

Sectional Title

Property Insurance

By



**WE DIFFERENTIATE OURSELVES BY OUR ABILITY TO MAKE DECISIONS,
OUR FLEXIBILITY, THE ABILITY TO CUSTOMIZE COVER,
OUR FOCUS ON CUSTOMER REQUIREMENTS AND THE
DELIVERY OF A PROFESSIONAL AND FRIENDLY
SERVICE.**

Sectional Title and Property Insurance

- Sectional Title Properties
- Sectional Title Residential Estates
- Sectional Title Office Parks
- Share Block Properties
- Sectional Title Non Hazardous Commercial Properties
- Homeowners' Associations

Standard coverage and limits available (* denotes Free Cover)

- Buildings Combined: Replacement Value
- Building Glass: Incorporated in Buildings Combined Section*
- Theft of fixtures and fittings: Incorporated in Buildings Combined Section (Replacement Value)*
- Power Surge: R100,000.00* any one incident
- Limited Subsidence and Landslip: Replacement Value*
- Automatic Inflation and Escalation: % of Replacement Value (standard is 10% and 12%)*
- Loss of Profits / Business Interruption Section: As Declared
- Loss of Rent: 30% of Replacement Value*
- Leak Detection: R5,000.00 any one incident in association with resultant water damage*
- Home Modifications: R10,000.00*
- Alternative accommodation for live in domestic employees: R15,000.00*
- Alternative accommodation for domestic pets: R2,500.00*
- Cleaning and Maintenance Equipment: R20,000.00*
- Public Liability Options: R50, 000, 000 any one incident : Premium R 240.00 pa / R20.00pm
- Employers Liability:
 - R10,000,000 any one incident : Premium R300.00 pa / R25.00pm
- Principal Controlled Contractors Liability for alterations, maintenance and additions: R1,000,000 any one incident*
- Directors / Trustees Indemnity: R5, 000, 000 any one period of insurance : Premium R 210.00 pa / R17.50 pm
- Office Contents Section: R150, 000*
- Money: R50, 000,
- Loss of Water: R5,000.00* (can be bought up to R20,000 @R67.50 pm)
- Personal Accident Assault (included in Money Section): R25, 000 as per scale*
- Fidelity Guarantee / Commercial Crime: R75, 000, (increase available)
- Accidental Damage: R250, 000 / R30, 000 for articles of a brittle nature per incident.*
- Security Services: R500 per shift with maximum of R15, 000 per incident*
- Machinery Breakdown: R75, 000*
- Business All Risks: Garden Tools and Equipment
- General All Risks : As Per Schedule
- Geyser All Risks: Replacement value of geyser subject to a max as per list below, of any one claim
 - Up to 100 litre R 6 400.00 R 1 500.00
 - 150 litre R 6 700.00 R 1 500.00
 - 200 litre R 8 600.00 R 1 500.00
 - 250 to 300 litre R 11 700.00 R 1 500.00
- Geyser Component Malfunction/Breakage Cover: R1, 500 per unit per year
- Garden Landscaping: R10, 000*
- Electronic Equipment: Declared Values

- Locks and Keys: R5,000*
- **Standard Excess Structure**

(All excesses can be adjusted to suit the insured's requirements if deemed feasible)

- Fire: Nil
- Power Surge: 10% min R2, 500
- Glass: R1,000
- Storm, Wind, Water, Hail, Snow: R1, 000 with other variations dependent on loss history
- Shade Cloth: R1, 000
- Money: R1, 000
- All Other Claims: R1, 000
- All Risks R1,000.00 / R500.00 dependent on item value
- Resultant Water Damage: (cumulative) R1, 000
- Leak Detection: (cumulative) R1,000
- Theft of Piping Installations: R1, 250
- Public Liability: R1, 000
- Employers Liability: Nil
- Directors / Trustees Indemnity: R2, 500
- Theft of fixtures and fittings: R1, 000
- Fidelity Guarantee/Commercial Crime: R1, 000
- Accidental Damage: R2, 500
- Laminated/Wood Flooring: (cumulative in respect of bursting and leaking of geysers and pipes): 10% of claim minimum R 3,000 maximum R 10, 000
- Malicious Damage: R1, 000
- Malicious Damage (Tenanted units) : R1, 500
- Malicious Damage to Lifts: R2, 000
- Impact by Road Vehicles: R1, 500
- Lightning Damage: R2, 500 (can be 10% minimum R2,500 dependent on area/ loss history)
- Subsidence and Landslip (limited Cover): 1% of sum insured minimum R10, 000
- Geyser excess: R1 500
- Geyser component: R250