



Bryte Farming Insurance

Policy benefits and excess structure overview

Effective 1 July 2021

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.

Commercial section

Benefit	Benefit limit
Claims preparation costs	R30,000
Fire	
All other contents	R10,000
Money and stamps limitation	R10,000
Architects' and professional fees	25%
Capital additions	25%
Cost of demolition	Reasonable cost
Fire extinguishing charges	Reasonable cost
Municipal plans scrutiny fees	Reasonable cost
Public authorities	Up to sum insured
Temporary removal	15% of sum insured
Geysers and water pipes	R20,000
Power surge	R50,000
Freezing of livestock	Up to sum insured
Deterioration of stock	R25,000
Repairs and measures after a loss	R20,000
Buildings combined	
Public supply connections	Up to sum insured
Rent	25% of sum insured
Liability	R5,000,000
Architects' and other professional fees	25%
Capital additions	25%
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	15% of sum insured
Geysers and water pipes	R20,000
Power surge	R50,000
Repairs and measures after a loss	R20,000
Signboards and signposts	R10,000
Fire extinguishing appliances and installations	Reasonable cost
Damage to landscaped gardens	R10,000
Maintenance and cleaning equipment	R10,000
Swimming pool/borehole pump	R10,000
Leakage	Up to sum insured
Antennae/satellite dishes	R2,500
Solar panels/solar heating systems	R25,000
Accidental damage to sanitaryware	Reasonable cost
Locks and keys	R10,000
Accidental and mechanical breakage	R5,000

Fallen trees	R10,000
Watchmen	R10,000
Guesthouses and lodges – theft of contents	Up to sum insured
Guesthouses and lodges – leakage or discharge	Up to sum insured
Guesthouses and lodges – plant and machinery	R5,000
Guesthouses and lodges – accidental damage	Reasonable cost
Guesthouses and lodges – public supply of electricity	Reasonable cost
Guesthouses and lodges – refrigerant fumes	Reasonable cost
Death of horses	R5,000
Deterioration of foodstuffs	R25,000
Office contents	
Property of a partner, director or employee	R5,000
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
Removal of debris	Reasonable cost
Temporary repairs and measures after a loss	Reasonable cost
Malicious damage	Up to sum insured
Power surge	R50,000
Business interruption	
Storage, transit and vehicle	Sum insured
Contract sites	Sum insured
Prevention of access	20-kilometre radius
Additional premises	Sum insured
Guesthouses and lodges – murder/suicide/illness/disease/pollution/shark and animal attack	Sum insured
Rail road and air services	Sum insured
Loss of game	Sum insured
Ventilation failure	Sum insured
Liquor licence	Sum insured
Theft	
Additional premises	50% of sum insured
Damage to buildings	R25,000
Locks and keys	R10,000
Personal effects of guests	R7,500 per person
Money	
Receptacles and clothing	R5,000
Locks and keys	R10,000
Use of keys to any safe or strongroom	R5,000
Unlocked safe or strongroom	R5,000
Not contained in a locked safe or strongroom after hours	R5,000
Unattended vehicle	R5,000
Residence of director/employee	R5,000

Glass	
Cost and expenses including watchman	R15,000
Special replacement	Up to sum insured
Fidelity guarantee	
Extended cover for past employees	30 days
Goods in transit	
Debris removal	R20,000
Fire extinguishing charges	Reasonable cost
Livestock and pedigreed animals – euthanasia	R2,000
Livestock and pedigreed animals – emergency treatment	R2,000
Business all risks	
Loss of or damage to the property of guests/clients	R3,000 per guest/client (maximum single item R1,500) and further limited to R25,000 per event
Public liability	
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
Drones – invasion of privacy	R50,000
Drones – noise liability	R50,000
Fire and explosion liability	Limit of indemnity
Animals	Limit of indemnity
Guesthouses and lodges – cleaning/dry cleaning of guest's effects	R10,000 per event and R50,000 any one period of insurance
Guesthouses and lodges – property of guests	Limit of indemnity
Guesthouses and lodges – wrongful arrest and defamation	R100,000 per event and R500,000 any one period of insurance
Products liability – inefficacy cover	R50,000
Animals/livestock at shows and auctions	R1,000,000
Animals not belonging to the insured	R1,000,000
Carts pulled by domestic animals	R500,000
Crop spraying	R1,000,000
Employers' liability	
Principals	Up to limit of indemnity
Stated benefits	
Exposure	Up to death or permanent total disablement limit
Disappearance	Up to death or permanent total disablement limit
Life support	R10,000
Mobility	R10,000
Death benefit – repatriation	R5,000
Bereavement cost	R5,000

