



LIMITS AND EXCESSES

Please note that the following are the standard limits and excesses applicable and only apply if cover under the relevant section has been taken.

In addition, these may be varied for individual cases and reference to the specific policy schedule must be made for certainty.

Section 01 Buildings		
Description	Limit	Excess
Claims preparation costs	R50,000	
Basic excess		10% of claim minimum R1,000 and maximum R2,500
Laminated flooring Water damage		10% of claim minimum R2,500
Accidental breakage of fixed glass and sanitaryware <ul style="list-style-type: none"> • residential complexes • non-residential complexes 	Item sum insured R15,000	R500
Accidental loss of or damage to pumps or machinery	R5,000	R500
Animal kennelling	R5,000	Nil
Architects' and other professional fees	Maximum 15% of the damage subject to a total amount payable equal to the item sum insured	Nil
Automatic sprinkler system update clause	R20,000	Nil
Bacterial infection cleans up	R10,000	10% of claim minimum R1,000
Capital additions	Maximum 15% of the item sum insured	Nil
Cost of demolition and clearing and erection of hoardings including debris removal	Included in item sum insured	Nil
Damage to landscaped gardens	R5,000	Nil
Fire extinguishing charges	Reasonable cost provided insured is legally liable	Nil
Furniture temporary storage and transit	R7,500 per unit R25,000 per event	Nil
Generator Hire	R25,000	Nil
Geyser Maintenance		Nil
Geyser replacement (electrical and solar)	50l R8,000 100l R8,600 150l R9,650 200l R11,000 250l R13,800 Solar R50,000	R1,000
Home modifications	R20,000	Nil



Section 01 Buildings		
Description	Limit	Excess
Leakage extension	Item sum insured	10% of claim minimum R1,000 and maximum R2,500
Lightning damage		10% of claim minimum R1,000 maximum R2,000 (This is waived if suitable protections are in place)
Locks and keys	R2,500	Nil
Loss of water	R5,000	Nil
Malicious damage		10% of claim minimum R1,000 and maximum R2,500 Co-insurance of 20% of claim with a maximum of R5,000,000 if building is unoccupied for 30 consecutive days
Maintenance and cleaning equipment (non-residential buildings only)	R30,000	Nil
Medical, trauma and funeral costs	Medical costs R10,000 Trauma costs R1,000 Funeral expenses R5,000 Total per event R10,000	Nil
Municipal plans scrutiny fee	Included in item sum insured	Nil
Power surge	R25,000 per event with an annual maximum of R50,000	10% of claim minimum R1,000 maximum R2,000 (This is waived if suitable protections are in place)
Public authorities' requirements	Included in item sum insured	Nil
Public supply connections		Nil
Removal of trees	R5,000	Nil
Rent	30%	Nil
Riot and strike (outside of RSA and Namibia) (if selected)		10% of claim minimum R1,000 and maximum R2,500
Security services	R5,000	Nil
Subsidence and landslip (limited cover)	Item sum insured	Nil
Subsidence landslip and heave (full cover) (if requested)	Item sum insured	1% of the sum insured on the property at the affected location with a maximum of R50,000
Temporary removal clause	Item sum insured	R3,000
Theft by forcible and violent entry or exit into the building	Item sum insured	10% of claim minimum R1,000 and maximum R2,500 Co-insurance of 20% of claim with a maximum of R5,000,000 if building is unoccupied for 30 consecutive days
Theft of landlord's exterior fixtures and fittings (if requested)	R20,000	10% of claim with a minimum of R1,000



Section 03 Accidental damage		
Description	Limit	Excess
Claims preparation costs	Nil – if required a limit must be provided	
Basic		Basic excess R2,500
Marble/Granite Tops		20% of claim minimum R1,000

