



Personal Lines

Policy Limits, Benefits and Excess Structure

Effective 1 December 2019

Summary of Policy Limits and Benefits

Buildings (Home)	Limits
Temporary repairs and steps to prevent more loss and damage	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
Geyser	No limit
Loss of rent	25% of SI
Professional fees	20% of SI
Security guards	R10,000
Increase in amount of cover for building alterations, additions and improvements	20% of SI
Special alterations after disability	R50,000
Fire-fighting charges	No limit
Public supply or mains connections	Reasonable
Glass and sanitary ware	No limit
Water pumping machinery – accidental damage (not wear and tear) to water pumping machinery or filtration plant (but not automatic pool cleaners)	No limit
Medical emergency treatment costs	R10,000
Locks and keys	No limit
Limited subsidence and landslip	No limit
Limited power surge	R5,000

Removal of rubble and wreckage	12.5% of maximum amount of cover
Optional Cover	
Accidental damage not otherwise insured Optional Min R5,000 Max R100,000	Optional
Breakdown of fixed machinery Optional Min R5,000 Max R100,000	Optional
Additional power surge (Optional to limited cover) Optional Min R5,000 Max R100,000	Optional
Full subsidence and landslip	Optional
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	Limits
Theft from outbuildings	R10,000
Money and negotiable instruments	R5,000
Deterioration of food	R10,000
Personal documents if lost, stolen or damaged by an event we cover	5% of SI, max R20,000
Vet costs	5% of SI, max R20,000
Household contents in the open if lost, stolen or damaged by an event we cover	5% of SI, max R20,000

Locks and keys	No limit
Domestic employees' belongings	R10,000
Items belonging to guests in your home	5% of SI, max R20,000
Medical emergency treatment costs	R10,000
Death from an injury at home	R25,000
Temporary repairs and steps to prevent more loss or damage	5% of SI, max R20,000
Accidental damage to landline telephones	No limit
Accidental damage to television and ancillary equipment	No limit
Rent and alternative accommodation	25% of SI
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
An increase in cover for household contents from 15 December to 31 January	10%
Household goods in transit for change of permanent address	No limit
Household contents in transit	5% of SI, max R20,000
Household contents temporarily away from the home	No limit
Removal of rubble and wreckage	No limit
Security guards	No limit
Fire-fighting charges	No limit
Stamp, coin and medal collections	25% of SI, item limit R5,000

Accidental damage to any mirror glass or sheet glass	No limit
Business from home	We pay the lower amount of: <ul style="list-style-type: none"> • 35% of max SI • R50,000
Hole-in-one in amateur golf game	R7,500
Full house bowls	R5,000
Debit cards, credit cards and SIM cards	R5,000
Limited power surge	R5,000
Optional Cover	
Accidental damage not otherwise insured Optional Min R5,000 Max R100,000	Optional
Electrical and mechanical breakdown Optional Min R5,000 Max R100,000	Optional
Additional power surge (Optional to limited cover) Optional Min R5,000 Max R100,000	Optional
Specific Items Cover (All Risks)	Limits
Loss of money	R5,000
Optional Cover	
A/R unspecified (with extended definition)	Optional SI but limited to 25% of SI max item limit R6,000
Specified items	Optional SI
Personal Computer Equipment	Limits
All laptops, computers, portable computer equipment and accessories, palm tops, iPads, tablets, printers, scanners and similar equipment	All SI selected

Optional Cover	
Reinstatement of Data (limited to laptops and desktops)	Optional
Motor	
Motor Vehicle Cover	Limits
Medical emergency treatment costs – per occupant	R10,000
*Medical emergency treatment costs maximum in total	R40,000
Locks and keys	R10,000
Audio accessories	R7,500
We pay for emergencies: Emergency repairs	R5,000
We pay for emergencies: Emergency accommodation	R5,000
We pay for emergencies: Breakdown tow-in cost (electrical, electronic or mechanical)	R2,000
Adjustment for car hire insurance excess	Balance of difference
Bereavement expenses	R10,000
Wreckage removal	R2,000
Window and sun roof glass	No limit
Motor third party liability (Passenger liability limited to R2,500,000 for drivers under the age of 25)	R5,000,000
Optional Cover	
Car hire (30 or 45 days option)	Optional
Vehicle accessories (post manufacturing)	Optional
Credit shortfall	Optional
Additional locks and keys (additional cover to the limit provided)	Optional

Excess waiver	Basic excess only
Voluntary excess	Optional
Additional wreckage removal	Optional
Additional third party liability	Optional
Motorcycle Cover – Fully Licensed Cycle Cover	Limits
Medical emergency treatment costs – limited to one person	R10,000
Locks and keys	R10,000
We pay for emergencies: Emergency repairs	R5,000
We pay for emergencies: Emergency accommodation	R5,000
We pay for emergencies: Breakdown tow-in cost (electrical, electronic or mechanical)	R2,000
Bereavement expenses	R10,000
Wreckage removal	R2,000
Motorcycles and motor scooters third party liability	R2,000,000
Passenger liability for motorcycles	R200,000
Optional Cover	
Credit shortfall	Optional
Additional locks and keys (additional cover to the limit provided)	Optional
Additional wreckage removal	Optional
Motorcycle Cover – Quads and Off Road Cover	Limits
Locks and keys	R5,000
We pay for emergencies: Emergency repairs	R2,000

