

ANNEXURE A

BASIC COMPULSARY FIRST AMOUNT PAYABLE

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 |
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| 1. (a) | Replacement of window glass, headlamp glass, taillight glass, headlamp units or taillight units – All types of vehicles | 25% of agreed loss or damage subject to a minimum of R350 |
| (b) | Repair of window glass, headlamp glass and taillight glass – All types of vehicles | Nil |
| 2. | Trucks, mechanical horses, semi-trailers, high speed trailers, buses and special type vehicles (excluding vehicles described in terms of point 6 below) with limits of indemnity / Sums Insured: | |
| (a) | Basic: (Excluding theft and/or hijacking) | |
| | (i) value not exceeding R300 000 | 10% of agreed loss or damage subject to a minimum of R3 500 |
| | (ii) value in excess of R300 000 | 10% of agreed loss or damage subject to a minimum of R5 000 |
| (b) | Theft and/or hijacking: | |
| | (i) If fitted with a VESA approved tracking and recovery device | 5% of agreed loss |
| | (ii) (a) Theft If fitted with a VESA approved gearlock and/or a VESA approved anti-theft device installed by the manufacturer of the vehicle when new | 12.5% of agreed loss |
| | (b) Hijacking | |
| | (i) value not exceeding R300 000 | 10% of agreed loss |
| | (ii) value in excess of R300 000 | 10% of agreed loss |
| | (iii) No security system as mentioned above | 20% of agreed loss |
| 3. | Motor cycles, four wheel motor cycles, scooters and tricars: | |
| | Basic: (Including theft and/or hijacking) | R1 000 |

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| 4. | Luggage type and agricultural trailers including caravans (other than self propelled): | |
| | (i) Luggage type trailers | R250 |
| | (ii) Caravans (Other than self propelled) | R250 |
| | (iii) Agricultural Trailers | 5% of the agreed loss or damage subject to a minimum of R250 |
| 5. | Tractors and Combines (self-propelled and not self-propelled): | |
| | | 5% of agreed loss or damage subject to a minimum of R1 000 |
| 6. | Vehicles specifically adapted or designed for the purpose of accommodating commercial hunting and game viewing activities or organized tours relating to any winemaking processes (refer Definition 2 (b) in terms of the Policy wording:) with limits of indemnity / Sums Insured: | |
| (a) | Basic: (Excluding theft and/or hijacking) | |
| | (i) value not exceeding R150 000 | 10% of agreed loss or damage subject to a minimum of R2 000 |
| | (ii) value in excess of R150 000 | 10% of agreed loss or damage subject to a minimum of R5 000 |
| | (iii) specially designed / adapted trailers | 5% of agreed loss or damage subject to a minimum of R1 500 |
| (b) | Theft and/or hijacking: | |
| | (i) If fitted with a VESA approved tracking and recovery device | 5% of agreed loss |
| | (ii) (a) Theft If fitted with a VESA approved gearlock and/or a VESA approved anti-theft device installed by the manufacturer of the vehicle when new | 12.5% of agreed loss |
| | (b) Hijacking | |
| | (i) value not exceeding R150 000 | 10% of agreed loss |
| | (ii) value in excess of R150 000 | 10% of agreed loss |
| | (iii) No security system in place as mentioned above | 20% of agreed loss |
| 7. | Private type motor cars, light delivery vehicles (LDV's), and self propelled caravans and panel vans: | |
| | Basic: (Excluding theft and/or hijacking) | 5% of agreed loss or damage |

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| (a) | | subject to a minimum of R2 000 |
| (b) | Theft and/or hijacking: | |
| | (i) If fitted with a VESA approved tracking and recovery device | 2.5% of agreed loss |
| | (ii) (a) Theft If fitted with a VESA approved gearlock and/or a VESA approved anti-theft device installed by the manufacturer of the vehicle when new | 5% of agreed loss |
| | (b) Hijacking | 5% of agreed loss |
| | (iii) No security system as mentioned above | 10% of agreed loss |
| 8. | All other types of vehicles and agricultural implements: | 5% of agreed loss or damage subject to a minimum of R750 |
| 9. | Whilst the specific type of vehicle stated below is being driven by or is for the purpose of being driven by any person who is: | |
| | (a) Motor Cycles – Refer point 3 above – (i) under 23 years of age (ii) under 26 but over 23 years of age | R250 R100 |
| | (b) Private type motor cars – Refer point 7 above – (i) under 23 years of age (ii) under 26 but over 23 years of age | R600 R300 |
| | (c) All types of vehicles other than as described in terms of 9(a) and 9(b) above - (i) under the age of 25 years | R750 |
| 10. | Whilst the motor vehicle is being driven by or under the supervision of any person who has held a valid drivers license to drive for a period of less than 2 years: | R500 |
| The amounts referred to in Items 9 and 10 above are cumulatively payable to the amounts payable to any type of vehicle described in terms of 2, 3, 6 and 7 above. | | |
| 11. | Whilst any vehicle as described is used to perform work (whether for reward or not) for the benefit of any person other than the Insured: | R2 500 or the amount stated in the schedule whichever is the higher |
| 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, crawlers tractors, combines, vehicles as described in terms of point 6 above and special type vehicles as described. | | |

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| 12. | Voluntary First Amount Payable: The amount specified in the Schedule as a Voluntary First Amount Payable. | Always applicable over and above any other First Amount Payable. |
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