



Commercial Lines

Excess Structure

Fire Section	Excess structure as a % of claim	Minimum
Basic excess	Nil	R2,000
Lightning – no SABS approved surge protection	10%	R1,500
Vehicles in the open: no hailnets	Hail Damage Excluded	
Vehicles in the open: hailnets	5%	R3,000
Power surge	10%	R1,000
Geyser	Nil	R1,500
Buildings Combined	Excess structure as a % of claim	Minimum
As per fire section		
Geysers	Nil	R1,500
Body Corporate	Excess structure as a % of claim	Minimum
As per fire section		
Geysers	10%	R1,500
Office Contents	Excess structure as a % of claim	Minimum
Basic excess	10%	R1,000
Lightning– no SABS approved surge protection	10%	R1,500
Lightning		
Theft excess	10%	R1,000
Theft	Excess structure as a % of claim	Minimum
Basic excess	10%	R1,000
Vehicle in the open	5%	R3,000

Money	Excess structure as a % of claim	Minimum
Basic excess	10%	R1,000
Glass	Excess structure as a % of claim	Minimum
Basic excess	10%	R500
Fidelity Guarantee	Excess structure as a % of claim	Minimum
Basic excess	2% of the limit plus 10% of the balance	
Goods in Transit	Excess structure as a % of claim	Minimum
Basic excess	10%	R1,500
Hijack and theft claims	15% additional to basic	
Business All Risks	Excess structure as a % of claim	Minimum
Basic excess	10%	R750
Laptops, palmtops, notebooks and other mobile electronic equipment	10%	R1,000
Mobile phones	Nil	R750
Accidental Damage	Excess structure as a % of claim	Minimum
Basic excess	10%	R1,000
Public Liability	Excess structure as a % of claim	Minimum
Basic excess	Nil	R1,500
Products liability	10%	R3,500 (max R25,000)
Defective workmanship	10%	R3,500 (max R25,000)
Work away	10%	R2,000 (max R25,000)

Electronic Equipment	Excess structure as a % of claim	Minimum	
Basic excess	10%	R1,000	
R.O.D. (recovery of data)	Nil	R1,000	
I.C.O.W. (increased cost of work)	24 hour time excess (the first 24 hours of the increased cost to work is not covered)		
Laptops	10%	R1,000	
Lightning	Nil	Nil	
Lightning– no SABS approved surge protection	10%	R1,000 (max R2,000)	
Motor	Excess structure as a % of claim	Minimum	Section B
Car	5%	R3,000	
LDV	10%	R3,500	R2,500
Heavy commercial vehicles/buses	10%	R5,000	R5,000
Caravan/trailer	5%	R1,000	R1,000
Motor cycles	5%	R2,500	R1,000
Special types	5%	R3,000	R1,000
Windscreen	20%	R500	
Repairs to windscreen (private type and light delivery vehicles only)		Nil	
Theft/Hijack	10%		
The following additional excess applies in respect of all other cases:			
– Persons under 25 or over 75 years of age	5%	R2,000	
– Persons who have held a license to drive such a vehicle for less than 2 years	5%	R2,000	
Single vehicle accident excess if the accident occurred between 21:00 and 05:00 on all private type motor vehicles and LDVs (accident where no other vehicle involved)		Additional R2,000	

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