



**Summary of compulsory First Amounts Payable**

- ❖ This is only a summary for ease of reference and does not replace the first amounts payable stated in the policy wording or in the printed policy schedule.
- ❖ Subject to cover been extended to include extensions (where applicable).
- ❖ Otherwise subject to the exclusions and provisions of the Agriplus policy.

**New business : 1 September 2021**

**Renewals : 1 December 2021**

Houseowners	
Buildings occupied premises	Sub-section A - R1 000
Buildings unoccupied premises	Sub-section A – R2 500
Domestic solar panel or photovoltaic systems and wind turbines)	10% of claim minimum R1 000
Power surge	10% of claim minimum R1 000
Accidental damage to machinery for domestic use	R1 000
Household irrigation pumps and electrical motors	Sub-section A - R500 (In addition to)
Malicious damage (first 30 days of unoccupancy)	20% of loss prior to deduction of any compulsory first amount payable
Costs of removal of fallen trees	R500
Damage to garden	Sub-section A - R500
Subsidence and landslip	R5 000
Mechanical breakdown (electrical and gas stoves only)	R500
Special replacement of geysers	R1 000
Keys and locks	R250
Damage by wild baboons or wild monkeys or wild animals	R1 000
or the first amount payable stated in the schedule	
Householders	
Occupied premises	Sub-section A – R1 000
Unoccupied premises	Sub-section A – R2 500 perils 1 – 9
Power surge	10% of claim minimum R1 000
No security gates and burglar bars	R5 000 in addition to any other first amount payable
Domestic refrigerator, deep-freeze, cold store and freezing-room (contents)	R500
Refrigerator, deep-freeze, cold store and freezing-room (extended cover)	R500



Accidental damage	10% of claim minimum R500
Subsidence and landslip	R5 000
Subsidence and landslip (Limited cover)	R5 000
Mechanical breakdown	R500
Guesthouses (Accommodation and lodging) (Theft (or any attempt thereat) not accompanied by breaking into or out by visible, forcible and violent means)	R250 in addition to the basic first amount payable
Keys and locks	R250
Damage to garden	R500
Swimming pool machinery	R500
Electronic data processing equipment used for domestic and/or farming business purposes (cover limited to 10% of the sum insured with a maximum of R25 000 in respect of equipment used for farming business purposes)	R1 000
Malicious damage (first 30 days of unoccupancy)	20% of loss prior to deduction of compulsory first amount payable
Damage by wild baboons or wild monkeys or wild animals	R1 000
or the first amount payable stated in the schedule	
<b>Personal all risks</b>	
Clothing and personal effects: (a) other than theft out of any vehicle (b) theft out of any vehicle accompanied by visible, forcible and violent entry to or exit from such vehicle	R250  R250
Any specified item(s) stated in the schedule (excluding pedal cycles/non-motorised scooters, contact lenses, cellular phones, motor radios, tape players and similar equipment or motor car telephones and contents of caravans and luggage trailers)	Nil
Pedal cycles/non-motorised scooters (specified or not)	R250
Cellular phones	R500
Contact lenses	R250
Motor radios, tape players and equipment of a similar nature and motor telephones	10% of claim minimum R350
Contents of caravans and luggage trailers	R250
or the first amount payable stated in the schedule	



Personal accident	
Medical expenses	Any amount less than R100
or the first amount payable stated in the schedule	
Personal liability	
	None
or the first amount payable stated in the schedule	
Extended personal liability	
Property hired, leased or borrowed	R5 000
Suspension or termination of employment of any domestic servant	R2 000
or the first amount payable stated in the schedule	
Motorboats, yacht and small craft	
<b>Section I:</b>	
Sub-section A – vessel	R250 R1 000 (Jet ski's)
Sub-section B – specified/other property	R250 R250 (Jet ski's)
Sub-section C – trailer	R250 R250 (Jet ski's)
or the first amount payable stated in the schedule	
Electronic equipment	
Sub-section A – material damage: (a) Basic (excluding theft) (b) Theft (c) Power surge or lightning strikes	R250 10% of claim minimum R1 000 10% of the net amount payable minimum R1 000 but not exceeding R2 000 per occurrence additional to any other first amount payable
Sub-section B – consequential loss: (a) Increased cost of working (b) Reinstatement of data/programmes	R250 R250
or the first amount payable stated in the schedule	
Motor	
The basic first amount payable applicable to sub-section A (Loss or damage) or the amount relating to a specific type of vehicle otherwise stated in the schedule of this section, whichever is the greater, shall apply independently to each vehicle as follows:	