We pay for emergencies: Emergency accommodation	R2,000
We pay for emergencies: Breakdown tow-in cost (electrical, electronic or mechanical)	R2,000
Wreckage removal	R2,000
Motorcycle third party liability for quads and off roads	R100,000
Passenger liability	Nil
Motorised Ride On Equipment (i.e. Golfcarts, Sedgeway, Stand-up Motor Scooters and Ride-on Lawnmowers)	Limits
No automatic extensions cover	None
No third party or passenger liability	None
Caravans and Trailers	Limits
Locks and keys	R10,000
We pay for emergencies: Emergency repairs	R5,000
We pay for emergencies: Emergency accommodation	R5,000
We pay for emergencies: Breakdown tow in cost (electrical, electronic or mechanical)	R2,000
Wreckage removal	R2,000
Window and sun roof glass	No limit
Motor third party liability for caravan and trailers	R2,000,000
Optional Cover	
Credit shortfall	Optional
Additional locks and keys (additional cover to the limit provided)	Optional
Windscreen	Optional
Additional wreckage removal	Optional

Watercraft Cover	Limits
Medical emergency treatment costs – per occupant	R10,000
Maximum in total	R50,000
Government action to prevent pollution threat	No limit
Optional Cover	
Extension of cover to include yacht racing	Optional
Extension of cover to include water skiing	Optional
Extension of cover to include submerged objects	Optional
Personal Legal Responsibility Cover	Limits
Tenants liability	Up to SI selected
Homeowners liability	Up to SI selected
Domestic employees' liability	Up to SI selected
Contracts with security companies	Up to SI selected
Wrongful arrest	R100,000
Identity fraud	R10,000
Optional Cover	
Business from home	Up to SI selected
Extended Personal Legal Responsibility Cover	Limits
Top-up cover to the underlying personal legal responsibility cover for personal, homeowners, tenants, motor, watercraft	Up to SI selected
Personal Accident Cover	Limits
Death	Up to SI selected

Permanent total disablement	Up to SI selected
Temporary total disablement	Up to SI selected
Medical emergency treatment costs	R5,000
Bereavement	R10,000
Returning your body to South Africa	R10,000
Life-support machinery	R10,000
Mobility alterations	R10,000
Emergency transportation/rescue	R10, 000
Motor Personal Accident Cover	Limits
Death	As per Unit Cover selected
Permanent total disablement	
Medical emergency treatment costs	
Returning your body to South Africa	R10,000
Life-support machinery	R10,000
Emergency transportation/rescue	R10,000
Legal Plan Cover	Limits
Plan A	As selected
Plan B	
Plan C	
Plan D	

Structure for Standard Excesses

Buildings (Home)	Excess Structure
Basic excess	Flat R1,000 any one claim
If the building is unoccupied (In excess of limit)	An additional 10% of claim subject to a minimum amount of R1,000 for each and every claim
Subsidence and landslip extension (Limited cover only)	1% of Sum Insured subject to a minimum amount of R5,000 for each and every claim
Subsidence and landslip extension (Full optional cover)	1% of Sum Insured subject to a minimum amount of R1,000 for each and every claim
Geysers (including solar panels or all heating installations)	Flat R1,000 any one claim
Wild animals	Flat R1,000 any one claim
Removal of fallen trees	R500 each and every claim
Damage to gardens and water features	R500 each and every claim
Accidental damage not otherwise insured	10% of claim subject to a minimum amount of R500 for any one event
Breakdown of fixed machinery	10% of claim subject to a minimum amount of R500 for any one event
Power surge (Both extension and additional)	10% of claim subject to a minimum amount of R500 for any one event
Rubble removal for asbestos	10% of claim
Household Contents	Excess Structure
Basic excess	Flat R750 any one claim
If the building is unoccupied	An additional 10% of claim subject to a minimum amount of R1,000 for any one claim

Accidental damage (Automatic extension Category D)	10% of claim subject to a minimum amount of R500 for any one claim
Accidental damage not otherwise insured	10% of claim subject to a minimum amount of R500 for any one event
Electrical or mechanical breakdown	10% of claim subject to a minimum amount of R500 for any one event
Power surge (Both extension and additional)	10% of claim subject to a minimum amount of R500 for any one event
Specific Items Cover (All Risks)	Excess Structure
In respect of any claim for unspecified items	Flat R500 any one claim
Specified items (Other than listed below)	Flat R250 any one claim
Cellular phones	Flat R500 any one claim
Pedal cycles; racing etc.	Flat R1,000 any one claim
Computer Equipment	Excess Structure
Laptops and desktops	10% of claim subject to a minimum amount of R1,000 for each and every claim
Tablets, drifita and iPads and all other electronic equipment	Flat R500 any one claim
Motor	
Motor Vehicle	Excess structure
Basic excess	Flat R4,000
Theft and hijack – vehicle not fitted with an approved tracking device	Additional flat R3,000
Theft and hijack – vehicle is fitted with an approved tracking device (voluntary or compulsory)	Basic excess applies
When the incident occurs during the first three months from the date your policy started	Additional R3,000

