



# Bryte Flexiflite 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.

### Commercial section

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

<b>Office contents continued</b>	
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
<b>Business interruption</b>	
Storage, transit and vehicle	Reasonable cost
Contract sites	Reasonable cost
Prevention of access	10-kilometre radius. Cover is limited to 10% of the 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 personal accident</b>	
Life support machinery	Up to limit of liability
Named person basis	Up to limit of liability
<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>Umbrella liability</b>	
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

<b>Benefit</b>	<b>Benefit limit</b>
<b>Buildings (home)</b>	
Temporary repairs and steps to prevent more loss	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
Building alterations, additions and improvements	20% of sum insured

<b>Buildings (home) continued</b>	
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	Up to sum insured
Medical emergency treatment costs	R10,000
Locks and keys	Reasonable
Limited subsidence and landslip	Up to sum insured
Removal of rubble and wreckage	Reasonable
Geysers 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)
<b>Household contents</b>	
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 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
Increase in cover between 15 December and 31 January	10% of sum insured
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

<b>Household contents continued</b>	
Business from home	35% of sum insured or R50,000 whichever is lesser
Hole-in-one in amateur golf game	R7,500
Full house bowls	R5,000
Debit cards, credit cards and SIM cards	R5,000
<b>Specific items all risks</b>	
Loss of money	R5,000
<b>Personal computer equipment</b>	
All laptops, computers and portable computer equipment	Up to sum insured selected
<b>Motor vehicle (Personal) – private and LDV</b>	
Medical emergency treatment costs	R10,000 per occupant maximum R40,000 per event
Locks and keys	R10,000
Audio accessories	R7,500
Emergency repairs	R5,000
Emergency accommodation	R5,000
Emergency towing	R2,500
Adjustment for car hire insurance excess	Balance of difference
Bereavement expenses	R10,000
Wreckage removal	R2,000
Window and sunroof glass	Reasonable
Motor third party liability (passenger liability limited to R2,500,000 for drivers under the age of 25)	R5,000,000
Riot and strike	Up to sum insured
<b>Motorcycle – fully licensed cycle</b>	
Medical emergency treatment costs – limited to one person	R10,000
Locks and keys	R10,000
Emergency repairs	R5,000
Emergency accommodation	R5,000
Emergency towing	R2,000
Bereavement expenses	R10,000
Wreckage removal	R2,000
Third party liability	R2,000,000
Passenger liability for motorcycles	R200,000
Riot and strike	Up to sum insured
<b>Motorcycle – quads and off-road</b>	
Locks and keys	R5,000
Emergency repairs	R2,000
Emergency accommodation	R2,000
Emergency towing	R2,000
Wreckage removal	R2,000
Third party liability	R100,000
Passenger liability	Nil
Riot and strike	Up to sum insured
<b>Motorised Ride on equipment (i.e. Golfcarts, Sedge way, Stand-up Motor Scooters and Ride-on Lawnmowers)</b>	
No automatic extensions cover	None
No third party or passenger liability	None

<b>Caravans and trailers</b>	
Locks and keys	R10,000
Emergency repairs	R5,000
Emergency accommodation	R5,000
Emergency towing	R2,000
Wreckage removal	R2,000
Window and sunroof glass	Reasonable
Third party liability	R2,000,000
Riot and strike	Up to sum insured
<b>Personal legal responsibility</b>	
Wrongful arrest	R100,000
Identity fraud	R10,000
<b>Extended personal legal responsibility</b>	
Top-up cover – underlying personal legal responsibility cover	Up to sum insured selected
<b>Personal accident</b>	
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
<b>Motor personal accident (Personal)</b>	
Repatriation costs	R10,000
Life-support machinery	R10,000
Emergency transportation/rescue	R10,000
<b>Watercraft</b>	
Medical emergency treatment costs	R10,000 per occupant maximum 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

<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
Money
Riot and strike
Personal accident assault
Locks and keys



<b>Money</b>
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
Alternative power solutions
Riot and strike
<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

## Personal section

<b>Buildings (home)</b>	
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
<b>Household contents</b>	
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
<b>Specific items all risks</b>	
Unspecified items	Limited to 25% of sum insured maximum item limit R6,000
Specified items	Optional sum insured
Alternative power solutions	Optional sum insured
<b>Personal computer equipment</b>	
Reinstatement of data (limited to laptops and desktops)	Optional sum insured
<b>Motor vehicle (Personal) – private and LDV</b>	
Car hire (30 or 45 day option)	Optional
Loss of use	Optional
Vehicle accessories	Optional sum insured
Credit shortfall	Optional sum insured
Additional locks and keys	Optional sum insured
Excess waiver	Waives the basic excess only
Voluntary excess	Optional sum insured
Additional wreckage removal	Optional sum insured
Additional third party liability	Optional sum insured