	Description	Amount payable
1.(a)	Replacement of <b>window glass, headlamp glass, taillight glass, headlamp units or taillight units</b>	25% of agreed loss or damage subject to a minimum of R350



(b)	Repair of <b>window glass, headlamp glass and taillight glass</b>	Nil
2.	<b>Trucks, mechanical horses, semi-trailers, high speed trailers, buses, and special type vehicles</b> (excluding vehicles specifically adapted for hunting and game viewing activities) with limits of indemnity/Sums Insured	
(a)	<b>Basic:</b> (excluding theft and/or hijacking)	
	(i) Value not exceeding R300 000	10% of agreed loss or damage subject to a minimum of R5 000
	(ii) Value in excess of R300 000	10% of agreed loss or damage subject to a minimum of R7 000
(b)	<b>Theft and/or hijacking:</b>	
	(i) If fitted with a VESA approved tracking and recovery device	5% of agreed loss
	(ii)(a) <b>Theft:</b> If fitted with VESA approved gearlock and/or a VESA approved anti-theft device or installed by the manufacturer of the vehicle when new	12,5% of agreed loss
	(b) <b>Hijacking:</b> the basic excess to apply	
	(iii) No security system as mentioned above	20% of agreed loss
	However if the vehicle is subsequently recovered and physically returned to the company the company will repay the amounts paid by you under (i), (ii) and (iii) above, the standard basic excess will then apply.	
3.	<b>Motor cycles, four wheel motor cycles, scooters and tricars</b>	
	(i) Basic: (including theft or hi-jacking)	R1 000
	(ii) Whilst the motor vehicle is being driven by or is for the purpose of being driven by any person who is under 23 years of age	R250 in addition to the basic excess
	(iii) Whilst the motor vehicle is being driven by or is for the purpose of being driven by any person who is under 26 years of age but over the age of 23 years	R100 in addition to the basic excess
4.	<b>Luggage type trailers, caravans and agricultural trailers</b>	
	(i) Luggage Trailers	R250
	(ii) Caravans	R250
	(iii) Agricultural Trailers	5% of claim minimum R250
5.	<b>Tractors and Combines</b> (self-propelled and not self-propelled)	5% of agreed loss or damage subject to a minimum of R1 000



6.	<b>Vehicles specifically adapted or designed for the purpose of accommodating sightseeing drives or organized tours relating to any winemaking processes, wine tasting and/or any activities of a similar nature</b> (refer Definition 2 (b)) with limits of indemnity/Sums Insured:	
(a)	<b>Basic:</b> (excluding theft and/or hijacking)	
	(i) Value not exceeding R150 000	10% of agreed loss or damage subject to a minimum of R3 500
	(ii) Value in excess of R150 000	10% of agreed loss or damage subject to a minimum of R7 000
	(iii) Specially designed/adopted trailers	5% of agreed loss minimum R1 500
(b)	<b>Theft and/or hijacking:</b>	
	(i) If fitted with a VESA approved tracking and recovery device.	5% of agreed loss
	(ii)(a) <b>Theft:</b> If fitted with VESA approved gearlock and/or a VESA approved anti-theft device or installed by the manufacturer of the vehicle when new.  (b) <b>Hijacking:</b> the basic excess to apply	12,5% of agreed loss
	(iii) No security system as mentioned above.  However if the vehicle is subsequently recovered and physically returned to the company the company will repay the amounts paid by you under (i), (ii) and (iii) above, the standard basic excess will then apply.	20% of agreed loss
7.	<b>Private type motor cars, light delivery vehicles, self propelled caravans and panel vans</b>	
(a)	<b>Basic: (Excluding theft and/or hi-jacking)</b>	
	(i) Person/s older than 55 years.  The abovementioned excess is only applicable to the insured or his/her spouse, the registered owner of the vehicle, should anybody else be in control of the private motor car or light delivery vehicle (LDV), the normal motor excess will apply.	Nil
	(ii) Basic: All other (excluding (a)(i) as mentioned above).	5% of agreed loss or damage subject to a minimum of R3 500
	(iii) If the use shown in the schedule is Class 0 and was being used for travel to and from work or other business of the Insured and professional purposes.	R2 000 in addition to the basic excess
(b)	<b>Theft and/or hijacking:</b>	



