

EXCESSES & LIMITS

This document must be read in conjunction with the policy schedule and the policy wording.

Unless specifically stated otherwise in the policy schedule, the following excesses and limits will apply.

EXCESSES

General

1. Any claim received within three months of the inception of the policy where no previous insurance was in place	additional R500
2. Lightning or powersurge (unless detailed otherwise below)	10% of gross claim, minimum R1 500
3. Vaal and Orange (Gariep) rivers: All loss or damage caused by flood as a result of the Vaal and Orange rivers bursting / overflowing their banks	No cover

NON-MOTOR EXCESSES

Section D01: Houseowners

1. Each and every claim, except burst geysers, water tanks, pipes or water apparatus	R1 000
2. Lightning strike or power surge	10% of gross claim, minimum R1 500
3. Burst geysers, water tanks, pipes or water apparatus	R1 000 per claim
4. Loss of or damage to solar panels and solar geysers	10% of gross claim, minimum R1 000
5. Building that has been vacant for more than 30 (thirty) consecutive days	R1 500 per claim
6. Subsidence, landslip and heave.	1% of sum insured, minimum R5 000
7. Accidental damage to buildings	R1 000 per claim
8. Beach / weekend / holiday cottage or any similar residence regularly unattended	R1 500 per claim
9. Beach / weekend / holiday cottage or any similar residence regularly unattended: Resultant damage to insured property arising from bursting or overflowing of geysers, water tanks, apparatus, pipes or equipment	R5 000 per claim

Note: The above are individual and not cumulative



Section D02: Householders

1. Each and every claim (except hole-in-one and perfect eight)	R1 000
2. Lightning strike or power surge	10% of gross claim, minimum R1 500
3. Loss of or damage to solar panels and solar geysers	10% of gross claim, minimum R1 000
4. Subsidence, landslip and heave	5% of sum insured, minimum R5 000
5. Mechanical and electrical breakdown	10% of gross claim, minimum R1 000
6. Beach / weekend / holiday cottage, or any similar residence regularly unattended	R1 000 per claim
7. Beach / weekend / holiday cottage, or any similar residence regularly unattended: Resultant damage to insured property arising from bursting or overflowing of geysers, water tanks, apparatus, pipes or equipment	R5 000 per claim
8. Theft / attempted theft of jewellery and watches: a) not worn and not kept in a locked safe at the time of the loss b) worn or locked in a safe at the time of the loss	a) 25% of gross claim b) R1 000 per claim

Note: The above are individual and not cumulative

Section D03: Personal all risks

1. Insured events (applicable to unspecified items)	R500 per claim
2. Lightning strike or power surge	10% of gross claim, minimum R500 per specified item
3. Hearing aids	25% of gross claim
4. Prescription spectacles and prescription sunglasses	10% of gross claim, minimum R500 per specified item
5. Pedal cycles	10% of gross claim, minimum R500 per specified item
6. a) Loss of or damage to jewellery and watches whilst not locked in a safe b) Loss of or damage to jewellery and watches whilst locked in a safe	a) 10% of gross claim, minimum R500 per specified item b) R500 per claim
7. Vehicle sound equipment (not factory fitted)	10% of gross claim, minimum R1 000 per specified item
8. Theft from unattended vehicles	10% of gross claim, minimum R500 per specified item

Note: The above are individual and not cumulative

Section D04: Personal Accident

1. Partial disablement from engaging in your usual business	7 (seven) consecutive days
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Section D05: Electronic Equipment

1. Each and every claim (other than cellular phones, iPods, tablets and laptops)	R500
2. Cellular phones, iPods, tablets and GPS	10% of gross claim, minimum R500 per specified item
3. Laptops	10% of gross claim, minimum R1 000 per specified item
4. Lightning strike or power surge (other than cellular phones, iPods, tablets and laptops)	10% of gross claim, minimum R1 500