Group personal accident	
Exposure	Up to death or permanent total disablement limit
Disappearance	Up to death or permanent total disablement limit
Life support	R10,000
Mobility	R10,000
Death benefit – repatriation	R5,000
Bereavement cost	R5,000
Motor personal accident	
Life support machinery	Up to limit of liability
Named person basis	Up to limit of liability
Motor	
Protection and removal	R5,000
Locks and keys	R10,000
Fire extinguishing charges	R5,000
Third party liability	R5,000,000
Contingent liability	R5,000,000 (private type and LDVs only)
Passenger liability	R2,500,000 (private type, LDVs and HCVs only)
Unauthorised passenger liability	R2,500,000
Parking facilities	R5,000,000
Medical emergency treatment cost	R7,500 per person maximum R30,000 per occurrence
Audio equipment	R15,000
Rent of vehicle/car hire	R500 per day (private type and LDVs only)
Emergency accommodation	R500 per person maximum R5,000 per occurrence
Repatriation: motor vehicles only	R10,000
Bereavement benefit	R5,000
Damage to tyres	R30,000
Residual/balloon payment	Included in credit shortfall limit
Electronic equipment	
Architects' and other professional fees	20% of claim
Clearance costs	20% of claim
Express delivery and overtime	Limited to 50% of the amount which the repair or replacement would have cost had these additional costs not been incurred
Power surge or 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
Pivot irrigation systems	
Third party liability	R500,000
Machinery insurance	
- Machinery breakdown	
Automatic additions	25% of sum insured
Architects' and other professional fees	10% of the sum insured of the damaged item(s)
Clearance costs	10% of the sum insured of the damaged item(s)

Express delivery and overtime	Limited to 50% of the amount which the repair or replacement would have cost had these additional costs not been incurred
- Deterioration of stock	
Alternative storage facilities	15% of the sum insured set against each storage chamber
Umbrella liability	
Excess layer protection	Up to limit of indemnity
Difference in cover protection	Up to limit of indemnity
Additional risk protection	Up to limit of indemnity
Protection of other parties	Up to limit of indemnity
Cross liabilities	Up to limit of indemnity

Personal section

Benefit	Benefit limit
Buildings (Home)	
Temporary repairs and steps to prevent more loss and damage	R20,000
Loss of water by leakage	R10,000
Tracing a water, gas or oil leak	R5,000
Removing fallen trees	R10,000
Wild animals	R10,000
Damage to gardens	R10,000
Loss of rent	25% of sum insured
Professional fees	20% of sum insured
Security guards	R10,000
Increase in amount of cover for building alterations, additions and improvements	20% of sum insured
Special alterations after disability	R50,000
Fire-fighting charges	No limit
Public supply or mains connections	Reasonable
Glass and sanitary ware	Reasonable
Water pumping machinery – accidental damage (not wear and tear) to water pumping machinery or filtration plant (but not automatic pool cleaners)	Up to sum insured
Medical emergency treatment costs	R10,000
Locks and keys	Reasonable
Limited subsidence and landslip	Up to sum insured
Limited power surge	R5,000
Removal of rubble and wreckage	12.5% of maximum amount of cover
Geyser maintenance program – 24-hour helpline for burst geysers and pipes	Benefits of using this service provider
Notification of a claim can be made by the customer contacting either the Bryte Assist helpline on 0860 001 121 or the broker	No claim forms are required (customers do not have to fill out lengthy documents)
Our customers automatically qualify for this benefit when their Building (Home) is insured with Bryte	Quicker turnaround times (customers experience less inconvenience and disruption)

Household contents	
Theft from outbuildings	R10,000
Money and negotiable instruments	R5,000
Deterioration of food	R10,000
Personal documents if lost, stolen or damaged	5% of sum insured, maximum R20,000
Vet costs	5% of sum insured, maximum R20,000
Household contents in the open if lost, stolen or damaged	5% of sum insured, maximum R20,000
Locks and keys	Reasonable
Domestic employee's belongings	R10,000
Items belonging to guests in your home	5% of sum insured, maximum R20,000
Medical emergency treatment costs	R10,000
Death from an injury at home	R25,000
Temporary repairs and steps to prevent more loss or damage	5% of sum insured, maximum R20,000
Accidental damage to landline telephones	Reasonable
Accidental damage to television and ancillary equipment	Reasonable
Rent and alternative accommodation	25% of sum insured
Tracing a water, gas or oil leak	R5,000
Water lost through leakage	R10,000
Loss or damage caused by wild animals	R20,000
Damage to gardens	R10,000
Removing fallen trees	R10,000
An increase in cover for household contents from 15 December to 31 January	10%
Household goods in transit for change of permanent address	Up to sum insured
Household contents in transit	5% of sum insured, maximum R20,000
Household contents temporarily away from the home	Up to sum insured
Removal of rubble and wreckage	Reasonable
Security guards	Reasonable
Fire-fighting charges	Reasonable
Stamp, coin and medal collections	25% of sum insured item limit R5,000
Accidental damage to any mirror glass or sheet glass	Reasonable
Business from home	We pay the lower amount of 35% of maximum sum insured or R50,000
Hole-in-one in amateur golf game	R7,500
Full house bowls	R5,000
Debit cards, credit cards and SIM cards	R5,000
Limited power surge	R5,000
Specific items (all risks)	
Loss of money	R5,000
Personal computer equipment	
All laptops, computers, portable computer equipment and accessories, palm tops, iPads, tablets, printers, scanners and similar equipment	Up to sum insured selected
Personal legal responsibility	
Wrongful arrest	R100,000
Identity fraud	R10,000

