



LIMITS AND EXCESSES

Please note that the following are the standard limits and excesses applicable and only apply if cover under the relevant section has been taken.

In addition, these may be varied for individual cases and reference to the specific policy schedule must be made for certainty.

General		
Description	Limit	Excess
Claims preparation costs – all sections	10% of the sum insured or limit of indemnity on the item affected subject to a maximum of R5 000, plus any amount stated in the section schedule for Additional claims preparation costs	Nil

Accidental damage section		
Description	Limit	Excess
Defined events 1 and 2	Limits up to R499 999	2% of sum insured with a minimum of R2 500
	Limits R500 000 and more	2% of sum insured with a minimum of R25 000

Broadform liability section		
Description	Limit	Excess
General liability		Nil
Defamation	R250 000	R2 500
Employers' liability	R250 000	Nil
Statutory defence costs	R100 000	R2 500
Wrongful arrest	R250 000	R2 500
Beauticians' (if requested)		R2 500
Car wash and valet (if requested)		R2 500
Car parks used for reward		R2 500
Dispensing risks (if requested)		R2 500
Forecourt service (if requested)		R2 500
Hairdressers' (if requested)		R2 500
Products liability / defective workmanship (if requested)		R2 500
Warehousemen's liability (if requested)		R2 500
Work away from premises	Maximum indemnity as per General Liability limit	R2 500



Buildings combined section		
Description	Limit	Excess
Basic excess		R3 000
Accidental damage to sanitaryware	Item sum insured	R300
Architects' and other professional fees	Maximum 20% of the amount payable in respect of damage provided that the total amount recoverable shall not exceed the sum insured of the item	Nil
Capital additions	Maximum 20% of the item sum insured	Nil
Cost of demolition and clearing and erection of hoardings including debris removal	Included in item sum insured	Nil
Damage by wild baboons or wild monkeys or wild animals	R10 000 per event	Excess reduced to R1 000
Fire extinguishing charges	Reasonable cost provided insured is legally liable	Nil
Hail, shade netting and awnings extension	Included in item sum insured	10% of claim with a minimum of R1 000 and a maximum of R25 000 after application of coinsurance as follows: Age of hail/shade net % coinsurance up to 12 months 0% up to 24 months 15% up to 36 months 30% up to 48 months 45% over 48 months 100% Age of awning/blind /canopy % coinsurance up to 119 months 0% over 119 months 50%
Malicious damage		Co-insurance of 20% of claim with a maximum of R5 000 000 if building is unoccupied for 45 consecutive days
Municipal plans scrutiny fee	Included in item sum insured	Nil
Power surge	R25 000 per event with an annual maximum of R50 000	10% of claim with a minimum of R1 000
Property owners' liability	R5 000 000 per event	Nil
Public authorities' requirements	Included in item sum insured	Nil
Public supply connections		Nil
Rent	25% of sum insured of affected buildings	Nil
Subsidence and landslip (limited cover)	Item sum insured	R5 000
Subsidence landslip and heave (full cover) (if requested)	Item sum insured	1% of the sum insured on the property at the affected location with a maximum of R50 000
Temporary removal clause	Item sum insured	R3 000
Theft not accompanied by forcible and violent entry into or exit (if requested)	R25 000	10% of claim with a minimum of R1 000. Co-insurance of 20% of claim if building is unoccupied for 45 consecutive days



Business all risks section		
Description	Limit	Excess
Basic excess		10% of claim minimum R500
Non forcible and violent entry into vehicle extension (if requested)	75% of the claim with a maximum of R20 000 in respect of any one event	Basic excess 10% of claim minimum R500