	(i) (a) If fitted with a VESA approved tracking and recovery device  (b) Pensioner	2,5% of agreed loss  R1 000
	(ii)(a)(i) <b>Theft:</b> If fitted with a VESA approved gearlock and/or a VESA approved anti-theft device or installed by the manufacturer of the vehicle when new  (ii) Pensioner  (b) <b>Hijacking:</b> the basic excess to apply	5% of agreed loss  R1 000
	(iii) (a) No security system as mentioned above  (b) Pensioner  However if the vehicle is subsequently recovered and physically returned to the company the company will repay the amounts paid by you under (i), (ii) and (iii) above, the standard basic excess will then apply.	10% of agreed loss  R2 000
	<b>Additional first amount payable</b>  <b>If the vehicle is being driven:</b> (i) by a person under 23 years of age (c) (ii) by a person under 26 years of age but not under 23 years of age	R600 in addition to the basic excess R300 in addition to the basic excess
8.	<b>All other types of vehicles and agricultural implements</b>	5% of agreed loss or damage subject to a minimum of R750
	<b>Additional first amount payable</b> all vehicles other than private type motor cars and light delivery vehicles	
9.	Whilst the motor vehicle is being driven by or is for the purpose of being driven by any person who is <b>under 25 years of age</b>	R750
10.	Whilst the motor vehicle is being driven by or under the supervision of any person who has held a <b>valid drivers license to drive for a period of less than 2 years</b>	R500
The amounts referred to in Items <b>9 and 10 above are cumulatively payable</b> to the amounts payable to any type of vehicle described in items 2 and 6 above.		
11.	Whilst any vehicle as described is <b>used to perform work (whether for reward or not) for the benefit of any person other than the Insured</b>	The amount stated in the schedule.



The amount referred to in item **11 above is cumulatively payable** to the first amount payable applicable on trucks, buses, mechanical horses, semi-trailers, high speed trailers, tractors, crawler tractors, combines, vehicles specifically adapted or designed for the purpose of accommodating commercial hunters and game viewing activities and special type vehicles as described.

12.	Voluntary first amount payable:  The amount specified in the schedule as a voluntary first amount payable	will always be applicable in addition to any other first amount payable ( <b>Refer to policy wording</b> )
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**Extensions** (Where applicable, if stated in the Schedule)

(a)	<b>Motorradios:</b> (i) Supplied by the manufacturer (included in the sum insured of the vehicle)  (ii) Not supplied by the manufacturer (not specified as a separate item in the motor schedule, limited to R1 000)  (iii) Not supplied by the manufacturer (specified in the motor schedule)	Basic motor first amount payable  None  10% of claim minimum R350
(b)	<b>Loss of keys and locks</b>	R250
(c)	(i) <b>Damage to tyres or tracks</b> (Tractors, combines and self propelled agricultural implements as per vehicle definition 2g – limited to R40 000 per tyre/track or the limit above R40 000 stated in the schedule)  (ii) Replacement of a set as per manufacturer specifications	10% of the claim  15% of the claim
(d)	<b>Loss of use of vehicle</b> (Tractors and/or combines)	First 72 hours immediately after the occurrence
(e)	<b>Loss of use of vehicle</b> (Trucks and/or mechanical horses)	(a) First 5 days from the date of the written quotation for the rental (b) First 25% up to a maximum of R500 per day
(f)	<b>Contents of spraying equipment</b> (Limited to R5 000 per occurrence)	R500
(g)	<b>Unspecified agricultural implements</b> (Limited to R20 000 per occurrence)	R500
(h)	<b>Electronic equipment used for precision farming</b> (Tractors and combines only)	R2 000