<b>Motorcycle – fully licensed cycle</b>	
Credit shortfall	Optional sum insured
Additional locks and keys	Optional sum insured
Additional wreckage removal	Optional sum insured
<b>Caravans and trailers</b>	
Credit shortfall	Optional sum insured
Additional locks and keys	Optional sum insured
Windscreen	Optional
Additional wreckage removal	Optional sum insured
<b>Personal legal responsibility</b>	
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
<b>Extended personal legal responsibility</b>	
Top-up cover – underlying personal legal responsibility cover	Up to sum insured selected
<b>Watercraft</b>	
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
<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

Accidental damage			
Basic	10% of claim minimum R1,000		
Damage caused by power surge	10% of claim minimum R5,000		
<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>			
Public liability			
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		
Motor			
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		
Electronic equipment			
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		

## Personal section

Section	Excess
Buildings (home)	
Basic excess	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 R2,000 maximum R20,000
If the building is unoccupied (in excess of limit)	Additional 10% of claim minimum R1,000
Subsidence and landslip extension (limited cover only)	1% of sum insured minimum R5,000

<b>Buildings (home) continued</b>	
Subsidence and landslip extension (full optional cover)	1% of sum insured minimum R1,000
Geysers/Solar panels	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 minimum R500
Breakdown of fixed machinery	10% of claim minimum R500
Power surge	10% of claim minimum R1,000
Rubble removal for asbestos	10% of claim
<b>Household contents</b>	
Basic excess	R750
All fire related claims	R10,000 or as per the policy, whichever the higher
Weather-related flood and water damage	10% of claim minimum R1,000 maximum R10,000
If the building is unoccupied	An additional 10% of claim minimum R1,000
Accidental damage	10% of claim minimum R500
Accidental damage not otherwise insured	10% of claim minimum R500
Electrical or mechanical breakdown	10% of claim minimum R500
Power surge	10% of claim minimum R1,000
<b>Specific items all risks</b>	
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
Alternative power solutions	10% of claim minimum R2,000
<b>Personal computer equipment</b>	
Laptops and desktops	10% of claim minimum R1,000
All other electronic equipment	R500
Damage caused by power surge	10% of claim minimum R1,000
<b>Motor vehicle (Personal) – private motor and LDV</b>	
Basic excess	R4,000
Theft and hijack	Additional R3,000
Theft and hijack – fitted with an approved tracking device	Basic excess applies
When the incident occurs during the first three months from the date your policy started (no previous insurance).	Additional R3,000
Where the driver is aged 25 years or less	Additional R2,000
Where the driver has held a valid driver's license for less than 2 years	Additional R2,000
Single vehicle accident (no other vehicle involved between 21h00 and 05h00)	An additional to basic and other cumulative excesses – R2,000 on private type and LDV (compulsory)
Locks and keys	R500
Windscreen claims	25% minimum R500
Repairs to windscreen	Nil
Please note the above excesses are independent and cumulative	
Basic excess waiver option waives the basic excess only. This option is subject to the insured having a driver's license for more than 3 years and had zero claims in the past thirty- six months.	

<b>Motorcycle – fully licenced cycle</b>	
Basic excess	Value up to R15,000 minimum R1,000
	Value exceeding R15,000 up to R50,000 minimum R2,000
	Value exceeding R50,000 minimum R3,000
Locks and keys	R250 per claim
<b>Motorcycle – quads and off-road</b>	
Basic excess	Value up to R5,000 minimum R500
	Value exceeding R5,000 up to R15,000 minimum R1,000
	Value exceeding R15,000 up to R50,000 minimum R2,000
	Value exceeding R50,000 minimum R3,000
Locks and keys	R250 per claim
<b>Motorised Ride on equipment (i.e. golfcarts, sedge way, stand-up motor scooters and ride-on lawnmowers)</b>	
Basic excess	Value up to R5,000 minimum R500
	Value exceeding R5,000 up to R15,000 minimum R1,000
	Value exceeding R15,000 up to R50,000 minimum R2,000
	Value exceeding R50,000 minimum R3,000
<b>Caravans and trailers</b>	
Basic excess	R1,000
Windscreen/glass claims applicable to caravans	R500
Locks and keys	R250
<b>Watercraft</b>	
Motorboats, cabin cruiser speedboats and runabout: including submerged objects cover	R1,500
Ski boats	R2,000
Catamarans	R1,500
Trimarans (refer to marine department)	N/A
Sailing dinghies	R1,000
Yachts and keelboats (International cruising)	R1,500
Sailboards and surfboards (Third party liability R250,000. No racing risks and passenger liability cover)	R750
Semi rigid	R3,000
Rubber ducks	R5,000
Jet bikes, jet skis, wave riders and wave jumpers	R5,000
Theft or hijack	R7,500
Racing risks extension	Basic excess above applies – dependent on type of craft