Business interruption section		
Description	Limit	Excess
Customers (if requested)	90% of the stated limits for the particular item.	Nil
Prevention of access (15 km radius of the insured's premises)	90% of the sum insured for the particular item and in total R300 000 000 for any one event	Nil
Prevention of access extended (15 km radius of the insured premises) (if requested)	90% the sum insured for the particular item and in total R300 000 000 for any one event	Nil
Public telecommunications - insured perils only (if requested)	90% of the sum insured for the particular item and in total R25 000 000 for any one event or series of events with one original cause or source	Nil
Public utilities - insured perils only (if requested)	90% of the sum insured for the particular item and in total R25 000 000 for any one event or series of events with one original cause or source	Nil
Specified suppliers (if requested)	90% of the stated limits for the particular item	Nil
Unspecified suppliers (if requested)	90% of the stated limit for the particular item and in total R150 000 000 for any one event	Nil
Murder, suicide, food, or drink poisoning	Covered up to a maximum limit of R5 million	Nil

Deterioration of stock (machinery breakdown) section		
Description	Limit	Excess
Basic excess		10% of claim with a minimum of R1 000



Directors' and officers' liability section		
Description	Limit	Excess
Deprivation of assets extension	1% of the limit of indemnity per person	Nil
Emergency costs extension	10% of the limit of indemnity	Nil
Extradition costs extension Costs of defending extradition proceedings Extradition crisis costs and extradition media expenses	20% of the limit of indemnity 10% of the sub-limit for extradition costs for each	Nil Nil
Fines and penalties extension	2.5% of the limit of indemnity	Nil
Injury and damage defence costs extension	20% of the limit of indemnity	Nil
Pollution defence costs extension	R250 000	Nil
Special excess protection for director's extension	1% of the limit of indemnity for each director subject an annual aggregate amount of 10% of the limit of indemnity in all.	Nil
Tax, COID and UIF extension	10% of the limit of indemnity	Nil

Electronic equipment section		
Description	Limit	Excess
Basic excess Material damage Reconstitution of data Increased cost of working		10% of claim with a minimum of R1 500 10% of claim with a minimum of R1 500 24-hour time excess
Power surge or lightning strikes		Where the property insured is not appropriately and adequately protected by suitable safeguards against electrical supply fluctuations, an additional excess of 10% of the net amount payable with a minimum of R1 000 and a maximum of R2 000.
Architects' and other professional fees extension	Maximum 15% of the damage subject to a total amount payable equal to the item sum insured	Nil
Capital additions and currency fluctuations extension	Maximum 25% of the sum insured	Nil
Clearance costs extension	Maximum 15% of the damage	Nil
Express delivery and overtime extension	Maximum 50% of the amount which the repair or replacement would have cost had these additional costs not been incurred	Nil



Electronic equipment section		
Description	Limit	Excess
Fire brigade charges	Reasonable cost provided insured is legally liable	Nil
Incompatibility cover extension (if requested) Material damage Reinstatement of data / programs	20% of the applicable sums insured for material damage and reinstatement of data / programs with a maximum of R35 000 per event	Nil
Non forcible and violent entry into vehicle extension (if requested)	75% of the claim with a maximum of R20 000 in respect of any one event	Basic excess

Employment practices liability section		
Description	Limit	Excess
Basic excess		R3 500

Fidelity guarantee section		
Description	Limit	Excess
Compulsory excess		10% of claim with a minimum of R2 500
Computer losses		Compulsory excess increased to 20% of claim with a minimum of R2 500
Excess for losses discovered more than 12 months after they were committed: up to 24 months after Compulsory Computer losses		Increased to 15% of claim with a minimum of R2 500 Increased to 30% of claim with a minimum of R2 500
more than 24 months after (if requested) Compulsory Computer losses		Increased to 20% of claim with a minimum of R2 500 Increased to 35% of claim with a minimum of R2 500
Excess for losses discovered more than 12 months after they were committed where a satisfactory systems audit has been completed (if requested) Compulsory Computer losses		Increased to 12,5% of claim with a minimum of R2 500 Increased to 25% of claim with a minimum of R2 500



