



# Bryte Commercial Insurance

## Policy benefits and excess structure overview

This overview (*policy benefits and excess structure overview document*) is written for illustrative purposes only and does not constitute advice. To the extent that there is any conflict, discrepancy or inconsistency between the narrative in this overview (*policy benefits and excess structure overview document*) and a clause contained in the policy schedule and policy wording, read in conjunction with each other, the clause as contained in the policy schedule and policy wording will prevail.

## Policy section benefits

Policy section benefits will attach to the policy only where the section has been selected and included in the policy contract.

Benefit	Benefit limit
<b>General policy</b>	
Claims preparation costs	R30,000
Fire extinguishing and water bombing – prevention	R50,000
<b>Fire</b>	
All other contents	R7,500
Money and stamps limitation	R7,500
Architects' and other professional fees	20% of claim
Capital additions	20% of sum insured
Cost of demolition	Reasonable cost
Fire extinguishing charges	Reasonable cost
Municipal plans scrutiny fees	Reasonable cost
Public authorities	Up to sum insured
Temporary removal	20% of sum insured
Geyser and water pipes	R10,000
<b>Buildings combined</b>	
Public supply connections	Up to sum insured
Rent	25% of sum insured
Liability	R2,500,000
Architects' and other professional fees	20% of claim
Capital additions	20% of sum insured
Cost of demolition, clearing and erection of hoardings	Up to sum insured
Fire extinguishing charges	Reasonable cost
Municipal plans scrutiny fees	Up to sum insured
Public authorities requirements	Reasonable cost
Temporary removal	Up to sum insured
Geyser and water pipes	R10,000
Damage to landscape gardens	R10,000
Leakage	Up to sum insured
Locks and keys	R10,000
Maintenance and cleaning equipment	R10,000
Removal of trees	R10,000
Swimming pool/borehole pump	R10,000
Watchmen	R10,000
<b>Office contents</b>	
Rent	25% of sum insured
Documents	Up to sum insured
Legal liability documents	Up to sum insured
Increase in cost of working	25% of sum insured
Capital additions	20% of sum insured
Fire extinguishing charges	Reasonable cost
Locks and keys	R5,000

<b>Office contents continued</b>	
Removal of debris	Reasonable cost
Temporary repairs and measures after a loss	Reasonable cost
Malicious damage	Up to sum insured
<b>Business interruption</b>	
Storage, transit and vehicle	Reasonable cost
Contract sites	Reasonable cost
Prevention of access	10-kilometre radius. Cover limited to 10% of business interruption cover limit or R5,000,000 , whichever is the lesser.
Additional premises	Reasonable cost
<b>Theft</b>	
Additional premises	50% of sum insured
Damage to buildings	R20,000
Locks and keys	R5,000
Personal effects of guests	R7,500 per person
<b>Money</b>	
Outside business hours	R3,000
Receptacles and clothing	R5,000
Residence of director/employee	R3,000
Transit/business trip	R3,000
<b>Glass</b>	
Cost and expenses	R5,000
<b>Fidelity guarantee</b>	
Extended cover for past employees	30 days
<b>Goods in transit</b>	
Fire extinguishing charges	Reasonable cost
<b>Public liability</b>	
Additional insured	Up to limit of indemnity
Security firm	Up to limit of indemnity
Cross liabilities	Up to limit of indemnity
Tools of trade	Up to limit of indemnity
Employer's and visitor's property	Up to limit of indemnity
Liability by agreement	Up to limit of indemnity
Unattached trailers	Up to limit of indemnity
Medical emergency treatment	Reasonable cost
Car parks	Up to limit of indemnity
Tenant's liability	Up to limit of indemnity
<b>Employers' liability</b>	
Principals	Up to limit of indemnity
<b>Stated benefits</b>	
Exposure	Up to death or permanent total disablement limit
Disappearance	Up to death or permanent total disablement limit
Life support	R10,000

