



NICOZ DIAMOND
NICOZ DIAMOND INSURANCE LIMITED
Short term Insurance, Long term benefits

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HOME COMPREHENSIVE POLICY

INTRODUCTION

This policy and the schedule is a contract between NICOZDIAMOND INSURANCE LIMITED and the insured named in the schedule. Any proposal and declaration made by or on behalf of the insured shall be the basis of this contract and is deemed to be incorporated into the contract. In consideration of the prior payment of the agreed premium mentioned in the schedule of this policy we will indemnify you in terms of this Policy in respect of the insured events occurring during the period of insurance, subject to the terms, exceptions and conditions of the policy, for such loss or damage up to the sums insured or limits of liability as stated in the policy.

Branch Address

Signed for the Insurer

Please check this document and let us know if any amendment is necessary

PLEASE ATTACH SCHEDULE HERE

GENERAL CONDITIONS

0 Definitions

- 0.1 Us/we/our means the Insurer NicosDiamond Insurance Limited.
- 0.2 You/Your/Yours/Yourself means the insured named in the schedule of this policy.
- 0.3 Excess means the amount taken off your claim payment.
- 0.4 Endorsement means any alteration made to this policy which has been agreed by us in writing. Sum Insured or amount insured is shown on the schedule. It is the maximum amount we will pay (depending on any special condition shown in the policy) for all claims which happen because of any one incident.
- 0.5 Exclusions means something your policy does not cover you for.

1. Head notes

Head notes are for reference and do not affect the interpretation of the policy

CONDITIONS

2. Interpretation

The Policy and schedule shall read as one document. Any word or expression given a specific meaning shall have such meaning wherever it appears.

3. Observance of policy terms

Our liability is conditional on the observance of the policy terms and conditions by you or any person claiming indemnity or benefit. No waiver of any terms conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.

4. Prevention of loss

You shall take all reasonable precautions to prevent loss, damage and accidents and may effect emergency repairs to your property after notifying us to prevent further damage

5. Deliberate or fraudulent act

We will not be liable for loss, damage or injury arising from deliberate or fraudulent act by you or any person acting on your behalf to obtain any benefit under this policy.

6. Claims procedures and requirements

- 6.1 If an event giving rise to or likely to give rise to a claim comes to your knowledge you shall as soon as possible
 - 6.1.1 notify us in writing within 30 days
 - 6.1.2 give us particulars of other insurance covering the same event
 - 6.1.3 submit to us within 30 days the full written details of any claim
 - 6.1.4 give to us such proofs, information and sworn declarations as we may require
 - 6.1.5 report to the police all incidents of accidental loss, theft, attempted theft or vandalism, loss, damage or injury caused by malicious people.
- 6.2 You must give us any document or details of any communication received in connection with a claim
- 6.3 No admission, statement, offer, promise, payment or indemnity may be made by you without our written consent.
- 6.4 We may take over the conduct of the defense of settlement of any claim and we have the right to use your name for this purpose

- 6.5 You shall at our request and at our expense do and concur in doing and permit to be done all such acts and things as maybe necessary and /or reasonably required by us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which we shall be or would become entitled or subrogated upon us paying for or making good any loss or damage under this policy, whether such acts and things shall become necessary before or after your indemnification by us. If you or anyone acting on your behalf shall not comply with our requirements or obstruct us in doing any of the aforementioned acts, then all benefits under this policy shall be forfeited
- 6.6 You must notify us immediately when you become aware of any impending prosecution or inquest in respect of any event, which may give rise to a claim
- 6.7 If we repudiate liability for any claim made or contemplated under this policy we shall be relieved of liability unless action at law commences within 90 days of repudiation
- 6.8 We will not be liable for claims where you fail to forward relevant documents necessary to process the claim within a period of three months unless such a claim is the subject of a pending court case, arbitration or there is a third party involved

7. Underinsurance

If the property insured is at the time of loss or damage of greater value than sum insured you will be considered your own insurer for the difference and shall bear a ratable proportion of the loss. This condition applies separately to

- 7.1 house owners - building of the home (section 1)
- 7.2 household goods (section 2)
- 7.3 all risks (section 3 – unspecified property)

7.1 Inflation

The sums insured in respect of:

- [a] All items of Section 1 **[Houseowners]** of this policy
- [b] All items of Section 2 **[Householders]** of this policy

will be increased automatically on each renewal date by a percentage commensurate with the consumer price index. The minimum sum insured shall be the set minimum value determined by us from time to time.