Fire section		
Description	Limit	Excess
Basic excess		R4 000
Architects' and other professional fees	Maximum 20% of the damage subject to a total amount payable equal to the item sum insured	Nil
Capital additions	Maximum 20% of the item sum insured	Nil
Cost of demolition and clearing and erection of hoardings including debris removal	Included in item sum insured	Nil
Damage by wild baboons or wild monkeys or wild animals	R10 000 per event	Excess reduced to R1 000
Deterioration of undamaged stocks	Amount payable limited to actual purchase or manufacturing costs less net amount received from any salvage sale	Nil
Fire extinguishing charges	Reasonable cost provided insured is legally liable	Nil
Leakage		R500
Malicious damage (if requested)		Co-insurance of 20% of claim with a maximum of R5 000 000 if building is unoccupied for 45 consecutive days
Municipal plans scrutiny fee	Included in item sum insured	Nil
Power surge	R25 000 per event with an annual maximum of R50 000	10% of claim with a minimum of R1 000
Public authorities' requirements	Included in item sum insured	Nil
Public supply connections		Nil
Subsidence and landslip (limited cover)	Item sum insured	R5 000
Subsidence landslip and heave (full cover) (if requested)	Item sum insured	1% of the sum insured on the property at the affected location with a maximum of R50 000
Temporary removal clause	Item sum insured	R4 000

Glass section		
Description	Limit	Excess
Basic excess		10% of claim with a minimum of R250
Boarding up	R20 000 in total per event	Nil
Removal and reinstallation of fixtures and fittings		
Damage to shop fronts and the like		
Watchman		



Goods in transit section		
Description	Limit	Excess
Basic excess		Basic excess 10% of claim minimum 500
Hi-jack		Hi jack 15% of claim minimum 1 500
Deterioration of frozen foods		20% of claim with a minimum of R15 000
Debris removal, reloading and trans-shipment costs extension	R15 000	Nil
Fire extinguishing charges	R15 000	Nil
Increased Fire extinguishing charges (if charged)	As selected	

Group personal accident section		
Description	Limit	Excess
Hire costs of life support machinery	R20 000 per person per event	Nil

Householders section		
Description	Limit	Excess
Basic excess		R1 000 in respect of premises that are occupied R1 500 in respect of unoccupied premises
Money and negotiable instruments	R2 500 per event	Basic excess
Business goods and equipment (excluding electronic data processing equipment and stock-in-trade and equipment relating to a home industry)	R30 000 per event	20% of claim with a minimum of R15 000
Rent payable, additional costs for alternative rent and transit and storage expenses	25% of the sum insured	Nil
Legal liability as a householder	R5 000 000 per event	Nil
Accidental death whilst in the insured's private residence or its grounds	R7 500 per person 18 years of age and younger R10 000 per person over 18 and under 76 years of age	Nil
Clearance costs	R10 000 per event	Nil
Damage by wild baboons or wild monkeys or wild animals	R10 000 per event	R1 000
Discomfort extension	R7 500 per event	Nil
Loss of documents	R10 000 per event	Nil
Deterioration of contents of refrigerator or freezer (excludes load shedding)	R7 500 per event	R250
Domestic staff's property	R10 000 per event	Basic excess
Domestic telephone instruments (excluding cell phones)	R1 000 per event	Nil
Guests property (excluding money and negotiable instruments)	R10 000 per event	Basic excess
Keys and locks	R10 000 per event	R250



Householders section		
Description	Limit	Excess
Loss of water by leakage	R7 500 per event with a maximum of 2 events per annual period of insurance	Nil
Medical and veterinary expenses	R10 000 per person and R1 000 per animal per event	Nil
Security guard	R10 000 per event	Nil
Storage costs	R5 000 per event	Nil
Subsidence and landslip (limited cover)	Item sum insured	R5 000
Subsidence and landslip (full cover) (if requested)	Item sum insured	Additional R5 000
Swimming pool machinery	R3 000 per event	R500
Tenants liability	R5 000 000 per event	Nil
Transit	R10 000	Nil
Trauma	R10 000	Nil