<b>Group personal accident</b>	
Exposure	Up to death or permanent total disablement limit
Disappearance	Up to death or permanent total disablement limit
Life support	R10,000
<b>Motor</b>	
Locks and keys	R10,000
Fire extinguishing charges	R5,000
Third party liability	R5,000,000
Contingent liability	R5,000,000
Passenger liability	R2,500,000
Unauthorised passenger liability	R2,500,000
Parking facilities	R5,000,000
Medical emergency treatment cost	R1,000 per person maximum R20,000 per occurrence
<b>Electronic equipment</b>	
Architects' and other professional fees	20% of claim
Clearance costs	20% of claim
Express delivery and overtime	Limited to 50% of amount incurred
Lightning strikes	Up to sum insured
Fire brigade charges	Reasonable cost
Reinstatement	Up to sum insured
Capital additions and currency fluctuations	25% of sum insured
Prevention of access	20-kilometre radius
<b>Motor personal accident</b>	
Life support machinery	Up to the limit of indemnity
Named person basis	Up to the limit of indemnity
<b>Umbrella liability</b>	
Excess layer protection	Up to the limit of indemnity
Difference in cover protection	Up to the limit of indemnity
Additional risk protection	Up to the limit of indemnity
Protection of other parties	Up to the limit of indemnity
Cross liabilities	Up to the limit of indemnity

## Risk extensions

Premiums for the risk extensions (only applicable if selected) are shown in the Premium calculation summary.

<b>Fire</b>
Leakage first loss limit
Leakage full cover
Malicious damage
Escalator clause
Vehicles in the open
Deterioration of food stock
Subsidence and landslip (extended cover)
Stock declaration condition
Disposal of salvage
SASRIA
<b>Buildings combined</b>
Subsidence and landslip
Prevention of access
Escalator clause
Additional geyser and waterpipes
SASRIA
<b>Office contents</b>
Theft by forcible entry
Theft extension
SASRIA
<b>Business interruption</b>
Specified suppliers/sub-contractors
Unspecified suppliers
Customers
Public utilities – insured perils only, cover limited to 50% of the business interruption cover limit or R25,000,000, whichever is the lesser, VAT inclusive, with a 3-month indemnity period limit.
Public telecommunications – insured perils only, cover limited to 50% of the business interruption cover limit or R25,000,000, whichever is the lesser, VAT inclusive, with a 3-month indemnity period limit.
Accidental damage
SASRIA
<b>Accounts receivable</b>
Riot and strike
Duplicate records
Protections
Transit extensions
<b>Theft</b>
Damage to buildings

<b>Money</b>
Riot and strike
Personal accident assault
Locks and keys
Petrol attendants
Seasonal increase
SASRIA
<b>Glass</b>
Special replacement
Riot and strike
<b>Fidelity guarantee</b>
Retroactive cover extension
Superseded insurance
Voluntary first amount payable
Reduction/reinstatement of insured amount
Cost of recovery
Computer losses
Losses discovered more than 24 months after being committed
<b>Goods in transit</b>
Debris removal
Restricted cover
Riot and strike
SASRIA
<b>Business all risks</b>
Increase in cost of working
Riot and strike
Alternative power solutions
<b>Accidental damage</b>
Defined events
Average
Excluded property
Reinstatement
First loss average
Power surge – maximum limit R350,000
<b>Public liability</b>
Products liability
Defective workmanship
Legal defence cost
Wrongful arrest and defamation
EU liability
Drone liability
<b>Stated benefits</b>
Business limitation
Burns disfigurements

<b>Group personal accident</b>
Business limitation
Burns disfigurements
<b>Motor</b>
Additional third party liability
Additional passenger liability
Additional unauthorised passenger liability
Riot and strike
Additional locks and keys
Wreckage removal
Credit shortfall
Car hire
Loss of use
Third party only
Third party, fire and theft
Extras
Voluntary excess/excess waiver
SASRIA
<b>Electronic equipment</b>
Increase in cost of working
Reinstatement of data

## Basic excess structure

This should be read in conjunction with any additional specific excess shown under each individual policy section.