Extended personal legal responsibility	
Top-up cover to the underlying personal legal responsibility cover for personal, homeowners, tenants, motor and watercraft	Up to sum insured selected
Personal accident	
Medical emergency treatment costs	R5,000
Bereavement	R10,000
Repatriation costs	R10,000
Life-support machinery	R10,000
Mobility alterations	R10,000
Emergency transportation/rescue	R10,000
Watercraft	
Medical emergency treatment costs – per occupant	R10,000
Medical emergency treatment costs – maximum in total	R50,000
Government action to prevent pollution threat	No limit

Risk extensions

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

Commercial section

Fire
Leakage first loss limit
Plant material
Leakage full cover
Malicious damage
Escalator clause
Vehicles in the open
Subsidence and landslip (extended cover)
Stock declaration condition
Disposal of salvage
SASRIA
Buildings combined
Subsidence and landslip
Prevention of access
Escalator clause
Additional geyser and waterpipes
SASRIA
Office contents
Theft by forcible entry
Theft extension
SASRIA
Business interruption
Specified suppliers/sub-contractors
Unspecified suppliers
Prevention of access extended cover
Customers
Public utilities – insured perils only
Public telecommunications – insured perils only
Public telecommunications – extended cover
Public utilities – extended cover
Accidental damage
SASRIA
Accounts receivable
Riot and strike
Duplicate records
Protections
Transit extensions
Theft
Damage to buildings
Money
Riot and strike
Personal accident assault
Locks and keys

Petrol attendants
Seasonal increase
SASRIA
Glass
Special replacement
SASRIA
Fidelity guarantee
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
Goods in transit
Debris removal
Restricted cover
Riot and strike
SASRIA
Business all risks
Increase in cost of working
Riot and strike
Contamination of milk
SASRIA
Accidental damage
Defined events
Wine and related products
Average
Excluded property
Reinstatement
First loss average
Public liability
Products liability
Defective workmanship
Legal defence cost
Wrongful arrest and defamation
EU liability
Drone liability
Wine and fruit industry: products recall
Flooding and bursting of dam walls
Hunters liability
Game viewing liability
Spread of fire to sugarcane and plantations
Stated benefits
Business limitation
Burns disfigurements

Group personal accident
Business limitation
Burns disfigurements
Motor
Additional third party liability
Additional passenger liability
Additional unauthorised passenger liability
Riot and strike
Additional locks and keys
Wreckage removal
Credit shortfall
Car hire
Third party only
Third party, fire and theft
Extras
Voluntary excess/excess waiver
SASRIA
Electronic equipment
Increase in cost of working
Reinstatement of data
SASRIA
Livestock
Malicious damage
Impotence of bulls/rams as a result of accident only
Impotence of bulls/rams as a result of accident and/or illness and/or disease
Redwater fever
Heartwater fever
Gall sickness
Pulpy kidney
Blue tongue
Calf extension
Lamb extension
Poisoning
Theft
Comprehensive transit cover only
Limited transit cover (fire, collision, derailment and overturning only)
Attack by dogs and wild animals
Freezing of livestock
SASRIA
Pivot irrigation systems
Selected value
SASRIA
Machinery insurance
Section A: Damage to surrounding property
Section A: Explosion of boilers or pressure vessels

Section A: Protective brickwork and refractories
Section A: Loss of contents of liquid storage containers
Section A: Selected value
Section C: Additional increase cost of working