Section D06: Pleasure Craft

1. Boats, jet skis and motors (under 10 years old)	5% of gross claim, minimum R1 000
2. Boats, jet skis and motors (10 years and older)	10% of gross claim, minimum R2 000
3. Theft or attempted theft of boats, jet skis and motors	10% of gross claim, minimum R2 000
4. Wearing apparel and personal effects	5% of gross claim, minimum R500
5. Fishing equipment	5% of gross claim, minimum R500
6. Electronic equipment	20% of gross claim, minimum R500

LIABILITY EXCESSES

Section LD01: Personal Liability

None applicable unless stated in that section of the schedule

MOTOR EXCESSES

Category A: Sedans / LDVs

1. Basic first amount payable (description of use: private or farming): a) gross claim below R200 000 b) gross claim above R200 000	a) R4 500 per claim b) 3.5% of gross claim
2. Basic first amount payable (description of use: business): a) gross claim below R200 000 b) gross claim above R200 000	a) R4 500 per claim b) 5% of gross claim
3. Windscreen and / or window glass replacement	25% of gross claim
4. Windscreen chip repairs	Nil

Category C: Special types

Basic first amount payable	5% of gross claim, minimum R1 000
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Category D: Motorcycles

1. Basic first amount payable	5% of gross claim, minimum R1 500
2. Quad bikes	5% of gross claim, minimum R1 500

Category E: Trailers, caravans

1. Basic first amount payable	5% of gross claim, minimum R1 000
2. Windscreen and / or window glass replacement	25% of gross claim
3. Windscreen chip repairs	Nil

General Motor

A) General excesses that are accumulative, i.e. in addition to the basic first amount payable stated above.

1. Any claim received within 3 (three) months of the inception of the policy where no previous insurance was in place	additional R2 000
2. When an insured vehicle is being driven by or is under the control for the purpose of being driven by a person: <ul style="list-style-type: none"> a) under 25 years of age or who has held a driver's licence to drive such vehicle for less than 3 (three) years or who holds a learner's licence b) who has been convicted and had his licence to drive the vehicle endorsed during the previous 3 (three) years for any reason 	<ul style="list-style-type: none"> a) additional R2 000 b) additional R1 000
3. Any claim in respect of a Category A vehicle where the driver at the time of the loss only holds a C or C1 licence type and not a type B or EB simultaneously and has not held the type C or C1 licence for at least 5 years	additional 5% of gross claim, minimum R4 500
4. Single vehicle accident whilst the insured vehicle is being driven <ul style="list-style-type: none"> a) Category A (sedans/LDV's) 	additional R1 000
5. Theft or hijack (vehicle not recovered) <ul style="list-style-type: none"> a) Category A (sedans/LDV's) not fitted with an early warning satellite tracking device <ul style="list-style-type: none"> • Private use • Farming use • Business use 	<ul style="list-style-type: none"> • additional R2 500 • additional 2.5% of claim • additional 2.5% of claim

Note: In respect Category A (Sedans and LDV's): if the vehicle is fitted with an early warning satellite tracking device at the time of the theft, and the fitment of such device is not a requirement for cover, the additional theft excess is waived.

B) General excesses that are non-accumulative and replace the basic first amount payable stated above.

1. Loss of or damage to locks and keys	10% of gross claim, minimum R500
2. Any other circumstances	the amount stated in the schedule

LIMITS

Section: General

4. GENERAL TERMS AND CONDITIONS

4.5 C) Claims preparation costs	R5 000 per claim
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NON-MOTOR LIMITS

Section D01: Houseowners

D1.5 HOUSEOWNERS EXTENSIONS

D1.5.2 Accidental damage to buildings	R15 000 per claim
D1.5.3 Accidental damage to gardens	R10 000 in your 12-month period of insurance, calculated from the inception or applicable renewal date
D1.5.5 Alternative accommodation	R50 000 per claim
D1.5.6 Capital additions	a maximum of 15% of the sum insured
D1.5.7 Costs of demolition and professional fees	a maximum of 20% of the sum insured
D1.5.9 Locks and keys	R15 000 per claim
D1.5.10 Loss of rent	a maximum of 25% of the sum insured
D1.5.11 Loss of water by leaking	R5 000 in your 12-month period of insurance, calculated from the inception or applicable renewal date
D1.5.12 Monkeys or baboons	R10 000 in your 12 month period of insurance, calculated from the inception or applicable renewal date
D1.5.13 Power surge	R5 000 per claim
D1.5.15 Protection of building against further damage	R10 000 per claim
D1.5.15 Removal of fallen trees	R10 000 per claim
D1.5.17 Wheelchair friendly alterations	R30 000 once off

