



Bryte Personal Insurance

Policy benefits and excess structure overview

This overview (*'policy benefits and excess structure overview document'*) is written for illustrative purposes only and does not constitute advice. To the extent that there is any conflict, discrepancy or inconsistency between the narrative in this overview (*'policy benefits and excess structure overview document'*) and a clause contained in the policy schedule and policy wording, read in conjunction with each other, the clause as contained in the policy schedule and policy wording will prevail.

Policy section benefits

Policy section benefits will attach to the policy only where the section has been selected and included in the policy contract.

Benefit	Benefit limit
General policy	
Claims preparation costs	R30,000
Fire extinguishing and water bombing - prevention	R50,000
Buildings (home)	
Temporary repairs and steps to prevent more loss	R20,000
Loss of water by leakage	R10,000
Tracing a water, gas or oil leak	R5,000
Removing fallen trees	R10,000
Wild animals	R10,000
Damage to gardens	R10,000
Loss of rent	25% of sum insured
Professional fees	20% of sum insured
Security guards	R10,000
Building alterations, additions and improvements	20% of sum insured
Special alterations after disability	R50,000
Fire-fighting charges	No limit
Public supply or mains connections	Reasonable
Glass and sanitary ware	Reasonable
Water pumping machinery	Up to sum insured
Medical emergency treatment costs	R10,000
Locks and keys	Reasonable
Limited subsidence and landslip	Up to sum insured
Removal of rubble and wreckage	Reasonable
Geyser maintenance program – 24-hour helpline for burst geysers and pipes	Benefits of using this service provider
Notification of a claim can be made by the customer contacting either the Bryte Assist helpline on 0860 001 121 or the broker	No claim forms are required (customers do not have to fill out lengthy documents)
Our customers automatically qualify for this benefit when their building (home) is insured with Bryte	Quicker turnaround times (customers experience less inconvenience and disruption)
Household contents	
Theft from outbuildings	R10,000
Money and negotiable instruments	R5,000
Deterioration of food	R10,000
Personal documents if lost, stolen or damaged	5% of sum insured, maximum R20,000
Vet costs	5% of sum insured, maximum R20,000
Household contents in the open if lost, stolen or damaged	5% of sum insured, maximum R20,000
Locks and keys	Reasonable
Domestic employee's belongings	R10,000
Items belonging to guests in your home	5% of sum insured, maximum R20,000
Medical emergency treatment costs	R10,000
Death from an injury at home	R25,000

Household contents continued	
Temporary repairs and steps to prevent damage	5% of sum insured, maximum R20,000
Accidental damage to landline telephones	Reasonable
Accidental damage to television and ancillary equipment	Reasonable
Rent and alternative accommodation	25% of sum insured
Tracing a water, gas or oil leak	R5,000
Water lost through leakage	R10,000
Loss or damage caused by wild animals	R20,000
Damage to gardens	R10,000
Removing fallen trees	R10,000
Increase in cover between 15 December and 31 January	10% of sum insured
Household goods in transit for change of permanent address	Up to sum insured
Household contents in transit	5% of sum insured, maximum R20,000
Household contents temporarily away from the home	Up to sum insured
Removal of rubble and wreckage	Reasonable
Security guards	Reasonable
Fire-fighting charges	Reasonable
Stamp, coin and medal collections	25% of sum insured item limit R5,000
Accidental damage to any mirror glass or sheet glass	Reasonable
Business from home	35% of sum insured or R50,000 whichever is lesser
Hole-in-one in amateur golf game	R7,500
Full house bowls	R5,000
Debit cards, credit cards and SIM cards	R5,000
Specific items all risks	
Loss of money	R5,000
Personal computer equipment	
All laptops, computers and portable computer equipment	Up to sum insured selected
Motor vehicle (Personal) – private and LDV	
Medical emergency treatment costs	R10,000 per occupant maximum R40,000 per event
Locks and keys	R10,000
Audio accessories	R7,500
Emergency repairs	R5,000
Emergency accommodation	R5,000
Emergency towing	R2,500
Adjustment for car hire insurance excess	Balance of difference
Bereavement expenses	R10,000
Wreckage removal	R2,000
Window and sunroof glass	Reasonable
Motor third party liability (passenger liability limited to R2,500,000 for drivers under the age of 25)	R5,000,000
Riot and strike	Up to sum insured