Personal section

Buildings (home)	
Accidental damage not otherwise insured	Minimum R5,000 maximum R100,000
Breakdown of fixed machinery	Maximum R5,000 maximum R100,000
Additional power surge	Minimum R5,000 maximum R100,000
Full subsidence and landslip	Up to sum insured
Household contents	
Accidental damage not otherwise insured	Minimum R5,000 maximum R100,000
Electrical mechanical breakdown	Minimum R5,000 maximum R100,000
Additional power surge	Minimum R5,000 maximum R100,000
Specific items (all risks)	
Unspecified items	Optional sum insured. Limited to 25% of sum insured maximum item limit R6,000
Specified items	Optional sum insured
Personal computer equipment	
Reinstatement of data (limited to laptops and desktops)	Optional sum insured
Personal legal responsibility	
Tenants liability	Up to sum insured selected
Homeowners liability	Up to sum insured selected
Domestic employee's liability	Up to sum insured selected
Contracts with security companies	Up to sum insured selected
Business from home	Up to sum insured selected
Extended personal legal responsibility	
Top-up cover to the underlying personal legal responsibility cover for personal, homeowners, tenants, motor, watercraft	Up to sum insured selected
Watercraft	
Extension of cover to include yacht racing	Optional
Extension of cover to include water skiing	Optional
Extension of cover to include submerged objects	Optional

Basic excess structure

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

Commercial section

Section	Excess
Fire	
Basic	R2,000
Freezing of livestock	10% of claim minimum R2,000
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
Power surge	10% of claim minimum R500
Geyser	R1,500
Buildings combined	
Basic	R2,000
Lightning – no SABS approved surge protection	10% of claim minimum R1,500
Power surge	10% of claim minimum R500
Subsidence and landslip	1% of sum insured minimum R500
Geyser and water pipes	R1,500
Repairs and measures after a loss	Nil
Signboards and signposts	R500
Fire extinguishing appliances and installations	Nil
Damage to landscaped gardens	Nil
Maintenance and cleaning equipment	Nil
Swimming pool/borehole pump	Nil
Leakage	Nil
Antennae/satellite dishes	10% of claim minimum R500
Solar panels/solar heating systems	10% of claim minimum R500
Accidental damage to sanitaryware	R250
Locks and keys	R500
Accidental and mechanical breakage	10% of claim minimum R500
Fallen trees	R500
Watchmen	Nil
Guesthouses and lodges – theft of contents	R500
Guesthouses and lodges – leakage	R250
Guesthouses and lodges – leakage or discharge	R200
Guesthouses and lodges – plant and machinery	R250
Guesthouses and lodges – accidental damage	R500
Guesthouses and lodges – public supply of electricity	Nil
Guesthouses and lodges – refrigerant fumes	R250
Deterioration of foodstuffs	10% minimum R500
Office contents	
Basic	10% of claim minimum R500
Lightning – no SABS-approved surge protection	10% of claim minimum R1,000
Locks, keys and remotes	R500
Theft by forcible entry	10% minimum R1,000

Theft	10% minimum R1,500		
Power surge	10% of claim minimum R500		
Accounts receivable			
Loss or damage to the books of account	R500		
Theft			
Basic	10% of claim minimum R1,000		
Damage to buildings	10% of claim minimum R1,000		
Locks and keys	R500		
Vehicles in the open	10% of claim minimum R3,000		
Money			
Basic	10% of claim minimum R1,000		
Locks and keys	R500		
Dishonesty of any person in the employ of the insured	2% of the limit plus 10% of the balance		
Glass			
Basic	10% of claim minimum R500		
Fidelity guarantee			
Basic	2% of the limit plus 10% of the balance		
Goods in transit			
Basic	10% of claim minimum R1,500		
Hijack and theft claims	15% additional to basic		
Business all risks			
Basic	10% of claim minimum R750		
Laptops, palmtops, notebooks and other mobile electronic equipment	10% of claim minimum R1,000		
Mobile phones	R750		
Accidental damage			
Basic	10% of claim minimum R1,000		
Wine and related products	10% of claim minimum R5,000		
Wine tanks, containers and associated accessories and related products	10% of claim minimum R2,500		
Public liability			
Basic	R1,500		
Products liability/defective workmanship	10% of claim minimum R3,500 maximum R25,000		
Spread of fire	10% of claim minimum R5,000		
Wine and fruit industry – products recall	10% of claim minimum R25,000		
Animals	10% of claim minimum R5,000		
Dam walls	10% of claim minimum R5,000		
Extensions to guesthouses	R1,000		
Motor			
Cars	5% of claim minimum R3,000		
LDVs	5% of claim minimum R3,500	Section B excess	R2,500
HCVs/buses	10% of claim minimum R5,000	Section B excess	R5,000
Caravans/trailers	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 R1,500	Section B excess	R1,000
Windscreen	20% of claim minimum R500		
Locks and keys	R500		
Audio equipment	10% of claim minimum R500		
Damage to tyres	10% of claim minimum R1,000		
Repairs to windscreen (private type and LDVs only)	Nil		
Contents of crop spraying equipment	R500		
Theft/hijack	5% 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 licence to drive such a vehicle for less than 2 years	5% of claim minimum R2,000		
All vehicles valued above R500,000 must be fitted with an approved tracking system, otherwise no theft cover (we will allow 14 working days for the fitment).			
Electronic equipment			
Basic	10% of claim minimum R1,000		
R.O.D (recovery of data)	R1,000		
I.C.O.W (increase in cost of working)	24-hour time excess (the first 24 hours of increase in cost of working is not covered)		
Laptops	10% of claim minimum R1,000		
Lightning – no SABS-approved surge protection	10% of claim minimum R1,000 maximum R2,000		
Livestock (pedigreed animals)			
Cattle	10% of claim subject to a minimum of R1,000		
Sheep and goats	10% of claim subject to a minimum of R500		
Pivot irrigation systems			
Sub-section A	10% of claim minimum R3,000		
Sub-section B	R10,000 each and every claim		
Machinery insurance			
Sub-section A	10% of claim minimum R1,500		
Sub-section B	10% of claim minimum R1,500		

