

LOMBARD BODY CORPORATE

TABLE OF LIMITS

SECTION A PROPERTY INSURANCE

Buildings	AS PER SCHEDULE
Public Supply Connections	One Hundred Thousand Rand
Theft	One Hundred Thousand Rand
Accidental Breakage	Fifty Thousand Rand
Accidental Damage	Two Hundred and Fifty Thousand
Electrical and mechanical breakdown	Ten Thousand Rand
Geysers including bursting, overflowing or escape of water or oil	Fifteen Thousand Rand
	Geyser Replacement Limits:
	up to 150 litres R 8,000
	200 litres R 10,000
	250 litres R 12,000
	300 litres and above R 15,000
Power Surge (SABS Approved Protection)	One Hundred Thousand Rand
Power Surge (Un-protected)	Fifty Thousand Rand
All Risks Garden Equipment	Ten thousand Rand
Clauses and extensions	
Subsidence and Landslip (limited Cover)	AS PER SCHEDULE
Subsidence and Landslip (Full Cover)	AS PER SCHEDULE
Architects and other professional Fees	20% of the claimed amount
Capital Addition	15% of the sum insured
Energy Performance and Sustainable Buildings	10% of the Building Sum insured
Garden landscaping	Ten Thousand Rand
Generator hire	Ten Thousand Rand
Locks and keys	Ten Thousand Rand
Metered water	Ten Thousand Rand
Tracing of Leaks	Five Thousand Rand
Removal of Water from basements	Five Thousand Rand
Tenants Fixtures and Fittings (if stated to be included)	AS PER SCHEDULE
Fragile Counter Tops	Ten Thousand Rand
Theft of Exterior Fixtures and Fittings	Fifty Thousand Rand
Mobility Cost	Twenty Thousand Rand
Medical, Trauma and Bereavement Costs	

Medical Costs	Ten Thousand Rand
Trauma Counselling	Five Thousand Rand
Bereavement Expenses	Five Thousand Rand
Pet housing	Five Thousand Five Hundred Rand
Guards	Ten Thousand Rand
SECTION B LOSS OF RENT/LEVIES	30% of the Section A - Building Sum Insured
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SECTION C LIABILITY	
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The Limit of indemnity	Two Million & Five Hundred Thousand Rand
Legal Defence Costs	Fifty Thousand Rand
Wrongful Arrest	Fifty Thousand Rand
Top-Up extension	Forty Seven Million & Five Hundred Thousand Rand
Trustee's indemnity	Five Hundred Thousand Rand
Employers' Liability	Two Million & Five Hundred Thousand Rand
SECTION D OFFICE CONTENTS	Fifty Thousand Rand
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Locks and Keys	Three Thousand Rand
SECTION E MONEY	Twenty Five Thousand Rand
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Receptacles and clothing	Two Thousand Rand
Locks and Keys	Three Thousand Rand
SECTION F FIDELITY	One Hundred Thousand Rand
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SECTION G ELECTRONIC EQUIPMENT	One Hundred Thousand Rand
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Increased Cost of Working	Ten Thousand Rand
Reinstatement of Data	Ten Thousand Rand
SECTION H GEYSER MAINTENANCE	One Thousand Five Hundred Rand
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All Sections	
Claims Preparation Costs	Fifty Thousand Rand per section or 10% of the sum insured or limit of indemnity on the item affected. (whichever the lesser)

LOMBARD BODY CORPORATE

FIRST AMOUNTS PAYABLE

SECTION A PROPERTY INSURANCE

Buildings	R1,000 each and every claim
Shade Nets, Canopies, Awnings and Blinds (damage caused by wind, rainwater or hail)	
Age of Shade Nets and Canopies	
Up to 1 year	10% of claim
Up to 2 years	20% of claim
Up to 3 years	40% of claim
Up to 4 years	60% of claim
Up to 5 years	80% of claim
Older than 5 years	No cover
Public Supply Connections	R2,500 each and every claim
Theft	R2,500 each and every claim
Accidental Breakage	R1,000 each and every claim
Accidental Damage	R1,000 each and every claim
Electrical and mechanical breakdown	R2,500 each and every claim
Geysers including bursting, overflowing or escape of water or oil	R1,500 each and every claim
Geysers including bursting, overflowing or escape of water or oil (all claims which include resultant water damage)	R2,500 each and every claim
Power Surge (SABS Approved Protection)	10% of claim minimum R1,000 each and every claim but not exceeding R2,000
Power Surge (Un-protected)	15% of claim minimum R1,000 each and every claim
All Risks Garden Equipment	R500 each and every claim
Clauses and extensions	
Subsidence and Landslip (Limited Cover)	R5,000 each and every claim
Subsidence and Landslip (Full Cover)	5% of claim minimum R5,000 each and every claim
Architects and other professional Fees	Section A Building - First amount payable applies
Capital Addition	Section A Building - First amount payable applies
Energy Performance and Sustainable Buildings	Section A Building - First amount payable applies
Garden landscaping	R200 each and every claim
Generator hire (maximum cover 14 days)	R200 each and every claim
Locks and keys	R200 each and every claim

Metered water	R1,000 each and every claim
Tracing of Leaks	R200 each and every claim
Removal of Water from basements	R500 each and every claim
Tenants Fixtures and Fittings (if stated to be included)	R1,000 each and every claim
Fragile Counter Tops	R200 each and every claim
Theft of Exterior Fixtures and Fittings	R1,000 each and every claim
Mobility cost	R1,000 each and every claim
Medical, Trauma and Bereavement Costs	Nil
Pet housing	R500 each and every claim
Guards	Nil
SECTION B LOSS OF RENT/LEVIES	Nil

SECTION C LIABILITY

The Limit of indemnity	10% of claim minimum R2,500
Legal Defence Costs	Nil
Wrongful Arrest	Nil
Top-Up extension	10% of claim
Trustee's indemnity	R5,000 each and every event
Employers' Liability	Nil

SECTION D OFFICE CONTENTS

All other claims	R1,000 each and every claim
Locks and Keys	R250 each and every claim
Lightning	10% of claim minimum R1,000
SECTION E MONEY	R1,000 each and every claim

Receptacles and clothing	R200 each and every claim
Locks and Keys	R200 each and every claim

SECTION F FIDELITY

SECTION G ELECTRONIC EQUIPMENT	R500 each and every claim
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Power Surge/ Lightning (protected)	Nil
Power Surge/Lightning (un-protected) R2,000	10% of claim minimum R1,000 but not exceeding R2,000
Increased Cost of working	24 Hour time excess
Reinstatement of Data	24 Hour time excess

SECTION H GEYSER MAINTENANCE

R100 each and every claim