Motorcycle – fully licensed cycle	
Medical emergency treatment costs – limited to one person	R10,000
Locks and keys	R10,000
Emergency repairs	R5,000
Emergency accommodation	R5,000
Emergency towing	R2,000
Bereavement expenses	R10,000
Wreckage removal	R2,000
Third party liability	R2,000,000
Passenger liability for motorcycles	R200,000
Riot and strike	Up to sum insured
Motorcycle – quads and off-road	
Locks and keys	R5,000
Emergency repairs	R2,000
Emergency accommodation	R2,000
Emergency towing	R2,000
Wreckage removal	R2,000
Third party liability	R100,000
Passenger liability	Nil
Riot and strike	Up to sum insured
Motorised Ride on equipment (i.e. Golfcarts, Sedge way, Stand-up Motor Scooters and Ride-on Lawnmowers)	
No automatic extensions cover	None
No third party or passenger liability	None
Caravans and trailers	
Locks and keys	R10,000
Emergency repairs	R5,000
Emergency accommodation	R5,000
Emergency towing	R2,000
Wreckage removal	R2,000
Window and sunroof glass	Reasonable
Third party liability	R2,000,000
Riot and strike	Up to sum insured
Personal legal responsibility	
Wrongful arrest	R100,000
Identity fraud	R10,000
Extended personal legal responsibility	
Top-up cover – underlying personal legal responsibility cover	Up to sum insured selected
Personal accident	
Medical emergency treatment costs	R5,000
Bereavement	R10,000
Repatriation costs	R10,000
Life-support machinery	R10,000
Mobility alterations	R10,000
Emergency transportation/rescue	R10,000

Motor personal accident (Personal)	
Repatriation costs	R10,000
Life-support machinery	R10,000
Emergency transportation/rescue	R10,000
Watercraft	
Medical emergency treatment costs	R10,000 per occupant maximum R50,000
Government action to prevent pollution threat	No limit

Risk extensions

Premiums for the risk extensions (only applicable if selected) are shown in the Premium calculation summary.

Buildings (home)	
Accidental damage not otherwise insured	Minimum R5,000 maximum R100,000
Breakdown of fixed machinery	Maximum R5,000 maximum R100,000
Power surge	Minimum R5,000 maximum R100,000
Full subsidence and landslip	Up to sum insured
Household contents	
Accidental damage not otherwise insured	Minimum R5,000 maximum R100,000
Electrical mechanical breakdown	Minimum R5,000 maximum R100,000
Power surge	Minimum R5,000 maximum R100,000
Specific items all risks	
Unspecified items	Limited to 25% of sum insured maximum item limit R6,000
Specified items	Optional sum insured
Alternative power solutions	Optional sum insured
Personal computer equipment	
Reinstatement of data (limited to laptops and desktops)	Optional sum insured
Motor vehicle (Personal) – private and LDV	
Car hire (30 or 45 day option)	Optional
Loss of use	Optional
Vehicle accessories	Optional sum insured
Credit shortfall	Optional sum insured
Additional locks and keys	Optional sum insured
Excess waiver	Waives the basic excess only
Voluntary excess	Optional sum insured
Additional wreckage removal	Optional sum insured
Additional third party liability	Optional sum insured
Motorcycle – fully licensed cycle	
Credit shortfall	Optional sum insured
Additional locks and keys	Optional sum insured
Additional wreckage removal	Optional sum insured
Caravans and trailers	
Credit shortfall	Optional sum insured
Additional locks and keys	Optional sum insured
Windscreen	Optional
Additional wreckage removal	Optional sum insured
Personal legal responsibility	
Tenants liability	Up to sum insured selected
Homeowners liability	Up to sum insured selected
Domestic employee's liability	Up to sum insured selected
Contracts with security companies	Up to sum insured selected
Business from home	Up to sum insured selected
Extended personal legal responsibility	
Top-up cover – underlying personal legal responsibility cover	Up to sum insured selected

Watercraft	
Extension of cover to include yacht racing	Optional
Extension of cover to include water skiing	Optional
Extension of cover to include submerged objects	Optional

Basic excess structure

This should be read in conjunction with any additional specific excess shown under each individual policy section.