Houseowners section		
Description	Limit	Excess
Basic excess		R1 000 in respect of premises that are occupied R1 500 in respect of unoccupied premises
Loss of rent	25% of the sum insured	Nil
Property owners liability	R5 000 000 per event	Nil
Accidental damage to machinery for domestic use	R10 000	R500
Capital additions	Maximum 15% of the sum insured	Nil
Clearance costs	R10 000 per event	Nil
Cost of removal of fallen trees	R7 500 per event	R500
Damage by wild baboons or wild monkeys or wild animals	R10 000 per event	R1 000
Damage to garden	R10 000 per event	R500
Discomfort extension	R7 500 per event	Nil
Keys and locks	R10 000 per event	R250
Loss of water by leakage	R7 500 per event with a maximum of 2 events per annual period of insurance	Nil
Mobility	R15 000	Nil
Public authorities' requirements	Included in item sum insured	Nil
Rebuilding costs	Maximum 20% of the item sum insured	Nil
Security guard	R10 000 per event	Nil
Subsidence and landslip (limited cover)	Item sum insured	R5 000
Subsidence and landslip (full cover) (if requested)	Item sum insured	Additional R5 000
Swimming pool machinery	R3 000 per event	R500
Temporary repairs following damage	R10 000 per event	Nil



Machinery breakdown section

Description	Limit	Excess
Basic excess		10% of claim with a minimum of R1 000

Money section

Description	Limit	Excess
Basic excess		Basic excess 10% of claim minimum 500
Loss of money from an unlocked safe after business hours	R10 000	Nil
Loss of money not in a locked safe after business hours	R10 000	Nil
Loss of money from an unattended vehicle	R10 000	Nil
Loss of money following the use of keys to any safe where the keys are not obtained by violence	R10 000	Nil
Loss of money from the residence of the insured, a partner in or of or director or employee of the Insured	R10 000	Nil
Loss of money in the custody of a partner, director or employee of the insured on business trips outside territorial limits	R10 000	Nil
Locks and keys	R15 000	Nil
Receptacles	R15 000	Nil
Clothing	R10 000	Nil
Money contained in locked safe after business hours – the limit insured for the premises with a maximum of		
no SANS grading	R10 000	Basic excess
SANS Category 1 grading	R15 000	
SANS Category 2 grading	R30 000	
SANS Category 2 HD grading	R60 000	
SANS. Category 2 ADM grading	R150 000	
SANS. Category 2 ADM grading D3	R200 000	
SANS Category 3 grading	R275 000	
SANS Category 4 grading	R500 000	
SANS Category 5 grading	R750 000	
Crossed cheques	R250 000	



Motor section		
Description	Limit	Excess
Basic excess		
Private type motor cars		5% of agreed loss or damage subject to a minimum of R 5 000
Commercial vehicles		5% of agreed loss or damage subject to a minimum of R 5 000
Special Types		5% of agreed loss or damage subject to a minimum of R 5 000
Motorcycles, buses and trailers		5% of agreed loss or damage subject to a minimum of R 1 500
Driver under 23 years of age		Additional R600
Driver over 23 but under 26 years of age		Additional R300
Vehicle stolen or hijacked and not recovered		Additional 2.5% of agreed loss subject to a minimum of R1 000 (R500 minimum for motorcycles)
Vehicle stolen with no approved anti-theft device (not applicable to motorcycles)		Additional 2.5% of agreed loss subject to a minimum of R500
Vehicle stolen with no approved tracking and recovery device (Applicable to private type cars, commercial vehicles and special types only where the limit of indemnity of the vehicle exceeds R750 000)		Additional 2.5% of agreed loss
Third party liability	R2 500 000	
Passenger liability	R2 500 000	
Repair instructions without prior authorisation	R10 000	Basic plus additional excesses
Theft of fitted vehicle audio, visual, communication, and navigational equipment	Factory fitted – replacement value	Basic excess
	Not factory fitted and not specified - R7 500 per item and in total R20 000 per event	Basic excess
Repatriation of vehicle to RSA	R20 000 per event	Nil
Medical expenses all insured vehicles other than buses or taxis	R7 500 per injured occupant with a maximum of R30 000 per event	Nil
Trauma costs following violence or threat of violence during theft, attempted theft or hijack	R7 500 per event	Nil
Fire extinguishing charges	R15 000 per event	Nil
Replacement of undamaged tyres, springs or shock absorbers where required by the vehicle manufacturer		
Vehicle glass		25% of claim with a minimum of R250 where glass is replaced. Nil where glass is repaired.