or the first amount payable stated in the schedule

**Fire**



Crude fodder in buildings: (a) Maximum indemnity – 75% of the sum insured (premium calculated on 100% of the sum insured) (b) Maximum indemnity in respect of fodder in fully enclosed buildings (c) Maximum indemnity in respect of fodder in other than fully enclosed buildings	25% as co-insurer payable by the insured  R250 000 } Unless specifically stated R100 000 } in the schedule
Poultry (special perils extension A)	10% of claim minimum R1 000
Game and ostriches: (a) Fire (b) Lightning (Direct lightning only): Large game and ostriches Small game	None  10% of claim minimum R1 000 10% of claim minimum R500
Tobacco: Maximum indemnity – 75% of the sum insured (premium calculated on 100% of the sum insured)	25% as co-insurer payable by the insured Special perils only
Damage to water tanks, water apparatus, geysers or water pipes	10% of claim minimum R1 000
Pumps and electrical motors (lightning)	10% of the claim or R1 000 whichever is the greater
Property in the open	10% of claim minimum R1 000
Television relay stations and radio masts	10% of claim minimum R500
Builder's risk	R250 over and above any compulsory first amount payable
Boundary fences: (a) Fire and lightning only (b) Fire and lightning only (Full value extension)	10% of claim minimum R1 000  10% of claim minimum R1 000
Subsidence and landslip	1% of the sum insured on the property minimum R500 with a maximum of R50 000
Subsidence and landslip (Limited cover)	R5 000
Malicious damage: (a) First 30 days of unoccupancy, without notification to the company (b) Any subsequent period of unoccupancy without notification to the company (c) Any subsequent period of unoccupancy with notification to the company	20% of loss prior to deduction of the compulsory first amount payable  No cover Terms and conditions as determined when agreed and stated in the schedule
Leakage	As stated in the schedule
Damage by wild baboons or wild monkeys or wild animals	R1 000
Power surge	10% of claim minimum R1 000
Trellises	10% of claim minimum R1 000 maximum R25 000
Hail and shade nets (structures and shade nets only)	10% of claim minimum R1 000 maximum R25 000
Solar panel or photovoltaic systems and wind turbines	10% of claim minimum R1 000





or the first amount payable stated in the schedule	
<b>Buildings combined</b>	
Solar panel or photovoltaic systems and wind turbines	10% of claim minimum R1 000
Cost of removal of fallen trees	R500
Damage to garden	R500
<p>Guesthouses:</p> <p>(a) Deterioration of stock as a result of a difference in temperature of refrigeration and/of cooling units</p> <p>(b) Theft accompanied by forcible and violent entry or exit</p> <p>(c) Damage to garden</p> <p>(d) External sign boards, canopies and blinds</p> <p>(e) Costs of removal of fallen trees</p>	<p>R2 500</p> <p>During the period of the initial unoccupancy of 30 days the insured shall become a co-insurer with the company and shall bear a rateable proportion of any damage equal to 20% of the claim before deduction of any first amount payable.</p> <p>The company's liability is restricted to 25% of the sum insured and the insured shall be responsible for the first 10% of claim with a minimum of R2 500 for each and every claim admitted in terms hereof</p> <p>R500 R250 R500</p>
Accidental damage to sanitary ware	R250
Damage to water tanks, water apparatus, geysers or water pipes	10% of claim minimum R1 000
Subsidence and landslip	1% of the sum insured on the property minimum R500 with a maximum of R50 000
Subsidence and landslip (Limited cover)	R5 000
<p>Malicious damage:</p> <p>(a) First 30 days of unoccupancy (without notification to the company)</p> <p>(b) Any subsequent period of unoccupancy (without notification to the company)</p> <p>(c) Any subsequent period of unoccupancy (with notification and written agreement)</p>	<p>20% of loss prior to deduction of compulsory first amount payable</p> <p>No cover</p> <p>Terms and conditions as determined when agreed and stated in the schedule</p>
Keys and locks	R250
Damage by wild baboons or wild monkeys or wild animals	R1 000
or the first amount payable stated in the schedule	
<b>Office contents</b>	



