

## ANNEXURE D

### Summary of First Amounts Payable Per Section

#### Houseowners

- Other than in respect of buildings not in use – R500 each and every claim.
- Premises not in use – R1 500 each and every claim.
- Accidental damage to machinery for domestic use – R500 each and every claim and 10% of claim - min. R1000 on Solar Heating system for each and every claim.
- Domestic borehole pumps and electrical motors – The first R500 of each and every claim **in addition to** any other First Amount Payable which may apply.
- Damage to gardens- R250 each and every claim.
- Cost of removal of fallen trees – R250 each and every claim.
- Subsidence and Landslip – R5 000 payable in addition to any other First Amount Payable which may apply.
- Mechanical Breakdown (Electrical Stoves only) - R500
- Property as specified excluding solar panels – R500
- Solar systems – 10% of claim – minimum R2 500
- Power surge & lightning strikes – 10% of the claim with a minimum of R2 500.

#### Householders

- Basic Excess applicable to Sub-Section A – R250
- Unoccupied Premises / Buildings – R1 500
- Keys and Locks – R250
- Damage to the garden – R 250
- Swimming pool machinery – R500
- Accidental Damage – R250
- Mechanical Breakdown – R500
- Refrigeration, deep-freezer, cold store or freezing-room contents – R500
- Subsidence and Landslips – R 5 000 This amount is payable in addition to any other First Amount Payable that may be applicable
- Guesthouses – R250
- Power surge & lightning strikes – 10% of the claim with a minimum of R2 500

#### Personal All Risks

- Clothing and personal effects
  - other than theft out of any vehicle - R250
  - theft out of any vehicle accompanied by visible, forcible and violent entry to or exit from such vehicle - 20% of the claim or R250 whichever is the greater
- Any specified items stated in the Schedule (excluding pedal cycles / non motorised scooters, fire arms, contact lenses, cellular phones, motor radios, tape players and similar equipment or motor car telephones and contents of caravans and luggage trailers - R NIL \*
- Pedal cycles/ non motorised scooters – specified or not - R250
- Cellular telephones - R500
- Motor radios, tape players and equipment of a similar nature and motor telephones – 10% of claim minimum R350
- Contact lenses - R250
- Contents of caravans and luggage trailers - R250
- Fire arms - R500

\*Or the First Amount Payable stated in the Schedule, whichever is the greater

## Personal Accident

- Medical Expenses – R100

## Extended Personal Legal Liability

- Property hired, leased or borrowed by the Insured – R5 000
- suspension or termination of employment of any domestic servant – R2 000

## Motorboats, Yachts and Small craft

- Jet ski's - R1 000
- All other Vessels - R250
- Other Property - R250
- Trailer - R250

## Electronic Equipment

- Basic First Amount Payable (Excluding Theft) – R250
- Theft (Excluding Personal Laptops – Extended Cover) – 10% of claim minimum R1 000
- Personal Laptops (Extended Cover) – 10% of claim minimum R1 500
- Power surge or Lightning strikes – 10% of the net amount payable for the Items so damaged subject to a minimum of R1 000 and maximum of R2 000 payable in addition to the basic amount payable. However, should the property insured be appropriately and adequately protected by suitable safeguards against electrical supply fluctuations, then the additional amount payable will be waived.
- Increase cost of working - R250
- Reinstatement of Data – R250

## Motor

- Please refer to motor excess schedule attached

## Fire

- **Death Of Game And/Or Ostriches - Loss By Direct Lightning** - 10% of each and every loss with a minimum of R500 in the case of large game and/or ostriches and R250 ) in the case of small game
- **Trellises** - 10% (ten percent) of each and every loss with a minimum of R1 000 and a maximum of R25 000
- **Hail And Shade Nets** - 10% of each and every loss with a minimum of R1 000 and a maximum of R25 000
- **Raisins** - 10% of each and every claim with a minimum of R1 000 in respect of damage caused by wind only whilst in the open on drying installations
- **Plastic Tunnels** - 10% of each and every loss with a minimum of R1 000 and a maximum of R25 000
- **Crude Fodder In The Open** - the Insured shall be considered his own insurer for 25% of the nominated value of the property insured to the sum insured
- **Pumps And Electric Motors** - 10% of each and every claim or R500 in respect of damage to pumps, electric or electronic motors and electrical switchgear thereof directly or indirectly caused by lightning