The provisions of this general condition does not relieve you of your responsibility to ensure that the sums insured represent the full replacement value of the property at all times.

8. Contribution

If the loss or damage is covered by any other insurance we will not pay more than our ratable proportion

8.1 Limitations and amendments

Limitations of and amendments to the terms, conditions and extensions of this policy as well as amendments to the premium may be made by us after 30 days notice to your last known address.

9. Cancellation

This policy or any section of it may be cancelled by giving 30 days notice in writing on both sides provided that the following shall apply:

- 9.1 We on exercising our right to cancellation return to you the premium paid less the customary short period or minimum premium on condition there is no prior or pending claim

9.2 You on exercising your right to cancellation shall be entitled to a return of the premium paid less the customary short period or minimum premium on condition there is no prior or pending claim.

9.3 Should the premium required by us for one year's insurance be paid monthly in advance in one amount we shall retain all premiums paid.

We can also cancel the policy immediately if you

- a) do not pay the premium or do not make a payment under any installment scheme.
You will not get a refund for any installment made.
- b) make any fraudulent claim.

10. General Exceptions

This policy does not cover

Loss or damage directly or indirectly occasioned by or through or in consequence of:

- 10.1. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, riot, strike, civil commotion, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege or coup d'etat;
- 10.2. any act (whether on behalf of any organisation, body or person, or group of persons) calculated or directed to overthrow or influence any government de jure or de facto, or any provincial or local authority with force, or by means of fear, terrorism or violence;
- 10.3. any act which is calculated or directed to further any political aim, objective or cause or in protest against any government de jure or de facto, or any provincial or local authority
- 10.4. an armed conflict between regions or political or religious or ethnic or tribal faction within Zimbabwe
- 10.5. any attempt to perform any act referred to in the immediately preceding paragraphs;
- 10.6. any act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clause (10.1), (10.2), (10.3), (10.4), or (10.5) above
- 10.7. abandonment and/or dispossession of property insured resulting from seizure, confiscation, commandeering, restraint, detention, requisition, appropriation or nationalization by any lawfully constituted authority or by order of any government de jure or de facto
- 10.8. abandonment and/ or legal or illegal occupation of premises by any person or group of persons except in the course of labour disturbances, strike or lock-out if insured by this policy
- 10.9. any act of terrorism committed by any body or person or any group of persons or by any government de jure or de facto

In any action suit or other proceedings where the insureds alleged that by reason of the provisions of this exception any event loss destruction or damage is covered shall be upon the insured

Radio-active contamination

- 10.10 loss, damage or liability directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material or by ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel which includes any self-sustaining process of nuclear fission.

Consequential loss

- 10.11 consequential loss or damage except as specifically provided

12. **Reinstatement of Sum Insured**

Notwithstanding the occurrence of a loss this insurance will remain in force for the full amount the insured agreeing to pay additional premium on the amount of such loss pro rata from the date of the damage to the expiry of the period of insurance.

13 **Premium Payments**

13.1 If paid annually

The premium is payable before the inception or renewal date as the case maybe. We will not be obliged to accept premiums paid after such date but may do so upon such terms as we may determine.

13.2 If paid monthly:

It is an explicit condition that all monthly premiums are paid a month in advance. Should the regular advance payment of the monthly amount cease or be interrupted, the insurance under this policy [notwithstanding anything contrary contained in this policy] shall be deemed to have been cancelled on the last day of the uninterrupted period for which premium has been paid with us retaining all premiums already paid. If there is a claim on the policy during the period of insurance the installments outstanding will immediately become due and we will deduct the outstanding amount from the amount payable on the claim.