D1.7 HOUSEOWNERS CONDITIONS

D1.7.7 Theft from outbuildings (alarm warranty not met)	R5 000 per claim
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Section D02: Householders

D2.4 HOUSEHOLDERS COVER

D2.4.1 I)a) Theft of laundry, outdoor furniture and equipment **R15 000 per claim**

D2.4.1 I)b) Theft of contents whilst in transit from place of purchase **R10 000 per claim**

D2.5 HOUSEHOLDERS EXTENSIONS

D2.5.2 Accidental damage to contents **R10 000 per claim**

D2.5.3 Business goods **R50 000 in your 12-month period of insurance, calculated from the inception or applicable renewal date**

D2.5.4 Cash cards and credit cards **R1 000 per claim**

D2.5.5 Compensation for death **R10 000**

D2.5.6 Documents **R10 000 per claim**

D2.5.8 Foodstuff **R5 000 per claim**

D2.5.9 Hole-in-one or Perfect Eight *The amount incurred by you in paying for a round of drinks for those present at the club bar, limited to a maximum of **R5 000 per claim***

D2.5.10 Locks and keys **R15 000 per claim**

D2.5.11 Loss of money **R5 000 per claim**

D2.5.12 Loss of rent *a maximum of **25%** of the sum insured*

D2.5.13 Medical expenses **R10 000 per person per claim**

D2.5.14 Monkeys and baboons **R10 000 in your 12-month period of insurance, calculated from the inception or applicable renewal date**

D2.5.15 Power surge **R5 000 per claim**

D2.5.16 Property belonging to domestic employees **R10 000 per claim**

D2.5.17 Property belonging to guests **R10 000 per claim**

D2.5.18 Protection of contents against further damage **R10 000 per claim**

D2.5.19 Student accommodation **R25 000 per claim, limited to 2 claims in your 12-month period of insurance**

D2.5.23 Trauma cover **R5 000 per claim**

D2.5.24 Veterinary fees **R10 000 per claim**

D2.5.25 Wheelchair **R10 000 once off**

D2.6 HOUSEHOLDERS OPTIONAL EXTENSIONS

D2.6.1 Mechanical and electrical breakdown **R25 000 per claim**

Section D02: Householders (continued)

D2.7 HOUSEHOLDERS CONDITIONS

D2.7.3 Computers and laptops (used for competitive gaming and /or mining of crypto-currency)	R40 000 per desktop computer R40 000 per laptop or portable computer
D2.7.5 Gold, platinum, silver and other valuables and collectibles	a maximum of 33.3% of the sum insured
D2.7.6 Jewellery and watches	R5 000 per item in the absence of a valuation certificate
D2.7.8 Theft from outbuildings (alarm warranty not met)	R5 000 per claim

Section D03: Personal all risks

D3.3 PERSONAL ALL RISKS COVER

D3.3.1 B) Wearing apparel and personal effects (per article or set)	25% of the sum insured or R2 500 , whichever is the greater
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D3.4 PERSONAL ALL RISKS EXTENSION

D3.4.1 Groceries and household goods	R5 000 per claim
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D3.5 PERSONAL ALL RISKS OPTIONAL EXTENSION

D3.5.1 Remote jamming	R10 000 per specified item or the sum insured stated in the schedule, whichever is the lesser
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D3.6 PERSONAL ALL RISKS CONDITIONS

D3.6.5 Jewellery and watches	R5 000 per specified item in the absence of a valuation certificate
D3.6.9 Theft from vehicles <ul style="list-style-type: none"> • Theft of unspecified items not concealed in a boot or enclosed compartment • Theft of specified items not concealed in a boot or enclosed compartment 	Nil R5 000 per claim

