



Terms and Conditions



IMPORTANT INFORMATION ABOUT YOUR POLICY

Please read your insurance documents carefully to ensure that your cover is exactly what you need and keep them in a safe place.

DEFINITIONS

We or us means it is Happy Tree Insurance Company Limited who is the underwriter of your insurance policy.

You or your means the policyholder, or any other person covered by this policy.

Home means your home which is the building you reside in at the risk address shown on your schedule, its garages and any other buildings at the same address.

Family or Family member means you and any of the following people if they normally live with you and who are financially dependent on you:

- your husband, wife or partner;
- children (including foster children);
- your relatives.

Cash in lieu payment means a cash payment in the event that we are unable to repair or replace your damaged property.

Home means your home which is the building you reside in at the risk address shown on your schedule, its garages and any other buildings at the same address.

Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.

Excess means your basic and any additional excesses which is the first amount you are responsible for in the event of a claim. We confirm any applicable excess in your policy schedule.

YOUR PERSONAL LINES COVER EXPLAINED

This policy is designed for the individual who wishes to build his/her own cover and insure all his/her assets on one policy.



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THE CONTRACT

The policy wording and your policy schedule is a legal contract between you and us. The contract is based on the information you gave us over the phone or in writing. Our duty is to provide the cover as explained in this policy wording subject to the policy terms and the specific rules in your schedule for those sections you selected and reflected on your policy schedule for the period of insurance. Your duty in terms of the contract is to follow the rules as explained in this policy wording and your schedule. If you do not carry out your duty in terms of the contract, we may increase your premium, cancel your policy or we may not pay your claim.

CANCELLATION

You may cancel this policy immediately, or on a date and time of your choosing. We may cancel this policy in writing by giving you 31 days' notice. When this policy is cancelled (by you or by us), you will not be entitled to claim for any events that occurred after the date of cancellation.

MONTHLY PREMIUM

If you have chosen a monthly policy, it will be valid for 1 calendar month. The policy is automatically renewed every time you pay your premium in advance. It is your responsibility to ensure that there are available funds in your account and that your premium is paid when we submit the debit order. If we do not receive your premium by the due date or within 15 days after the due date, you will have no cover for that month. Unless you tell us otherwise, we may in our discretion continue to try to collect your premium. All bank charges are for your account. If we have to debit more than once, the extra costs are for your account. You will have no cover for any month we did not receive a premium from you. If we do not receive your first premium (in the first month), the policy will not start, and you will not have any cover.

GENERAL EXCLUSIONS

THIS POLICY (ALL SECTIONS) DOES NOT PROVIDE COVER FOR THE FOLLOWING GENERAL CLAIM EVENTS.

BREAKING OF THE LAW

You are not covered for any losses that happen as a result of or while you are busy transgressing any relevant laws.

CONTRACTUAL AGREEMENTS

You are not covered for anything which you are lawfully responsible for in terms of a contract unless you would have been lawfully responsible if the contract did not exist.

SALE AGREEMENTS

You are not covered for loss or damage caused by an actual or supposed exchange, cash or credit sale agreement. This includes theft by false pretences and/or fraud.