Where the driver is aged 25 years or less	An additional R2,000 for each and every claim
Where the driver has held a valid driver's license for less than 2 years	An additional R2,000 for each and every claim
Single vehicle accident (No other vehicle involved between 21h00 and 05h00)	An additional to basic and other cumulative excesses – R2,000 for each and every claim on private type and LDVs (compulsory)
Locks and keys	Flat R500 per claim
Windscreen claims	25% subject to a minimum amount of R500 for each and every claim
Repairs to windscreen (private type and light delivery vehicles only)	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 license for more than 3 years and has zero claims in the past thirty six months.	
Fully Licensed Cycle Cover	Excess Structure
Basic excess	Cycle value up to R15,000 = Flat R1,000
	Cycle value exceeding R15,000 up to R50,000 = Flat R2,000
	Cycle value exceeding R50,000 = Flat R3,000
Locks and keys	Flat R250 per claim
Quads and Off Road Cover	Excess Structure
Basic excess	Cycle value up to R5,000 = Flat R500
	Cycle value exceeding R5,000 up to R15,000 = Flat R1,000

	Cycle value exceeding R15,000 up to R50,000 = Flat R2,000
	Cycle value exceeding R50,000 = Flat R3,000
Locks and keys	Flat R250 per claim
Motorised Ride-on Equipment such as Golfcarts, Sedgeway, Stand Up Motor Scooters and Ride-on Lawnmowers	Excess Structure
Basic excess	Cycle value up to R5,000 = Flat R500
	Cycle value exceeding R5,000 up to R15,000 = Flat R1,000
	Cycle value exceeding R15,000 up to R50,000 = Flat R2,000
	Cycle value exceeding R50,000 = Flat R3,000
Caravans and Trailers	Excess Structure
Basic excess	Flat R1,000 per claim
Windscreen/glass claims applicable to caravans	Flat R500 per claim
Locks and keys	Flat R250 per claim
Watercraft Cover	Excess Structure
Excess based on total sum insured whole outfit	
A. Motorboats, cabin cruiser speedboats and runabouts: including submerged objects cover	Flat R1,500
B. Ski boats (Twin engine craft)	Flat R2,000
C. Catamarans (Hobbies, darts etc)	Flat R1,500
D. Trimarans (Refer to Marine Department)	N/A

E. Sailing dinghies	Flat R1,000
F. Yachts and keelboats (International cruising)	Flat R1,500
G. Sailboards and surfboards (Excluding wave jumpers etc.) (Limit third party liability to R250,000. No racing risks and passenger liability cover)	Flat R750
H. Semi rigid (Rigid hulls with inflatable pontoons)	Flat R3,000
I. Rubber ducks (Total inflatable dinghies)	Flat R5,000
J. i. Wet bikes, jet skis, wave riders and wave jumpers	Flat R5,000
ii. Except claims resulting from theft or hijack	Flat R7,500
K. Racing risks extension (Sailing craft only)	Basic excess above applies – dependent on type of craft
Personal Legal Responsibility Cover	N/A
Extended Personal Legal Responsibility Cover	N/A
Personal Accident Cover	N/A
Motor Personal Accident Cover	N/A
Legal Plan Cover	Excess Structure
Basic	Flat R100 any one claim

Pensioner Excess

Pensioners over 55 years old do not have to pay an excess unless the specific conditions of a section say they must. A pensioner is a person who is no longer in full-time employment and whose main income comes from a pension, annuity or investment.

Where a claim is reported on a vehicle registered to and insured by a bona fide pensioner, but which was not driven by or under the control of the insured pensioner at the time of the loss, the standard excess payable will be applicable as well as any other additional excesses.

Excess

Any excess (first amount payable/deductible) payment made directly to Bryte Insurance Company Limited will be dealt with in accordance with paragraph 2.9 (b) of the Value-Added Tax ("VAT") Binding General Ruling No. 14 issued by the South African Revenue Services ("SARS") on 22 March 2013.

Indemnity payments

VAT Liability in terms of section 8(8) of the VAT Act

Please be advised that if you are a registered VAT vendor, a VAT liability arises in your hands as a result of receiving an indemnity payment from Bryte. You are required to account and declare VAT ("output tax") to SARS equal to the tax fraction (i.e. 15/115) of the indemnity payment received from Bryte. This VAT liability arises in terms of section 8(8) of the VAT Act. The VAT declaration to SARS must be made in the same tax period that you receive the indemnity payment from Bryte.

Corrective action excesses

PLEASE REMEMBER: Excesses may be amended or vary due to Multi-Claimant or Reactive Underwriting Decisions and Actions taken. Note that any such amendment will always be sent by notice in writing.

Contact

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