13. **Currency**

All sums of money stated in this policy are declared to be in the currency of the Republic of Zimbabwe unless otherwise specifically stated in the policy schedule.

SECTION I HOUSEOWNERS

BUILDING OF THE HOME

1. Definitions

For this section

- 1.2 dwelling means the building of the private dwelling house and outbuildings, landlord's fixtures and fittings, walls, gates and fence (excluding hedges), swimming pools and swimming pool machinery (other than automatic pool cleaners) domestic water pumping machinery, tennis courts and sauna baths, belonging to you.

2. Cover Provided

We will

- 2.1 if the dwelling is destroyed by an insured event pay the reasonable costs incurred by you in reinstating the dwelling on the same site as nearly as possible to its condition when new provided the work of reinstatement is commenced and carried out with reasonable dispatch.
- 2.2 if the dwelling is damaged by an insured event pay the amount of the damage or choose to repair or replace it without deduction for depreciation

For 2.1 and 2.2, the value of the dwelling shall be the cost of its reinstatement as known at the time of reinstatement

3. Insured events

Under this section, your buildings are insured against loss or damage caused by the following:

- 3.1 Fire lightning explosion
- 3.2 Riot civil commotion strike lock-outs labour disturbances or malicious acts excluding loss or damage caused by a person lawfully in the dwelling
- 3.3 Storm or flood excluding loss or damage caused by subsidence ground heave or landslide
- 3.4 Earthquake excluding loss or damage (other than by fire) arising from mining
- 3.5 Bursting, leaking or overflowing of water apparatus or pipes
- 3.6 Theft provided if the dwelling is vacant there is forcible and violent entry or exit
- 3.7 Impact by any vehicle or animal excluding damage to glass and sanitaryware (see 4 below)
- 3.8 Breakage or collapse of radio or television aerial or masts
- 3.9 Falling trees or branches [except whilst being felled]

4. Breakage of glass and sanitary ware

In the event of accidental breakage in the dwelling whilst furnished and occupied (except when it is vacant) of

- 4.1 fixed glass
- 4.2 fixed sanitaryware excluding chipping, scratching and disfigurements

we will pay for or choose to repair or replace it

5. Loss of rent

if the dwelling becomes uninhabitable as a result of destruction or damage caused by an insured event we will, for the period necessary for reinstatement, indemnify you for loss of rent up to 20% of the sum insured on the dwelling

The basis of the calculation shall be the annual rent of the unfurnished dwelling or its equivalent rental value

6. Public supply or mains connection

In the event of accidental damage to water, sewerage, gas, electricity or telephone connections belonging to you or for which you are responsible between your dwelling and the public supply we will pay for or choose to repair it

7. Public authorities requirements

We will pay costs necessarily incurred in repairing or rebuilding in accordance with the requirements of public authorities following destruction or damage to the dwelling by an insured event

8. Municipal fire brigade charges

We will indemnify you the municipal charges necessarily incurred for the extinguishing of any fire affecting or threatening to affect the dwelling.

9. Mortgagee

The insurance of the mortgagee's interest will not be invalidated by any act or omission of the mortgagor if such act or omission occurs without the mortgagee's knowledge provided the mortgagee notify us upon becoming aware of the mortgagor's acts or omission and pay any additional premium if there is a material change in the insured property

10. Tenants

This insurance will not be invalidated by any act or omission of your tenant provided you notify us as soon as such act or omission comes to your knowledge and pay the appropriate additional premium

10 Builder's risk

It is declared and agreed that whilst the insured property is in course of erection, or whilst any structural alterations or additions or repairs to the insured property are being done, and until final completion, this section shall be deemed to have been amended as follows:

- i) Articles 3.6, 3.7, 3.9 and 3.10 and extensions 4, 5 and 6 are cancelled
- ii) Article 3.8 is cancelled and replaced by the following:
 - 3.8 Impact by any vehicle and animal not belonging to, and not in the charge or under the control of any contractor
 - 3.9 or subcontractor or any of their employees engaged in the work in connection with
 - a] the erection or completion of the insured property
 - b] structural alterations or additions or repairs to the insured property or the completion of such alterations, additions or repairs

11 SPECIFIC EXCEPTION

This section does not cover

12.1 EXCESS

The first 10% of each and every loss resulting from theft and or lightning in respect of electric gate motors, swimming pool machinery and water pumping machinery.