Section	Excess
Buildings (home)	
Basic excess	R1,000
All fire-related claims	R10,000 or as per the policy, whichever the higher
Weather-related flood and water damage	10% of claim, minimum R2,000 maximum R20,000
If the building is unoccupied (in excess of limit)	Additional 10% of claim, minimum R1,000
Subsidence and landslip extension (limited cover only)	1% of sum insured, minimum R5,000
Subsidence and landslip extension (full optional cover)	1% of sum insured, minimum R1,000
Geysers/Solar panels	R1,000
Wild animals	R1,000
Removal of fallen trees	R500
Damage to gardens and water features	R500
Accidental damage not otherwise insured	10% of claim, minimum R500
Breakdown of fixed machinery	10% of claim, minimum R500
Power surge	10% of claim, minimum R1,000
Rubble removal for asbestos	10% of claim
Household contents	
Basic excess	R750
All fire-related claims	R10,000 or as per the policy, whichever the higher
Weather-related flood and water damage	10% of claim minimum R1,000 maximum R10,000
If the building is unoccupied	An additional 10% of claim minimum R1,000
Accidental damage	10% of claim, minimum R500
Accidental damage not otherwise insured	10% of claim, minimum R500
Electrical or mechanical breakdown	10% of claim, minimum R500
Power surge	10% of claim, minimum R1,000
Specific items all risks	
In respect of any claim for unspecified items	R500
Specified items (other than listed below)	R250 per item
Cellular phones	R500
Alternative power solutions	10% of claim minimum R2,000
Pedal cycles	R1,000
Personal computer equipment	
Laptops and desktops	10% of claim minimum R1,000
All other electronic equipment	R500
Damage caused by power surge	10% of claim minimum R1,000
Motor vehicle (Personal) – private motor and LDV	
Basic excess	R4,000
Theft and hijack	Additional R3,000
Theft and hijack – fitted with an approved tracking device	Basic excess applies
When the incident occurs during the first three months from the date your policy started (no previous insurance)	Additional R3,000

Motor vehicle (Personal) – private motor and LDV continued	
Where the driver is aged 25 years or less	Additional R2,000
Where the driver has held a valid driver's licence for less than 2 years	Additional R2,000
Single vehicle accident (no other vehicle involved between 21h00 and 05h00)	An additional to basic and other cumulative excesses – R2,000 on private type and LDV (compulsory)
Locks and keys	R500
Windscreen claims	25% minimum R500
Repairs to windscreen	Nil
Please note the above excesses are independent and cumulative	
Basic excess waiver option waives the basic excess only. This option is subject to the insured having a driver's licence for more than 3 years and had zero claims in the past thirty- six months.	
Motorcycle – fully licenced cycle	
Basic excess	Value up to R15,000 minimum R1,000
	Value exceeding R15,000 up to R50,000 minimum R2,000
	Value exceeding R50,000 minimum R3,000
Locks and keys	R250 per claim
Motorcycle – quads and off-road	
Basic excess	Value up to R5,000 minimum R500
	Value exceeding R5,000 up to R15,000 minimum R1,000
	Value exceeding R15,000 up to R50,000 minimum R2,000
	Value exceeding R50,000 minimum R3,000
Locks and keys	R250 per claim
Motorised Ride on equipment (i.e. golfcarts, sedge way, stand-up motor scooters and ride-on lawnmowers)	
Basic excess	Value up to R5,000 minimum R500
	Value exceeding R5,000 up to R15,000 minimum R1,000
	Value exceeding R15,000 up to R50,000 minimum R2,000
	Value exceeding R50,000 minimum R3,000
Caravans and trailers	
Basic excess	R1,000
Windscreen/glass claims applicable to caravans	R500
Locks and keys	R250
Watercraft	
Motorboats, cabin cruiser speedboats and runabout: including submerged objects cover	R1,500
Ski boats	R2,000
Catamarans	R1,500
Trimarans (refer to marine department)	N/A
Sailing dinghies	R1,000
Yachts and keelboats (International cruising)	R1,500
Sailboards and surfboards (Third party liability R250,000. No racing risks and passenger liability cover)	R750
Semi rigid	R3,000
Rubber ducks	R5,000
Jet bikes, jet skis, wave riders and wave jumpers	R5,000
Theft or hijack	R7,500
Racing risks extension	Basic excess above applies – dependent on type of craft

Contact

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