Section	Excess
<b>Fire</b>	
Basic	R2,000
All fire-related claims	R10,000 or as per the policy, whichever the higher
Weather-related flood and water damage	10% of claim minimum R5,000 maximum R50,000
Lightning: no SABS-approved surge protection	10% of claim minimum R1,500
Vehicles in the open: no hail nets	Hail damage excluded
Vehicles in the open: hail nets	5% of claim minimum R3,000
Geyser	R1,500
<b>Buildings combined</b>	
Basic	R2,000
All fire-related claims	R10,000 or as per the policy, whichever the higher
Weather-related flood and water damage	10% of claim minimum R5,000 maximum R50,000
Lightning: no SABS-approved surge protection	10% of claim minimum R1,500
<b>Office contents</b>	
Basic	10% of claim minimum R1,000
All fire-related claims	R10,000 or as per the policy, whichever the higher
Weather-related flood and water damage	10% of claim minimum R5,000 maximum R50,000
Lightning: no SABS-approved surge protection	10% of claim minimum R1,500
Theft	10% of claim minimum R1,000
<b>Theft</b>	
Basic	10% of claim minimum R1,000
Vehicles in the open	5% of claim minimum R3,000
<b>Money</b>	
Basic	10% of claim minimum R1,000
<b>Glass</b>	
Basic	10% of claim minimum R500
<b>Fidelity guarantee</b>	
Basic	2% of the limit plus 10% of the balance
<b>Goods in transit</b>	
Basic	10% of claim minimum R1,500
Hijack and theft claims	15% additional to basic
<b>Business all risks</b>	
Basic	10% of claim minimum R750
All laptops, computers and portable computer equipment	10% of claim minimum R1,000
Mobile phones	R750
Alternative power solutions	10% of claim minimum R2,000
<b>Accidental damage</b>	
Basic	10% of claim minimum R1,000
Damage caused by power surge	10% of claim minimum R5,000
<p><i>All loss or damage to the property insured by power surges will be subject to a first amount payable as stated in the excess schedule. However, should the property insured be appropriately and adequately protected by suitable safeguards against electrical supply fluctuations, then this excess will be waived. The waiver is on condition that the policyholder can produce a statutory, valid Certificate of Compliance regarding the above adequate suitable safeguards installed at the main board of the insured property.</i></p>	



<b>Public liability</b>			
Basic	R1,500		
Products liability	10% of claim minimum R3,500; maximum R25,000		
Defective workmanship	10% of claim minimum R3,500; maximum R25,000		
Work away	10% of claim minimum R2,000; maximum R25,000		
<b>Electronic equipment</b>			
Basic	10% of claim minimum R1,000		
Recovery of data	R1,000		
Increase in cost of working	24 hour time excess		
Laptops	10% of claim minimum R1,000		
Lightning: no SABS approved surge protection	10% of claim minimum R1,000; maximum R2,000		
<b>Motor</b>			
Car	5% of claim minimum R3,000		
LDV	10% of claim minimum R3,500	Section B excess	R2,500
HCV/buses	10% of claim minimum R5,000	Section B excess	R5,000
Caravan/trailer	5% of claim minimum R1,000	Section B excess	R1,000
Motorcycles	5% of claim minimum R2,500	Section B excess	R1,000
Special types	5% of claim minimum R3,000	Section B excess	R1,000
Windscreen	20% of claim minimum R500		
Repairs to windscreen	Nil		
Theft/hijack	10% of claim		
The following additional excess applies in respect of all other cases:			
• Persons under 25 or over 75 years of age	5% of claim minimum R2,000		
• Persons who have held a license for less than 2 years	5% of claim minimum R2,000		
• Single vehicle accident excess if the accident occurred between 21:00 and 05:00 on all private type motor vehicles and LDVs	Additional R2,000		