General: (a) Basic (other than claims for loss of or damage due to lightning strike(s) or theft as a result of forcible and violent entry or exit) (b) Lightning (c) Theft accompanied by violent and forcible entry (d) Theft without violent and forcible entry	R250 R1 000 R1 000 10% of claim minimum R1 000
Malicious damage: (a) First 30 days of unoccupancy (without notification to the company) (b) Any subsequent period of unoccupancy (without notification to the company) (c) Any subsequent period of unoccupancy (with notification and written agreement)	20% of loss prior to deduction of compulsory first amount payable  No cover Terms and conditions as determined when agreed and stated in the schedule
Loss of locks and keys	R250 per occurrence
Documents - sub-section C (a) Reinstatement of documents following: Electrical and magnetic damage, obstruction or deletion (b) Lightning	No cover 10% or R1 000 whichever is the greater
or the first amount payable stated in the schedule	
<b>Business interruption</b>	
Public utilities - insured perils only	Less than 24 hours uninterrupted
Public telecommunications - extended cover	Less than 24 hours uninterrupted
Public utilities - extended cover	Less than 24 hours uninterrupted
Guesthouses (accommodation and lodging): (a) Pollution (b) Prevention of access as a result of a bomb scare	Within 15 kilometres of the insure premises First 6 hours of such bomb scare
or the first amount payable stated in the schedule	
<b>Accounts receivable</b>	
	None
or the first amount payable stated in the schedule	
<b>Theft</b>	
Locks and keys	R250
All losses	10% of claim minimum R250
or the first amount payable stated in the schedule	
<b>Money</b>	
Basic	10% of claim minimum R250
Theft of cheques	20% of the loss if not in accordance with prescribed procedures (basic first amount payable not applicable)



All losses following dishonesty of employees, principles, etc	10% of claim minimum R2 500
Locks and keys	R250
or the first amount payable stated in the schedule	
<b>Glass</b>	
Basic	R100
or the first amount payable stated in the schedule	
<b>Fidelity guarantee</b>	
Basic	10% of claim minimum R2 500
Computer losses	20% of claim minimum R2 500
Losses discovered more than 12 months after they were committed:	
(a) If losses are discovered more than 12 months after being committed but not more than 24 months thereafter:	<b>Compulsory</b> 15% of claim minimum R2 500 <b>Computer losses</b> 30% of claim minimum R2 500
(b) If section has been extended to cover that part of losses discovered more than 24 months after being committed but not more than 36 months thereafter:	<b>Compulsory</b> 20% of claim minimum R2 500 <b>Computer losses</b> 35% of claim minimum R2 500
Extension granted on receipt of a satisfactory systems audit in respect of losses more than 24 months after being committed:	
(a) First amount payable increased to percentage shown below if losses discovered more than 12 months after being committed	<b>Compulsory</b> 12.5% of claim minimum R2 500 <b>Computer losses</b> 25% of claim minimum R2 500
or the first amount payable stated in the schedule	
<b>Transit</b>	
Defined events 1 and 2	10% of claim minimum R250
All risks (Not applicable to livestock, pedigreed animals, game and ostriches)	10% of claim minimum R500
Hijacking	20% of each claim
or the first amount payable stated in the schedule	
<b>Business all risks</b>	
(A) Excluding property of hunters and game viewers	