SECTION II

HOUSEHOLD GOODS (CONTENTS)

1. Definitions

For this section

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

2. Property insured

Household goods and personal effects which belong to you or are your responsibility

3. Indemnity to insured

If the property insured is lost or damaged by an insured event we will pay for or may choose to repair or replace it. The amount payable will be based on the current replacement value less an allowance for depreciation. No deduction will be made for depreciation in the event of total loss or destruction of furniture, carpets or curtains not more than two years old.

4. Insured events

You are insured if the loss or damage is caused by any of the following

- 4.1 Fire lighting explosion
- 4.2 Riot civil commotion strike lock-outs labour disturbances or malicious acts excluding loss or damage caused by a person lawfully in the dwelling
- 4.3 Storm wind water hail or snow excluding loss or damage
 - 4.3.1 to property in the open
 - 4.3.2 arising out of any process necessarily involving the use or application of water
 - 4.3.3 in any structure not completely roofed
- 4.4 Earthquake excluding loss or damage (other than by fire) arising directly or indirectly from mining
- 4.5 Bursting leaking or overflowing of water apparatus or pipes
- 4.5 Sudden and violent damage to any building as a result of impact by vehicle or animal
- 4.7 Theft from
 - 4.7.1(a) the dwelling but excluding theft whilst the building or any part of it is being let or sublet unless accompanied by violent entry or exit
 - (b) its outbuildings if there is forcible and violent entry or exit
 - 4.7.2 any building in which you are temporarily residing provided we have been notified
- 4.8 Theft
 - 4.8.1 of laundry from washing lines, garden and veranda furniture/implements from the grounds of your dwelling, subject to a limit of 4% of total sum insured.
 - 4.8.2 whilst in transit during a permanent change in the policyholder's residence to or from a bank, safe deposit or furniture store

5. **Specific exclusions**

We will not be liable for

- 5.1 loss or damage caused, sustained or incurred outside the territorial limits of the Republic of Zimbabwe, Botswana, Lesotho, Malawi, Namibia, South Africa, Swaziland and Zambia
- 5.2 theft of money unless stolen from a building mentioned in 4.7.1 and there is forcible and violent entry or exit The limit in this respect shall not **exceed 2% of the sum insured under this section or \$ 500**
- 5.3 theft from the dwelling or its outbuildings whilst lent, let sub-let unless there is forcible and violent entry or exit
- 5.4 theft or malicious acts if the dwelling has not been lived on for more than 30 consecutive days
- 5.5 any amount in excess of one third of the total sum insured on contents for any one claim for jewelry, precious metals, furs and works of art
- 5.6 loss, damage or injury to animals securities certificates and documents of any kind, stamp and coin collections motor vehicles, caravans and trailers including their fitted accessories, water-borne vessel or craft and their equipment
- 5.7 property held or used in connection with any business, profession or employment
- 5.8 property more specifically insured.
- 5.9 consequential or indirect loss or damage of any kind or description whatsoever, except loss of rent as expressly provided under extension 6.9
 - 5.9.1 Loss or damage for which provision is made in any guarantee or service contract or in any hire or hire purchase or financing agreement or any other agreement of whatever nature regarding the insured property or any part thereof.

6. **Extensions of cover**

6.1 **Television sets, video recorders decoders and glass**

If in the dwelling, the insurance extends to cover

- 6.1.1 accidental damage to television sets video recorders and decoders other than by mechanical or electrical breakdown or derangement.
- 6.1.2 accidental damage to any mirror, plate glass in or on furniture.