- **Property In The Open** - 10% with a minimum of R250
- **Television Relay Stations And Radio Masts** - 10% with a minimum of R500
- **Paddock And Boundary Fences** - 10% with a minimum of R1 000
- **Solar Panels** - 10% with a minimum of R2 500
- **Subsidence And Landslip** - 1% of the sum insured on the property stated in the Schedule or R500
- **Temperature All Risk** - 10% of the claim subject to a minimum of R500
- **Power surge & lightning strikes** – 10% of the claim with a minimum of R2 500

#### **Buildings Combined**

- Damage to Garden – R250
- Subsidence and Landslips – 1% of the sum insured minimum R500
- Guesthouses - R1 000 in respect of each single claim as a result of the perils as described in 15(i) and (ii)
- Theft – 10% minimum R1000
- Power surge & lightning strikes – 10% of the claim with a minimum of R2 500

#### **Office Contents**

- 10% of each and every claim subject to a minimum of:
  - R250 (Excluding loss or damage due to Lightning strikes or theft as a result of violent entry or exit or theft not accompanied by violent entry or exit)
  - R1 000 due to Lightning Strikes or Theft as a result of violent Entry or exit
  - R1 000 due to Theft as a result of non-violent entry or exit or the amount stated in the Schedule whichever is the greater.
  - Power surge & lightning strikes – 10% of the claim with a minimum of R2 500

#### **Theft**

- 10% of claim subject to a minimum of R250 – not applicable to Clothing and Personal Effects of Employees included in terms of the “All Contents” Clause or in respect of the Locks and Keys Extension.  
**PROPERTY IN THE OPEN (WINE AND RELATED PRODUCTS IN TANKS ONLY) – 5%** with a minimum of R500 in respect of each and every claim.

#### **Money**

- Basic (not applicable to Extensions 1, 2 and clothing in terms of 3) - 10 % of each and every claim with a minimum of R250 or the amount stated in the Schedule whichever is the greater.
- Theft of cheques - 25% of each and every claim unless the procedure for drawing and crossing of cheques (as stated in this Section of the Policy) are not adhered to.
- From the dishonesty of any principal, partner, director or person in the employ of the Insured discovered within 14 days after being committed:
  - 2% of the applicable limit under Defined Events plus
  - Further a amount of 10% of the net amount payable after deduction of the 2% specified above.

#### **Glass**

- R100 each and every claim

**Fidelity Guarantee**

The amount payable under this Section in respect of a Defined Event involving on employee or any number of employees acting in collusion shall be reduced by:

- (a) 2% (two percent) of the aggregate of the sum insured under this Section and the declared insurance or R60 000 (sixty thousand rand) whichever is the lesser, plus
- (b) a further amount of 10% (ten percent) of the net amount payable after deduction of the amount specified in (a) above.

Both amounts shall be borne in full by the Insured and remain uninsured.

**COMPUTER LOSSES FIRST AMOUNT PAYABLE**

The percentage shown in (b) of the compulsory First Amount Payable clause is increased from 10% (ten percent) to 20% (twenty percent) if the Defined Event results from the dishonest

- (i) manipulation of
- (ii) input into
- (iii) suppression of input into
- (iv) destruction of
- (v) alteration of

any non-networked micro/personal computer programme, system, data or software by any insured employee whose duties involve the managing, supervision, design, creation or alteration of computer systems or programmes.