Section D05: Electronic equipment

D5.4 ELECTRONIC EQUIPMENT COVER

D5.4.2 Recompilation of data and / or reinstatement of programs	R10 000 per claim or the sum insured stated in the schedule, whichever is the lesser
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D5.5 ELECTRONIC EQUIPMENT OPTIONAL EXTENSION

D5.5.1 Remote jamming	R10 000 per specified item or the sum insured stated in the schedule, whichever is the lesser
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D5.7 ELECTRONIC EQUIPMENT CONDITIONS

D5.7.3 Theft from vehicles <ul style="list-style-type: none"> • Theft of specified items not concealed in a boot or enclosed compartment 	R5 000 per claim
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Section D06: Pleasure craft

D6.1 PLEASURE CRAFT DEFINITIONS

D6.1 Pleasure craft (excluding trailer)	maximum sum insured of R1 000 000
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D6.5 PLEASURE CRAFT EXTENSIONS

D6.5.2 Electronic equipment	R10 000 per claim
D6.5.3 Emergency and salvage charges	50% of the sum insured of the item concerned
D6.5.4 Fishing equipment	R5 000 per claim
D6.5.5 Liability to third parties	R1 000 000 per occurrence
D6.5.6 Locks and keys	R2 500 per claim
D6.5.7 Medical expenses	R15 000 per claim
D6.5.8 Personal accident	R100 000 per occurrence
D6.5.12 Wearing apparel and personal effects	R2 500 per claim, limited to R1 000 for any one article or set (other than clothing)
D6.5.13 Yacht racing risk	a maximum of two-thirds of the sum insured specified in the schedule

LIABILITY LIMITS

Section LD01: Personal liability

LD1.2 PERSONAL LIABILITY COVER

LD1.2.3 Limit of indemnification	R1 000 000 in respect of any one occurrence or such higher amount stated in the schedule
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LD1.3 PERSONAL LIABILITY EXTENSIONS

LD1.3.1 Domestic employees	R10 000 per occurrence
LD1.3.2 Wrongful arrest	R15 000 in your 12-month period of insurance, calculated from the inception or applicable renewal date

MOTOR LIMITS

Section MD01: Motor

MD1.3 MOTOR COVER

MD1.3.3 Liability to third parties	
a) In respect of any occurrence directly or indirectly due to or in consequence of fire or explosion	a) R1 000 000
b) In the aggregate of a), MD1.4.12 and MD1.4.13	b) R5 000 000
c) Any other event	c) R5 000 000
MD1.3.4 Medical expenses	a maximum of R10 000 per injured occupant, but not exceeding R20 000 in total for all occupants

MD1.4 MOTOR EXTENSIONS

MD1.4.1 Emergency accommodation	a maximum of R400 per person, but not exceeding R2 000 per claim
MD1.4.2 Loss of or damage to lock and keys	R15 000 per claim
MD1.4.4 Tow-in cost and safeguarding after mechanical breakdown	R1 000 during your 12-month period of insurance, calculated from the inception or applicable renewal date
MD1.4.7 Wreckage removal	R10 000 per claim
MD1.4.8 Fire extinguishing charges	reasonable costs
MD1.4.9 Tracking device	R5 000 per claim
MD1.4.10 Trauma treatment	R5 000 per claim
MD1.4.11 Theft of radios	R5 000 per claim
MD1.4.12 Passenger liability	R2 500 000 in respect of any one occurrence
MD1.4.13 Unauthorised passenger liability	R2 500 000 in respect of any one occurrence

MD1.6 MOTOR CONDITIONS

MD1.6.3 Emergency repairs	emergency repairs not to exceed R10 000
MD1.6.10 Towing following an accident (category A vehicles) In the event that the official towing service is not used (towing and storage limit)	R2 000 per claim
MD1.6.11 Towing outside the Republic of South Africa	R20 000 per claim