



MOTORSURE EXCESS 2022 COMPARISON EFFECTIVE 15/08/2022

Current Excesses Motorsure - 2019 Version 1.2:02/2021		Revised Excesses Motorsure - 2022 Version 1:15/08/2022	
Non-retired	Retired	Non-retired	Retired
MOTOR STANDARD AND SELECTABLE EXCESSES			
Cars, LDV, 4x4 and 4x2 vehicles only Comprehensive and Third Party, Fire and Theft cover types only			
Standard Excess	R0 if selected	R0 if selected	R0 if selected
	R4 500 or selected variable excess	R4 500 or selected variable excess	R5 000 or selected variable excess
Variable excess	Any amount from R1 to R50 000 if selected Variable excesses <R4 500 does not apply to drivers younger than 27 years		Any amount from R2 500 to R50 000 if selected Variable excesses <R5 000 does not apply to drivers younger than 30 year
	Note: Variable excess selections will result in a premium adjustment		
Default Excess			
<R500 000	R4 500	R4 500	R5 000
R500 001-R750 000	R5 000	R5 000	R5 000
R750 001-R1 000 000	R10 000	R10 000	R10 000
R1 000 001-R1 500 000	R15 000	R15 000	R15 000
R1 500 001-R2 000 000	R17 500	R17 500	R17 500
R2 00 0001-R2 500 000	R22 500	R22 500	R22 500
R2 500 001-R3 000 000	R25 000	R25 000	R25 000
R3 000 001-R3 500 000	R30 000	R30 000	R30 000
R3 500 001-R4 000 000	R35 000	R35 000	R35 000
R4 000 001-R5 000 000	R40 000	R40 000	R40 000
ADDITIONAL EXCESSES APPLICABLE			
Window Glass	R0 if selected	R0 if selected	R0 if selected
	20% min R 750	20% min R 750	20% min R1 000
Additional excess Drivers under the age of 25 years and/or licence duration less than 3 years	R2 500	R4 500	R3 000
Additional excess Whilst the vehicle is driven by a non-regular driver	R2 500	R4 500	R2 500
Additional excess New Business excess applicable for the first 6 months of the policy	R2 500	R2 500	R2 500
Specified accessories including car radios and sound systems if specified	R0 if selected	R0 if selected	R0 if selected
	R 500	R 500	R 500

Note: RETIRED PERSONS ARE "EXCESS FREE" - (Policyholders 55 years and older and not gainfully employed)