1. Accompanied by violent and forcible entry/exit from:	
(a) Any luggage compartment/cubbyhole or any locked vehicle or if the vehicle was parked in a securely locked/safeguarded building	10% of claim or R200 whichever is the greater
(b) The cabin or from under a canopy (excluded i) above)	20% of claim or R500 whichever is the greater
2. Losses other than theft:	
(a) Glass bottles of milking machines	10% of claim minimum R250
(b) Irrigation pipes and pumps	10% of claim minimum R350
(c) Nitrogen flasks and contents	10% of claim minimum R500
(d) Other specified property	5% of claim minimum R250
(e) Property of guests	10% of claim minimum R250 per guest/client per occurrence
(B) Property of hunters and game viewers (excluding fire, lightning and explosion)	10% of claim minimum R250 per guest/client per occurrence
Damage to wine tanks in the open	5% of claim minimum R1 000
or the first amount payable stated in the schedule	
<b>Accidental damage other than wine</b>	
All claims	10% of claim minimum R500
or the first amount payable stated in the schedule	
<b>Accidental damage - Wine</b>	
(a) Leakage and/or contamination as defined	10% of claim minimum R2 500
(b) Accidental leakage other than causes stated in (a)	10% of claim minimum R2 500
(c) Fermentation of sulphurated sweet must	15% of claim minimum R50 000
(d) Any other damage excluding causes stated in (a) – (c) above	20% of claim minimum R5 000
(e) Accidental breakage of bottles and /or bottled wine and related products	R500
(f) Accidental loss or damage as a result or a latent defect	10% of claim minimum R50 000
And/or the first amount payable stated in the schedule	
<b>Public liability</b>	
Product liability	10% of claim minimum R1 000
Spread of fire (excluding plantations and forests)	12.50% of claim minimum R2 500 maximum R50 000
Spread of fire (including plantations and forests)	15% of claim minimum R5 000 maximum R100 000
Stray, excaping, droving of animals	10% of the claim minimum R1 000 maximum R25 000



Work away from the premises	10% of claim minimum R500
E.C. liability	As stated in the schedule
Products guarantee	10% of claim minimum R25 000
Products recall	10% of claim minimum R25 000
Warehouseman's liability	10% of claim minimum R5 000
Guesthouses (Accommodation and lodging)	R250
Bursting and overflowing of dam walls	10% of claim minimum R1 000
Fire extinguishing charges or water bombing costs	10% of claim minimum R1 000
or the first amount payable stated in the schedule	
<b>Stated benefits</b>	
Temporary total disablement	First 7 days time exclusion
Medical costs	Amounts less than R100
or the first amount payable stated in the schedule	
<b>Group personal accident</b>	
Temporary total disablement	First 7 days time exclusion
Medical costs	Amounts less than R100
or the first amount payable stated in the schedule	
<b>Single Transit Wine</b>	
Basic	5% of claim minimum R500
Hijacking	20% of the claim
or the first amount payable stated in the schedule	
<b>Machinery breakdown</b>	
	R1 000
or the first amount payable stated in the schedule	
<b>Loss of profits (Machinery breakdown)</b>	
	None
The first amount payable stated in the schedule	
<b>Broadform liability</b>	
Spread of fire (excluding plantations and forests)	12.50% of claim minimum R2 500 maximum R50 000
Spread of fire (including plantations and forests)	15% of claim minimum R5 000 maximum R100 000
Stray, excaping, droving of animals	10% of the claim minimum R1 000 maximum R25 000
Products guarantee	10% of claim minimum R25 000



Products recall	10% of claim minimum R25 000
Warehouseman	10% of claim minimum R5 000
Guesthouses (Accommodation and lodging)	R250
Bursting and overflowing of dam walls	10% of claim minimum R1 000
Fire extinguishing charges or water bombing costs	10% of claim minimum R1 000
or the first amount payable stated in the schedule	