



BnB Sure Excess Structure

Excesses per section are cumulative

Buildings Section

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|-----|--|---|
| (a) | Basic excess | R1,000 |
| (b) | Loss or damage caused by lightning/power surge | 10% of claim minimum R1,000 and maximum R10,000 |

The lightning/power surge excess will be calculated on the total claim and not per individual section should the damage occur in terms of more than one section of the policy arising from any one event

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|-----|---------------------------|--------|
| (c) | Storm/geysers/burst pipes | R1,500 |
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Contents Section

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|-----|---|--------|
| (c) | Loss or damage from unoccupied premises (unoccupied premises is one that has been unoccupied for the previous 24-hour period prior to any loss) | R5,000 |
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It must be remembered that an establishment, even in the care of a staff member, is then not “unoccupied” in terms of this excess. It should also be remembered that the reason for this excess being on the policy in the first place is that the security on many B&Bs and guesthouses is below “par”. If a B&B has good security including electric fences or monitored alarms then this excess can be removed.

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|-----|---|---------------------------|
| (d) | Loss of, or damage to, any cellular telephone | R500 |
| (e) | Theft by guests | 10% of claim minimum R500 |
| (f) | Guests effects | R1,000 |
| (g) | Bilking | R1,500 |

All Risks Section

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|-----|--|-----------------------------|
| (a) | Wearing apparel and personal effects | R250 |
| (b) | Loss of, or damage to, any cellular telephone | R500 |
| (c) | Loss or damage caused by lightning/power surge | 10% of claim minimum R1,000 |
| (d) | Laptop | 10% of claim minimum R1,000 |

Electronic Equipment Section

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|-----|------------------------------------|--|
| (a) | Basic | 10% of claim minimum R1,000 |
| (b) | Loss or damage caused by lightning | 10% of claim minimum R1,000 and maximum R2,000 |

The lightning excess will be calculated on the total claim and not per individual section should the damage occur in terms of more than one section of the policy arising from any one event (c) second claim in a twelve-month period R1,000 (not applicable to fire and storm claims)

Liability Section

(a) Basic	R1,000
(b) Spread of fire	R5,000
(c) Animal based activities	5% of claim minimum R5,000
(d) Water based activities	5% of claim minimum R5,000
(e) Rope based activities	5% of claim minimum R10,000

Motor Section

The first amount payable in the event of a claim is:

Basic excess	Sum insured up to R149,999	5% of claim minimum R2,000
	Sum insured R150,000 – R349,999	5% of claim minimum R2,500
	Sum insured R350,000 – R499,999	5% of claim minimum R3,500
	Sum insured R500,000 and above	5% of claim minimum R5,000

Trailers and caravans

Basic excess	5% of claim minimum R500
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Motorcycles

The first amount payable in the event of a claim is:

Basic excess	5% of claim minimum of R1,000 in respect of cruisers R2,000 in respect of all other motorcycles
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Theft/hijack excess

If vehicle not yet fitted with an approved tracking device during the grace period	additional 10% of claim
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Driver excess (including motorcycles)

Where the driver of the insured vehicle is under 25 years of age or over 75 years of age	additional 5% of claim minimum R2,000
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or

Where the driver has held a license to drive the insured vehicle for a period of less than 2 years	additional 5% of claim minimum R2,000 Driver excesses are cumulative
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Windscreen excess

Windscreen replacement	20% of claim minimum R250
Windscreen repair	Nil

Locks and keys excess

Basic	15% of claim minimum R500
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Pleasurecraft

Basic excess	2% of claim minimum R750
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Appliance and plumbing

Basic	R280 for each
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