**FIRST AMOUNT PAYABLE FOR LOSSES DISCOVERED MORE THAN 12 (TWELVE) MONTHS AFTER THEY WERE COMMITTED**

If any Defined Event is discovered more than 12 (twelve) months after:

- (a) it was committed
- (b) the first event in a series of events committed by one person or a number of persons acting in collusion the percentages contained in the First Amount Payable clause are increased as follows:

First Amount Payable clause	First Amount Payable increased to percentage shown below	
	If losses are discovered more than 12 (twelve) months after being committed but not more than 24 (twenty four) months thereafter	If Section has been extended to cover that part of losses discovered more than 24 (twenty four) months after being committed but not more 36 (thirty six) months thereafter
<b>Compulsory</b>		

Paragraph (a)	From 2% to 4%	From 2% to 5%
Paragraph (b)	From 10% to 15%	From 10% to 20%
<b>Computer Losses</b>	From 20% to 30%	From 20% to 35%

Notwithstanding the above, the Insured may opt to claim only for that part of the loss which was discovered in a lesser period, in which case the First Amount Payable applicable for the corresponding lesser period will apply.

**VOLUNTARY FIRST AMOUNT PAYABLE (if stated in the Schedule to be included)**

In addition to the amount payable by the Insured under the compulsory First Amount Payable clause, the Insured shall be responsible for the difference between such amount and the amount stated in the Schedule as the voluntary First Amount Payable

PROVIDED THAT:

Such voluntary amount exceeds the compulsory amount.

**Transit**

- Basic – 10% of claim minimum R500 or the amount stated in the Schedule
- Hijacking – 20% of claim

**Business All Risks**

**Following upon Theft from vehicles**

The Insured shall be responsible for the First Amount Payable stated hereunder in respect of each and every event resulting from theft accompanied by visible violent and forcible entry to or exit from

- (a) the boot or compartment (cubbyhole) of any completely closed and securely locked vehicle or from any closed and secured locked building housing such vehicle - 10% or R200 whichever is the greater;
- (b) the interior or under a canopy of any vehicle excluding as stated in (a) above - 20% of claim or R500 whichever is the greater.

(ii) **Other than Theft from vehicles in terms of (i)a and (b) above**

The Insured shall be responsible for the Compulsory First Amount Payable except a claim resulting from fire, lightning, explosion or theft (as defined in terms of (i) (a) and (b) above) stated hereunder in respect of each and every event

- (a) glass bottles of milking machines - 10% of claim minimum R250 ;
- (b) irrigation pipes and pumps excluding pipelines, cables, computerized irrigation system of pumps forming part of irrigation systems on wheels and centre pivots - 10% of claim minimum R500 ;
- (c) nitrogen insemination flasks and contents -

- (d) 10% of claim minimum R500 ;  
all other specified property -  
5% of claim minimum R 250
- (e) the property of guests or clients -  
10% of claim minimum R 250 per guest or client any single event
- (f) destruction, disposal and/or return costs to damaged goods –  
10% of claim minimum R1 000
- (g) pipelines, cables, computerized irrigation system and pumps of irrigation systems  
on wheels and centerpivots whether above or underground -  
10% of claim minimum R2 500

or the amount stated in the Schedule in respect of (ii)(a), (b), (c) , (d), (e), (f) and (g) whichever is the greater.

- Power surge & lightning strikes – 10% of the claim with a minimum of R2 500

#### Accidental Damage – Other than Wine

- 10% of each and every claim – minimum R500 or the amount stated in the Schedule

#### Accidental Damage - Wine

The Insured shall be responsible for the First Amount Payable stated hereunder in respect of each and every claim:

Item 1	Wine and related products	First Amount Payable
(a)	Leakage and/or contamination of wine and related products only as a result of accidental breakage of and/or damage to portals and accessories of wine vats and/or tanks, accidental bursting, breakage, and/or damage to or of separators and accessories, wine vats and/or tanks and/or pipe connections and pipes of such wine vats and/or tanks	10% of claim minimum R2 500
(b)	Accidental leakage excluding causes stated in point (a) above and/or pumping together of wine and related products	10% of claim minimum R2 500
(c)	Fermentation of Sulphurated Sweet must	15% of claim minimum R5 000
(d)	Any other loss or damage excluding causes stated in points (a) and/or (b) above	20% of claim minimum R5 000
(e)	Accidental breakage of bottles and/or bottled wine and related products	R500
<b>Item 2</b>	<b>Tanks, wooden vats and tank portals</b>	10% of claim minimum R1 000
<b>Item 4</b>	<b>Discharge or leakage of:</b>	
(a)	Wine and related products (Damage to surrounding property only)	5% of claim minimum R1 000
(b)	All other liquids and fluids as defined (Damage to property including loss of such liquids and fluids but excluding wine and related products)	10% of claim minimum R1 000