6.2 **Guests**

If the property not otherwise insured belonging to a guest temporarily residing with you is lost or damaged by any event specified in 4.1 to 4.8.1 we will indemnify the guest up to 5% of the total sum insured under this section

6.3 **Property of domestic employees**

If the property belonging to any domestic employee of the policyholder is lost or damaged in the dwelling or its outbuildings by an insured event we will indemnify the domestic employee up to 5% of the total sum insured under this section

6.4 Refrigerator and deep-freeze contents

In the event of deterioration of foodstuffs contained in any refrigerator/deep freeze unit in the dwelling or outbuildings as a result of

- 6.4.1 breakdown of or accidental damage to the unit
- 6.4.2 failure of power supplied by public authorities

we will indemnify you for loss of foodstuffs up to 1% of the total sum insured under this section in any one loss.

6.5 Locks and Keys

We will pay the cost of replacing locks and keys for outside doors of your dwelling or its outbuildings if the keys of these locks have been stolen. The most we will pay is 1% of total sum insured under this section.

6.7 Medical expenses

If the medical/Veterinary expenses are incurred as a result of accidental bodily injury sustained by any

- 6.7.1 person other than yourself caused by a domestic animal owned by you.
- 6.7.2 guest or visitor arising from any defect in the dwelling
- 6.7.3 your domestic employees arising from the employment of the employee
- 6.7.4 animal owned by you arising from a road accident

We will pay the expenses up to 1% of the total sum insured under this section per person/animal.

6.8 Compensation for death of the policyholder

If you are fatally injured in the precincts of the dwelling as a result of an accident we will pay

- 6.8.1 \$ 2 500 for a person 18 years of age and under
- 6.8.2 the sum insured \$ 5 000 under this section for a person over 18 years of age

6.9 Loss of rent

if the dwelling becomes uninhabitable because of loss or damage caused by an insured event we will for the period necessary for reinstatement indemnify you for

- 6.9.1 rent you are liable
- 6.9.2 any reasonable additional costs incurred in providing alternative board and lodging for yourself, your family and domestic employees normally resident with you up to 20% of the sum insured on household goods.

7. **Riot, Strike and Malicious Damage** stated under Section 1 (Houseowners) insured events 3.2 and Section 2 (Household Contents) insured events 4.2 are subject to the following **non political riot strike and malicious damage clause**

NON POLITICAL RIOT, STRIKE AND MALICIOUS DAMAGE

The words riot and strike are hereby deleted from General Exception 10.1

Subject to the terms, conditions and clauses contained herein the Insurers agree to indemnify the insured against physical loss of or damage to the property insured directly related to or caused by or arising from one or more of the following **occurrences**:

a. **Riot and strike damage**

i. the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a labour disturbance, strike or lock-out or not) not being an occurrence mentioned in General Exception 10.1

ii. the willful act of any striker or locked-outworker done in furtherance of a strike or in resistance to a lock-out;

iii. the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clauses (i) or (ii) above

b. **Malicious damage**

the malicious act of any person whether or not such act is committed in the course of a disturbance of the public peace) not being an act amounting to or committed in connection with an occurrence mentioned in General Exception 1 hereof but the Insures shall not be liable under this extension for any loss or damage by fire or explosion nor for any loss or damage arising out of or in the course of burglary housebreaking, theft or larceny or any attempt thereat or caused by any person taking part herein

SECTION III

ALL RISKS

1. Definitions

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

2. Property insured

- 2.1 Unspecified: Clothing, baggage and person effects normally worn or designed to be carried on or by the person.
- 2.2 Specified: Any property listed in the schedule

3. Indemnity to policyholder

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

4. Specific exclusions

We will not pay for:

