



February 1, 2023

**Changes to cover for losses arising from electricity grid interruption or failure
NNAC Commercial and Domestic Policy Wording update**

SPECIFIC EXCEPTION 10

Forming part of the policy wordings effective from 01 March 2023, applicable to all sections of the domestic and commercial policy wording for any indemnity arising from electricity grid interruption and/or failure.

ELECTRICITY GRID INTERRUPTION and/or FAILURE EXCLUSION

Notwithstanding any provision to the contrary in this policy or any endorsement thereto, the insurance provided by this policy **excludes** any loss, damage, liability, cost, or expense of whatsoever nature, including any consequential losses under any section of this policy, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any electricity grid interruption and/or failure.

Electricity grid interruption means any total or partial interruption, interference, suspension, blackout, and/or failure of the electricity supply from the national, regional, or private grid of South Africa to any household or business of the Insured by any cause whatsoever.

Electricity grid interruption or failure is defined as any partial or total interruption, suspension, interference, black out and/or failure of electricity supply and infrastructure (including loss arising from theft of cables, sabotage and malicious damage) by any cause whatsoever, from the national, regional, or private grid of South Africa to any household or business of the insured, their suppliers and/or service providers.