#### Public Liability

- General and Property Owners – R500
- Products – 10% of claim min R1 000
- Droving and Escaping of animals and stray animals – 10% of claim min R1 000 en maximum R25 000

- Spreading of Fire (other than Plantations etc.) – 12,5% of claim min R2 500 and maximum R50 000
- Spreading of Fire (Plantations etc.) – 15% of claim min R5 000 and maximum R100 000
- Bursting or overflowing of Dam Walls – 10% of claim min R1 000
- Guesthouses – Property of clients – R250
- Inefficacy – 10% of claim minimum R2 500
- Warehousemans Liability (both Extensions in this regard) – 10% of claim minimum R5 000
- Products Recall – 10% of claim minimum R15 000
- Products Guarantee - 10% of claim minimum R15 000
- Products Liability – North America and Canada Extention – 15% of claim minimum R15 000

#### Single Transit

- Basic 10% of claim - minimum R500 or the amount stated in the Schedule
- Hijacking – 20% of claim

#### Machinery Breakdown

- Wine Cellars – 10% of claim minimum R1 000
- Other than Wine Cellars – R1 000 or the amount stated in the Schedule whichever is the greater

#### Deterioration of Stock (Machinery Breakdown)

- Wine Cellars – 10% of claim minimum R1 000
- Other than Wine Cellars – The percentage amount stated in the Schedule subject to a minimum of R2 500 (unless specifically otherwise stated in the Schedule)
- Time Exclusion – between 12 and 24 hours if stated to apply

#### Single Transit – Pedigreed Animals, Livestock, Game and Ostriches

- Basic 10% of claim - minimum R500 or the amount stated in the Schedule
- Hijacking - 20% of claim

#### Live Stock

- Lightning - 10% of claim minimum of:  
R250 in case of large stock  
  
R150 in case of small stock
- Attack by dogs and wild animals – 10% of claim minimum of R250
- Hijacking - 20% of claim
- Freezing -
  - ANGORA GOATS**
  - Within 2 months after been shorn - 25% of claim (minimum R500)
  - Otherwise - 10% of claim (minimum R250)
  - ALL OTHER GOATS AND SHEEP**
  - Within 2 months after been shorn - 10% of claim (minimum R250)
  - Otherwise - 5% of claim (minimum R150)
- LARGE ANIMALS** 10% of claim (minimum R250)

#### Pedigreed Animals

- (a) the first 10% (ten percent) or R250 (two hundred and fifty rand) whichever is the greater of each and every claim

or

- (b) the first amount percentage and/or First Amount Payable stated in the Schedule whichever is the greater of each and every claim.

#### **Irrigation Systems on Wheels and Centre Pivots**

- Sub-Section A (Loss or Damage) - 10% of Loss or Damage minimum R2 500
- Each and every consecutive occurrence giving rise to claim during any 12 months period on the same system/unit R10 000 in addition to any other amount payable
- Voluntary First Amount Payable (R5 000 or R10 000) if applicable.

#### **Fire – Crop and Stacks**

##### **A Stacks (Crude fodder in the open)**

- In Transit (other than by Fire) – R1 000 per occurrence
- 15% of the nominated value payable over and above any other first amount payable if the distance relating to flammable materials around Buildings/Stacks are not adhered to – refer Memorandum 2.

##### **B Seed Crops**

- In transit (other than fire) – R1 000
- 10% of each and every claim (excluding whilst in transit) subject to a minimum of R1 000 and a maximum of R10 000