



# PERSONAL PRODUCTS EXCESS COMPARISON

UNDERWRITTEN BY



Excess Description	IUM Personal	IUM White Label	IUM Opulence
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### BUILDINGS - EXCESSES

Basic	R500	R500	Nil
Basic: Policyholder 55 or older	Nil	Nil	Nil
Lightning	R1 000	R1 000	Nil
Power surge: With surge protection	R500	R500	Nil
Power surge: Without surge protection	10% of claim minimum R1 000	10% of claim minimum R1 000	10% of claim minimum R1 000
Accidental damage	R500	R500	Nil
Unoccupied more than 60 days	10% of claim minimum R500	10% of claim minimum R500	Nil
Locks, keys, remote controls and access cards/tags of the residence	R250	R250	Nil

### CONTENTS - EXCESSES

Basic	R500	R500	Nil
Basic: Policyholder 55 and older	Nil	Nil	Nil
Lightning	R1 000	R1 000	Nil
Power surge: With surge protection	R500	R500	Nil
Power surge: Without surge protection	10% of claim minimum R1 000	10% of claim minimum R1 000	10% of claim minimum R1 000
Accidental damage	R500	R500	Nil
Unoccupied more than 60 days	10% of claim minimum R500	10% of claim minimum R500	Nil
Locks, keys, remote controls and access cards/tags of the residence	R250	R250	Nil
Personal belongings of parents, grandparents, spouse or dependants in a nursing home, old age home, retirement village or residential care home	Nil	Nil	Nil
Personal belongings of students or scholars living in a boarding school, college, university, technicon, flat, hostel or other student accommodation	R500	R500	R500

### ALL RISKS - EXCESSES

Unspecified all risks	R500	R500	Nil
Mobile communication devices	R750	R750	Nil
Sporting gear	R500	R500	Nil
Other specified items	R500	R500	Nil
Policyholder or spouse 55 or older	Nil	Nil	Nil
Personal belongings of parents, grandparents, spouse or dependants in a nursing home, old age home, retirement village or residential care home	Nil	Nil	Nil
Personal belongings of students or scholars living in a boarding school, college, university, technicon, flat, hostel or other student accommodation	R500	R500	R500
Losses as a result of remote jamming	Additional: R1 000	Additional: R1 000	Nil

### ART COLLECTIBLES - EXCESSES

Physical loss or damage	Not available	Not available	Nil
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### COMPUTER EQUIPMENT - EXCESSES

Basic: Laptops and other portable items	R1 000	R1 000	Nil
Basic: Non-portable items	R500	R500	Nil
Basic: Policyholder or spouse 55 or older	Nil	Nil	Nil
Incompatibility cover: Hardware	Additional: R500	Additional: R500	Nil
Incompatibility cover: Licenced software	Additional: R500	Additional: R500	Nil
Restoration of computer programs and/or data	R500	R500	Nil
Losses as a result of remote jamming	Additional: R1 000	Additional: R1 000	Nil

### VEHICLES – MOTOR VEHICLE EXCESSES

Basic: Policyholder or spouse	R3 500	R3 500	Nil
Basic: Policyholder or spouse 55 or older	Nil	Nil	Nil
Basic: Other, regular or named drivers	R3 500	R3 500	R3 500
Licence less than 3 years	Additional: R2 000	Additional: R2 000	Additional: R2 000
Driver under 25 years	Additional: R2 000	Additional: R2 000	Additional: R2 000
Theft or hijack	R3 500	R3 500	Nil
Vehicle glass: Replacement	R500	R500	Nil
Vehicle glass: Repair	Nil	Nil	Nil
Locks, keys, remote controls and access cards/tags	R500	R500	Nil
Third party liability	Nil	Nil	Nil

### VEHICLES – MOTOR CYCLES EXCESSES

Basic: Policyholder or spouse	10% of claim minimum R1 500	10% of claim minimum R1 500	Nil
Basic: Policyholder or spouse 55 or older	Nil	Nil	Nil
Basic: Other, regular or named riders	10% of claim minimum R1 500	10% of claim minimum R1 500	10% of claim minimum R1 500
Learners licence	Additional 10% of claim	Additional 10% of claim	Additional 10% of claim
Rider under 25 years	Additional: R5 000	Additional R5 000	Additional: R5 000
Accidents between 24h00 and 05h00	Additional: R2 000	Additional: R2 000	Nil
Theft or hijack	Additional 5% of claim	Additional 5% of claim	Nil
Rider gear - As stated under all risks	10% of claim minimum R500	10% of claim minimum R500	Nil
Locks, keys, remote controls and access cards/tags	R500	R500	Nil
Third party liability	Nil	Nil	Nil

### VEHICLES – CARAVANS AND TRAILERS EXCESSES

Basic: Policyholder or spouse	5% of claim minimum R350	5% of claim minimum R350	Nil
Basic: Policyholder or spouse 55 or older	Nil	Nil	Nil
Basic: Other people using the caravan or trailer	5% of claim minimum R350	5% of claim minimum R350	5% of claim minimum R350
Theft or hijack	10% of claim minimum R500	10% of claim minimum R500	Nil
Locks, keys, remote controls and access cards/tags	Nil	Nil	Nil
Third party liability	Nil	Nil	Nil

Description	IUM Standard Personal	IUM White Label	IUM Opulence
<b>WATERCRAFT - EXCESSES</b>			
Basic: Policyholder or spouse	R3 000	R3 000	Nil
Basic: Policyholder or spouse 55 or older	Nil	Nil	Nil
Basic: Other people using the vessel	R3 000	R3 000	R3 000
Theft or hijack of the vessel	10% of claim	10% of claim	Nil
Accessories	Forms part of the total claim. Basic excess applies to claim	Forms part of the total claim. Basic excess applies to claim	Nil
Outboard motors	Forms part of the total claim. Basic excess applies to claim	Forms part of the total claim. Basic excess applies to claim	Nil
Specified itemised all risks cover	R500 per item	R500 per item	Nil
Trailers	Per caravan and trailer section	Per caravan and trailer section	Nil
Locks, keys, remote controls and access cards/tags	R500	R500	Nil
Third party liability	Nil	Nil	Nil
<b>PERSONAL ACCIDENT - EXCESSES</b>			
Death	Nil	Nil	Nil
Permanent disablement	Nil	Nil	Nil
Temporary total disablement	Nil	Nil	Nil
Medical expenses	Nil	Nil	Nil
<b>PERSONAL LEGAL LIABILITY - EXCESSES</b>			
Personal legal liability	Nil	Nil	Nil
<b>EXTENDED PERSONAL LEGAL LIABILITY - EXCESSES</b>			
Extended personal legal liability	Per underlying section	Per underlying section	Per underlying section
<b>LEGAL COSTS - EXCESSES</b>			
Legal costs	Nil	Nil	Nil
<b>IDENTITY THEFT - EXCESSES</b>			
Identity theft	Nil	Nil	Nil