- 4.1 in respect of unspecified property
 - 4.1.1 more than 20% of the sum insured for any one article excluding clothing
 - 4.1.2 spectacles, prescriptions sunglasses, contact lenses, and cellphones
 - 4.1.3 stamp and coin collection, money, documents or property more specifically insured
- 4.2 wear, tear depreciation or deterioration
- 4.3 electrical or mechanical breakdown not accompanied by other insured damage
- 4.4 any article lost from an unattended vehicle unless concealed in a locked boot of a locked vehicle
- 4.5 the special value which any article may have as part of a set
- 4.6 the value of any sounds or images recorded on tapes, records or film
- 4.7 loss or damage caused
 - 4.7.1 by vermin, moths or gradually operating causes
 - 4.7.2 during any process of cleaning, dyeing renovating restoring or repairing
 - 4.7.3 by confiscation or detention by any process of law
 - 4.7.4 by any inherent defect
- 4.8 loss or damage to precious and semi precious stones
 - 4.8.1 due to faulty settings and /or the malfunctioning of claws and or other mountings
 - 4.8.2 caused by the gradual deterioration and normal wear and tear of claws or other mountings

- 4.9 damage to watches or clocks by over winding
 - 4.9.1 internal damage to watches or clocks unless caused by theft [or attempt thereof] or fire
- 5 loss or damage for which provision is made in any guarantee or service contract.
 - 5.1 consequential or indirect loss or damage of any kind or description whatsoever.
 - 5.2 The excess shown in the schedule

6 Property which is not insured

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

7. Section 3 – All Risks is extended to include

NON-POLITICAL RIOT AND STRIKE

The words riot and strike are hereby deleted from General Exception 10.1

Subject to the terms, conditions and clauses contained herein the Insures agree to indemnify the insured against physical loss of or damage to the property insured directly related to or caused by or arising from one or more the following **occurrence**

- i. the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a labour disturbance, strike or lock-out or not) not being an occurrence mentioned in general Exception 1
- ii. the willful act of any strike or lock-out worker done in furtherance of a strike or in resistance to a lock-out
- ii. the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clauses (i) or (ii) above

SECTION IV.

PERSONAL LIABILITY

1. Definition

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

2. Indemnity to policyholder

if you become legally liable to pay compensation for accidental death, bodily injury or illness or accidental loss of or damage to property occurring during the period of insurance we will indemnify you up to **\$ 20 000**, for any one accident or series of accidents arising out of one event. In addition we will pay all costs and expenses incurred with our written consent.

3. Tenants

If you become legally liable as tenant and not as owner for

- 3.1 damage to the building of a dwelling and/or outbuildings (including fixtures and fittings) caused by an insured event specified in *household goods (Section 2)*
- 3.2 accidental damage to fixed sanitary ware and fixed glass
- 3.3 accidental damage to water, gases sewage, electricity or telephone connections to the dwelling or outbuildings

we will indemnify you up to \$ 10 000, for any one accident or series of accidents arising out of one event

4. Specific exclusions

This section excludes liability

- 4.1 for compensation to yourself.
- 4.2 for loss of or damage to property belonging to or in the custody or control of yourself or your domestic employee
- 4.3 directly or indirectly due to
 - 4.3.1 any employment, business, profession or activity for your reward
 - 4.3.2 the ownership of land or buildings (other than buildings insured by section 1 and land upon which they are situated provided the land is used for residential purposes
 - 4.3.3 the occupation of land or buildings other than your residence)
 - 4.3.4 the use of any motor vehicle, caravan, trailer, aircraft or water-borne vessel or craft (other than model aircraft)
- 4.4 accepted by agreement which would not have attached in the absence of the agreement
- 4.5 for costs and expenses incurred after payment by us of the maximum indemnity .
- 4.6 for compensation for damages in respect of judgements not in the first instance delivered by or obtained from a court of competent jurisdiction in Zimbabwe or for any costs or expenses of litigation which are not incurred in and recoverable in Zimbabwe

5. Hole-in-one

If you score a hole-in-one playing as an amateur in a game of golf in terms of the rules at any recognized golf club we will pay \$ 500 on written confirmation by the secretary of the club

6. Credit cards

We will indemnify you up to \$ 1 000 in any one calendar year against liability arising from fraudulent use yours or your spouse's credit card by any unauthorized person not being a member of your household following the loss thereof by theft or otherwise The loss of any credit cards must be reported to the issuing organization as soon as possible and you must have complied with the conditions of issue of the card.