Motor Traders section		
Description	Limit	Excess
Basic excess		10% of claim with a minimum of R1 500
Third party liability	R2 500 000	Nil
Passenger liability (other than motorcycle, motor scooter, side car or trailer)	R2 500 000	Nil
Repair instructions without prior authorisation	R10 000	Basic excess
Vehicle glass		25% of claim with a minimum of R500 where glass is replaced. Nil where glass is repaired.

Office contents section		
Description	Limit	Excess
Basic excess		Nil
Property of any partner or director or employee of the insured not otherwise insured	R10 000 per person	Nil
Rent payable	25% of contents sum insured	Nil
Increase in cost of working	25% of contents sum insured	Nil
Capital additions	Maximum 20% of contents sum insured	Nil
Damage by wild baboons or wild monkeys or wild animals	R10 000 per event	R1 000
Locks, keys, tags and remote access devices to any insured office premises	R15 000 per event	Nil
Removal of debris	Included in item sum insured	Nil
Temporary removal clause	Item sum insured	Nil
Theft by forcible entry (if requested)	Selected sum insured	10% of claim with a minimum of R300
Theft (if requested)	Selected sum insured	10% of claim with a minimum of R1 000

Personal all risks section		
Description	Limit	Excess
Basic excess		
Unspecified clothing and personal effects	Maximum per article of 25% of sum insured of item	R250
Specified items other than those stated below	Item sum insured	Nil
Pedal cycles / non-motorised scooters - specified or not	Item sum insured	R250
Cellular telephones	Item sum insured	R500
Contact lenses	Item sum insured	R250
Motor radios, tape players and equipment of a similar nature and motor telephones	Item sum insured	10% of claim with a minimum of R350
Contents of caravans and luggage trailers	Item sum insured	R250
Non-forcible and violent entry into vehicle (if requested)	75% of the claim with a maximum of R20 000 in	Basic excess



Personal all risks section		
Description	Limit	Excess
	respect of any one event	

Personal liability section		
Description	Limit	Excess
Liability to the public	R5 000 000	Nil
Credit cards and credit vouchers (including SIM cards)	R7 500 per event and during any one annual period of insurance	Nil
Full house (amateur bowls)	R2 500 per event	Nil
Hole-in-one (amateur golf)	R2 500 per event	Nil

Public liability section		
Description	Limit	Excess
General liability		Nil
Defective workmanship (if requested)		R2 500
EU liability (if requested)	As per Products liability	R2 500
Legal defence costs (if selected)		R2 500
Wrongful arrest and defamation (if selected)		R2 500
Beauticians' (if requested)		R2 500
Car wash and valet (if requested)		R2 500
Car parks used for reward		R2 500
Dispensing risks (if requested)		R2 500
Forecourt service (if requested)		R2 500
Hairdressers' (if requested)		R2 500
Products liability / defective workmanship (if requested)		R2 500
Warehousemen's liability (if requested)		R2 500
Work away from premises		R2 500

Stated benefits section		
Description	Limit	Excess
Hire costs of life support machinery	R20 000 per person per event	Nil

Theft section		
Description	Limit	Excess
Contents		10% of claim with a minimum of R500
Damage to buildings		10% of claim with a minimum of R1 000
Loss of buildings, landlord's fixtures and fittings	R20 000 in the aggregate per event	Nil
Theft of vehicles (if requested)		10% of claim with a minimum of R1 000
Locks and keys to any insured premises (including tags and remote access devices)	R15 000	Nil
Temporary repairs	R15 000 per event	Nil



Umbrella liability section		
Description	Limit	Excess
Sub-section A - Excess layer protection	R20 000 000	Nil
Sub-section B - Difference in conditions	R20 000 000	R 10,000.00 in respect of any one claim or any number of claims other than for injury arising from all events of a series consequent upon or attributable to any one source or original cause.
Sub-section C - Additional risks protection	R20 000 000	R 10,000.00 in respect of any one claim or any number of claims other than for injury arising from all events of a series consequent upon or attributable to any one source or original cause.