Section 04 Office contents		
Description	Limit	Excess
Claims preparation costs	10% of the sum insured or limit of indemnity on the item affected subject to a maximum of R5,000, plus any amount stated in the section schedule for Additional claims preparation costs	
Basic excess		Nil
Rent payable	30%	Nil
Increase in cost of working	25%	Nil
Capital additions	Maximum 20% of contents sum insured	Nil
Locks and keys	R3,000	Nil
Removal of debris	Included in item sum insured	Nil
Temporary removal clause	Item sum insured	Nil
Theft by forcible entry (if requested)		10% of claim with a minimum of R300
Theft (if requested)		10% of claim with a minimum of R1,000

Section 05 Glass		
Description	Limit	Excess
Claims preparation costs	10% of the sum insured or limit of indemnity on the item affected subject to a maximum of R5,000, plus any amount stated in the section schedule for Additional claims preparation costs	
Basic excess		10% of claim with a minimum of R250
Boarding up	Item Sum Insured Included in item sum insured	Nil
Theft of landlord's exterior fixtures and fittings		
Damage to shop fronts and the like		
Watchman		

Section 06 All risks		
Description	Limit	Excess
Claims preparation costs	Nil – if required a limit must be provided	
Basic excess		10% of claim minimum R350
Non forcible and violent entry into vehicle extension (if requested)	50% of the claim with a maximum of R10,000 in respect of any one event	Basic excess 10% of claim minimum R350



Section 07 Money		
Description	Limit	Excess
Claims preparation costs	Nil – if required a limit must be provided	
Basic excess		Basic excess 10% of claim minimum R500 R250
Dishonesty of employees		10% of claim minimum R2,500
Theft of uncrossed cheques		20% of claim
Loss of money from an unlocked safe after business hours	R3,000	Nil
Loss of money not in a locked safe after business hours	R3,000	Nil
Loss of money from an unattended vehicle	R3,000	Nil
Loss of money following the use of keys to any safe where the keys are not obtained by violence	R3,000	Nil
Loss of money from the residence of the insured, a partner in or of or director or employee of the Insured	R3,000	Nil
Loss of money in the custody of a partner, director or employee of the insured on business trips outside territorial limits	R3,000	Nil
Locks and keys	R3,000	R250
Receptacles	R3,000	Nil
Clothing	R3,000	Nil
Money contained in locked safe after business hours – the limit insured for the premises with a maximum of		Basic excess
no SANS grading	R5,000	
SANS Category 1 grading	R10,000	
SANS Category 2 grading	R20,000	
SANS Category 2 HD grading	R40,000	
SANS. Category 2 ADM grading	R100,000	
SANS. Category 2 ADM grading D3	R125,000	
SANS Category 3 grading	R175,000	
SANS Category 4 grading	R350,000	
SANS Category 5 grading	R500,000	
Crossed cheques	R150,000	Nil

Section 08 Fidelity guarantee		
Description	Limit	Excess
Claims preparation costs	Nil – if required a limit must be provided	
Compulsory excess		10% of claim with a minimum of R2,500
Computer losses		Compulsory excess increased to 20% of claim with a minimum of R2,500
Excess for losses discovered more than 12 months after they were committed: up to 24 months after Compulsory		Increased to 15% of claim with a minimum of R2,500



Section 08 Fidelity guarantee

Description	Limit	Excess
Computer losses more than 24 months after (if requested) Compulsory Computer losses		Increased to 30% of claim with a minimum of R2,500 Increased to 20% of claim with a minimum of R2,500 Increased to 35% of claim with a minimum of R2,500
Excess for losses discovered more than 12 months after they were committed where a satisfactory systems audit has been completed (if requested) Compulsory Computer losses		Increased to 12,5% of claim with a minimum of R2,500 Increased to 25% of claim with a minimum of R2,500

Section 09 Broadform public liability

Description	Limit	Excess
Claims preparation costs	Nil – if required a limit must be provided	
General liability		Nil
Defamation	R75,000	
Employers' liability	R1,000,000	Nil
Statutory defence costs	R50,000	Nil
Wrongful arrest	R75,000	Nil
Products liability / defective workmanship (if requested)		Nil
Work away from premises		Nil