Personal section

Section	Excess
Buildings (Home)	
Basic excess	Flat R1,000
If the building is unoccupied (in excess of limit)	An additional 10% of claim subject to a minimum amount of R1,000
Subsidence and landslip extension (limited cover only)	1% of sum insured subject to a minimum amount of R5,000
Subsidence and landslip extension (full optional cover)	1% of sum insured subject to a minimum amount of R1,000
Geysers (including solar panels and all heating installations)	R1,000
Wild animals	R1,000
Removal of fallen trees	R500
Damage to gardens and water features	R500
Accidental damage not otherwise insured	10% of claim subject to a minimum amount of R500
Breakdown of fixed machinery	10% of claim subject to a minimum amount of R500

Power surge (both extension and additional)	10% of claim subject to a minimum amount of R500
Rubble removal for asbestos	10% of claim
Household contents	
Basic excess	R750
If the building is unoccupied	Additional 10% of claim subject to a minimum amount of R1,000
Accidental damage (automatic extension category D)	10% of claim subject to a minimum amount of R500
Accidental damage not otherwise insured	10% of claim subject to a minimum amount of R500
Electrical or mechanical breakdown	10% of claim subject to a minimum amount of R500
Power surge (both extension and additional)	10% of claim subject to a minimum amount of R500
Specific items (all risks)	
In respect of any claim for unspecified items	R500
Specified items (other than listed below)	R250 per item
Cellular phones	R500
Pedal cycles	R1,000
Computer equipment	
Laptops and desktops	10% of claim subject to a minimum amount of R1,000
Tablets, driftn and iPads and all other electronic equipment	R500
Personal legal responsibility	N/A
Extended personal legal responsibility	N/A
Personal accident	N/A
Motor personal accident	N/A
Legal costs	
Basic	R100
Watercraft	
Excess based on total sum insured whole outfit	
A. Motorboats, cabin cruisers, speedboats and runabouts: including submerged objects cover	R1,500
B. Ski boats (twin engine craft)	R2,000
C. Catamarans (hobbies, darts etc.)	R1,500
D. Trimarans (refer to marine department)	N/A
E. Sailing dinghies	R1,000
F. Yachts and keelboats (international cruising)	R1,500
G. Sailboards and surfboards (excluding wave jumpers etc.) (Limit third party liability to R250,000. No racing risks and passenger liability cover)	R750
H. Semi rigid (rigid hulls with inflatable pontoons)	R3,000
I. Rubber ducks (total inflatable dinghies)	R5,000
J. i. Wet bikes, jet skis, wave riders and wave jumpers	R5,000
ii. Except claims resulting from theft or hijack	R7,500
K. Racing risks extension (sailing craft only)	Basic excess above applies – dependent on type of craft

Pensioner excess

Pensioners over 55 years old do not have to pay an excess unless the specific conditions of a section say they must. A pensioner is a person who is no longer in full-time employment and whose main income comes from a pension, annuity or investment.

Where a claim is reported on a vehicle registered to and insured by a bona fide pensioner, but which was not driven by or under the control of the insured pensioner at the time of the loss, the standard excess payable will be applicable as well as any other additional excesses.

Corrective action excesses

PLEASE REMEMBER: excesses may be amended or vary due to multi-claimant or reactive underwriting decisions and actions taken. Note that any such amendment will always be sent by notice in writing.

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