge benefit will be automatically included if the policyholder submits photos of all appliances at take-on stage and will be excluded if no photos are provided.
- Only appliances in good working order can be added to the policy.

Your monthly premium must be paid in full (over the period of the policy) in order to ensure cover is in place.

1.2 Period of Cover

The Smarthome Appliance is a monthly policy, so it renews each month for as long as the premium is paid. The premiums are to be paid by debit order.

2. What is Not Covered?

We do **NOT** cover the following:

- Natural disasters.
- Damage to remote controls.
- Water damage from water that did not come from the appliance.
- Failures during the first 60 days of the policy.
- Fire damage.
- Any claim unless the policy premium is fully paid since inception.
- Theft.
- Any consequential damage or loss.
- Accidental or deliberate damage.
- Failure to install or use the equipment within the manufacturer guidelines.
- Damages to non-mechanical or cosmetic parts.
- Lightening and power surge if the photos of the appliances are not uploaded.

If the appliance is still under manufacturer warranty, the policyholder must lodge a claim under the manufacturer warranty before submitting a claim under this policy.



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3. How do I claim?

You can claim **60 days** after the start date of the policy (the start date is shown on your policy schedule).

You must lodge a claim by contacting the call centre (number provided at the top of this policy wording). We will not be liable for claims which were not reported through our call centre or where the service provider has not been appointed by us.

We will deploy a service provider (a qualified and accredited repairer) to your nominated place of residence, and they will report the extent of the problem to us. We will then authorise repairs or replacement depending on the circumstances.

The service provider will either repair the appliance on site or collect it for repair at their workshop. The service provider chooses where they will repair the appliance. Where the service provider is unable to fix the only fridge, freezer or washing machine on the first visit, the service provider will endeavour (where possible) to provide a loan unit until the repair is complete.

We allow for 5 working days maximum to secure parts to repair the appliance. If we cannot secure parts in this time or should it not be possible to repair the faulty appliance we will:

- Replace the faulty appliance with the same or higher specification and brand quality should an exact replacement not be available.
- The replacement appliance will be covered by the standard manufacturer's warranty for the period specified. You must retain a copy of this to ensure you are covered by the manufacturer's warranty.
- In the event that your appliance is damaged while on the premises of the service provider RSI appointed, you will be compensated at RSI's sole discretion.
- All damaged and replaced parts or appliances becomes the property of RSI, free of charge and RSI will be responsible for arranging collection of the appliances.

We will keep you informed at every stage of the process to ensure that you are fully aware of the progress of your claim.

4. What must I pay?

- Your premium, which is noted on your policy schedule, is due and must be paid in advance monthly. Your period of insurance is specified on your policy schedule and runs from your preferred collection date noted on your policy schedule. Your period of insurance will not change should RSI collect your premium on a different date.
- RSI will collect your premium from the bank account you provided. Should the collection date fall on a public holiday or a Sunday the premium will be collected on the working day before or on the first working day thereafter.
- Should your premium return for any reason, RSI will attempt to collect your premium for your next period of insurance before your preferred collection date in order to ensure payment. Your cover period will not change due to the early collection.

5. What if my premium payment is not received?

- If RSI does not receive your premium on the collection date, you will not have any cover for the period for which you did not pay.
- You will have 15 days grace from the collection date to arrange for funds to be collected from your chosen bank account, provided that the reason for the non-payment of premium was not as a result of a deliberate act by you. For monthly policies this grace period will only apply from the second month of cover onwards.
- During the grace period you will still be covered, on condition that the unpaid premium is paid within the time period provided.

6. When will my cover end?

- You may cancel your policy at any time with 31 days notice by email or by phone call.
- RSI may cancel your policy by giving you 31 days written notice by email or post to your address noted on your policy schedule.
- RSI will cancel your policy with immediate effect should you or anyone covered under your policy or anyone acting on your behalf fail to comply with RSI's reasonable instructions or requests, commit fraud on a claim or are found to be dishonest in relation to a claim.
- RSI retains the right to cancel the policy, giving notice to you, with immediate effect if premiums continue to not be paid on the policy.

7. Who is the insurer?

- This policy is underwritten by Bryte Insurance Company Limited, FSP 17703.

8. What must I do?

In order to have continuous cover and a valid claim, you must:

- Pay your premiums and keep RSI informed of any changes to the banking details from which the premium must be collected from.
- Ensure that you, members of your household, any person with authorised access to your property, anyone acting on your behalf or anyone covered under this policy adheres to the terms and conditions of this policy.
- Always give RSI and the authorities true and complete information.
- Use all reasonable care and take all reasonable steps, with the same degree of carefulness which can be expected from the reasonable man on the street, to prevent or minimise loss, damage or liability.

Dual Insurance: If you have any other insurance policies insuring the same item for the same cover, you will be paid proportionately on a valid claim. You will still be liable to pay the full excess applicable on your claim and no premium refund will be available to you.



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Applicable Law: The law of the Republic of South Africa will apply to this contract. All damages and legal costs awarded against me must be by a court within the Republic of South Africa.

Permission to the Disclosure of Personal Information:

We respect your constitutional right to privacy. We are committed to and bound by the terms and provisions of the Protection of Personal Information Act 4 of 2013 ("POPI Act") regarding the acquisition, usage, retention, transmission and deletion of your personal information. We will check and validate the information you provide through legal means. We have high level security measures in place to protect your personal information.

Your personal information herein collected is for the primary purpose of providing you with insurance cover and for all other activities and processes incidental to and relevant to this purpose. Your information will be kept confidential; however, we may need to disclose it to certain third parties, including insurers, and other service providers for the specific purpose of insurance, and to reduce and prevent any form of fraudulent activity. Sharing of information includes, but is not limited to, information sharing as arranged via the South African Insurance Association.

By making full payment for your policy you give consent and fully understand the reason for Bryte to process, use, share and retain your personal information for its designated purpose and you confirm the accuracy of the information. You may request Bryte to amend, update, change or correct your personal information processed by us by sending a request to Bryte.

For a full version of the Consent to Process Personal Information is available on this link <http://brytesa.com/forms/personal-information/> for download.

Should you decide to cancel this insurance contract you further consent to Bryte retaining the information in line with the legally permitted retention period, for statistical and reporting purposes only.

9. How do I complain?

- If you are not satisfied with anything concerning your policy with RSI, you may lodge a complaint with the internal complaints department by sending an email to complaints@rsismarhome.co.za or by calling the RSI call centre 010 300 0741.
- If you are not satisfied with the outcome of your claim and/or you do not agree with the feedback provided by the internal complaints department/manager, you must first raise your objection with reasons in writing to RSI. In the case of an objection to the outcome of a claim the objection must be made together with reasons within 90 days from the day that you first received written notification of the outcome of your claim. The objection must be addressed to the Disputes Resolution Department.
Email: disputes@rsismarhome.co.za or
Post: RSI Risk Solutions International (Pty) Ltd, Block D, Ruimsig Country Office Park, 129 Hole in One Avenue, Ruimsig North, Mogale City.
Immediately after the 90 days, irrespective of whether you have raised an objection, you have another six months within which to sue RSI. If you do not sue (serve summons) within this period, your right to challenge the decision will fall away forever.
- Should your complaint still not be resolved by the Dispute Resolutions Department you may approach the Ombudsman for Short-term Insurance for assistance: PO Box 32334, Braamfontein, 2017; Telephone Number: 011 726 8900. By approaching the Ombudsman for Short-term Insurance your right to issue summons will not fall away, any remaining time of the abovementioned 6 months will not run out during the time the Ombudsman has acknowledged your complaint and is dealing therewith.