Section 10 Trustees Indemnity

Description	Limit	Excess
Trustees Indemnity		Nil

Section 12 Machinery breakdown

Description	Limit	Excess
Claims preparation costs	Nil – if required a limit must be provided	
Basic excess		10% of claim with a minimum of R1,000

Section 13 Electronic equipment

Description	Limit	Excess
Claims preparation costs	10% of the sum insured or limit of indemnity on the item affected subject to a maximum of R5,000, plus any amount stated in the section schedule for Additional claims preparation costs	
Basic excess Material damage Reconstitution of data Increased cost of working		10% of claim with a minimum of R1,500 10% of claim with a minimum of R1,500 24-hour time excess
Power surge or lightning strikes		Where the property insured is not appropriately and adequately protected



Section 13 Electronic equipment		
Description	Limit	Excess
		by suitable safeguards against electrical supply fluctuations, an additional excess of 10% of the net amount payable with a minimum of R1,000 and a maximum of R2,000.
Architects' and other professional fees extension	Maximum 15% of the damage subject to a total amount payable equal to the item sum insured	Nil
Capital additions and currency fluctuations extension	Maximum 25% of the sum insured	Nil
Clearance costs extension	Maximum 15% of the damage	Nil
Express delivery and overtime extension	Maximum 50% of the amount which the repair or replacement would have cost had these additional costs not been incurred	Nil
Fire brigade charges	Reasonable cost provided insured is legally liable	Nil
Incompatibility cover extension (if requested) Material damage Reinstatement of data / programs	20% of the applicable sums insured for material damage and reinstatement of data / programs with a maximum of R35,000 per event	Nil
Non forcible and violent entry into vehicle extension (if requested)	50% of the claim with a maximum of R10,000 in respect of any one event	Basic excess

Section 14 Motor		
Description	Limit	Excess
Claims preparation costs	10% of the sum insured or limit of indemnity on the item affected subject to a maximum of R5,000, plus any amount stated in the section schedule for Additional claims preparation costs	
Basic excess Private type motor cars Commercial vehicles Special Types Motorcycles, buses and trailers		5% of agreed loss or damage subject to a minimum of R 3,000 5% of agreed loss or damage subject to a minimum of R3,000 5% of agreed loss or damage subject to a minimum of R3,000 5% of agreed loss or damage subject to a minimum of R1,500
Driver under 23 years of age		Additional R600
Driver over 23 but under 26 years of age		Additional R300
Vehicle stolen or hijacked and not recovered		Additional 2.5% of agreed loss subject to a minimum of R1,000 (R500 minimum for motorcycles)



Section 14 Motor		
Description	Limit	Excess
Vehicle stolen with no approved anti-theft device (not applicable to motorcycles)		Additional 2.5% of agreed loss subject to a minimum of R500
Vehicle stolen with no approved tracking and recovery device (Applicable to private type cars, commercial vehicles and special types only where the limit of indemnity of the vehicle exceeds R750,000)		Additional 2.5% of agreed loss
Third party liability	R2,500,000	
Passenger liability	R2,500,000	
Repair instructions without prior authorisation	R3,000	Basic plus additional excesses
Medical expenses all insured vehicles other than buses or taxis	R2,000 per injured occupant with a maximum of R25,000 per event	Nil
Fire extinguishing charges	R7,500 per event	Nil
Windscreen		25% of claim with a minimum of R250 where glass is replaced. Nil where glass is repaired.

Section 15 Umbrella liability		
Description	Limit	Excess
Claims preparation costs	10% of the sum insured or limit of indemnity on the item affected subject to a maximum of R5,000, plus any amount stated in the section schedule for Additional claims preparation costs	
Sub-section A - Excess layer protection	R20,000,000	Nil
Sub-section B - Difference in conditions	R20,000,000	R 10,000.00 in respect of any one claim or any number of claims other than for injury arising from all events of a series consequent upon or attributable to any one source or original cause.
Sub-section C - Additional risks protection	R20,000,000	R 10,000.00 in respect of any one claim or any number of claims other than for injury arising from all events of a series consequent upon or attributable to any one source or original cause.