

**EXCESS STRUCTURE**

1.	Basic	
1.1	Vehicle value up to R120,000	Flat R1,500
1.2	Vehicle value over R120,000	5% of claim, minimum R1,500
2.	Theft	
2.1	With approved tracking system fitted	Nil
2.2	With no approved tracking system fitted	Basic excess only
3.	Windscreen	20% of claim, minimum R250
4.	Malicious damage to soft top	10% of soft top damage
5.	Locks and Keys	Nil
6.	Fire Damage (no fire extinguisher in vehicle) (Excluding Motorcycles)	No cover
	Fire Damage – Motorcycles	5% of claim, minimum R1,500
7.	Radio and Audio Equipment	Nil
8.	Damages caused by vermin	10% of damage caused by vermin

**INSURED LIMITS**

Sum Insured	Agreed value or market value (whichever is applicable)
Windscreen	R30,000
Malicious damage to soft tops	Agreed value or market value (whichever is applicable)
Locks and Keys	R10,000
Wreckage and Debris Removal	R10,000
Emergency Repair Authorisation	R5,000
Third Party Liability	R5,000,000
Radio and Audio Equipment	R6,000