



**PROSURE EXCESS 2022 COMPARISON
EFFECTIVE 15/08/2022**

	Current Excesses Prosure - 2019 Version 1.2:02/2021		Revised Excesses Prosure - 2022 Version 1:15/08/2022	
	Non-retired	Retired	Non-retired	Retired
CONTENTS SECTION				
Standard	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 750	R 750	R1 250	R1 250
Selectable	R1 000	R1 000	n/a	n/a
	R2 000	R2 000	R2 500	R2 500
	R3 000	R3 000	R3 000	R3 000
	R4 000	R4 000	R4 000	R4 000
	R5 000	R5 000	R5 000	R5 000
	R7 500	R7 500	R7 500	R7 500
	R10 000	R10 000	R10 000	R10 000
	R12 500	R12 500	R12 500	R12 500
	R15 000	R15 000	R15 000	R15 000
	R17 500	R17 500	R17 500	R17 500
	R20 000	R20 000	R20 000	R20 000
	R22 500	R22 500	R22 500	R22 500
	R25 000	R25 000	R25 000	R25 000
Subsidence and Landslip	R5 000	R5 000	R5 000	R5 000
Accidental damage including power surge	No Excess	No Excess	R2 500	R2 500
Accidental spoiling of fridge and freezer contents	Nil	Nil	R2 000	R2 000
Additional accidental damage	R1 000	R1 000	R2 500	R2 500
BUILDINGS SECTION				
Standard	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R1 000	R1000	R1 500	R1 500
Selectable	R2 000	R2 000	R2 000	R2 000
	R3 000	R3 000	R3 000	R3 000
	R4 000	R4 000	R4 000	R4 000
	R5 000	R5 000	R5 000	R5 000
	R7 500	R7 500	R7 500	R7 500
	R10 000	R10 000	R10 000	R10 000
	R12 500	R12 500	R12 500	R12 500
	R15 000	R15 000	R15 000	R15 000
	R17 500	R17 500	R17 500	R17 500
	R20 000	R20 000	R20 000	R20 000
	R22 500	R22 500	R22 500	R22 500
	R25 000	R25 000	R25 000	R25 000
	Subsidence and Landslip	R5 000	R5 000	R5 000
Jetties and Boardwalks	20% of limit of compensation	20% of limit of compensation	20% of limit of compensation	20% of limit of compensation



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Accidental damage to fixed machinery in the private home	R1 000	R1 000	R2 500	R2 500
Accidental damage to the Private Home	Nil	Nil	R2 500	R2 500
Power Surge	R1 000	R1 000	R2 500	R2 500
ALL RISKS SECTION				
General All Risks plus all other items not listed below	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 500	R 500	R 750	R 750
Cellular phones	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 750	R 750	R1 000	R1 000
Loss of Money (R1000 limit)	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 100	R 100	R 100	R 100
Remote jamming	10% of claim	10% of claim	10% of claim	10% of claim
MOTOR SECTION				
Cars, LDV, 4x4 and 4x2 vehicles and Tractors				
Comprehensive and Third Party, Fire and Theft cover types only				
Standard Excess	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R4 000 or selected variable excess	R4 000 or selected variable excess	R5 000 or selected variable excess	R5 000 or selected variable excess
Variable excess	Any amount from R1 to R50 000 if selected Variable excesses <R4 000 does not apply to drivers younger than 27 years		Any amount from R2500 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 000	R4 000	R5 000	R5 000
R500 001 -R750 000	R5 000	R5 000		
R750 001-R1 000 000	R10 000	R10 000	R10 000	R10 000
R1 000 001-R1 500 000	R15 000	R15 000	R15 000	R15 000
R1 500 001-R2 000 000	R17 500	R17 500	R17 500	R17 500
R2 000 001-R2 500 000	R22 500	R22 500	R22 500	R22 500
R2 500 001-R3 000 000	R25 000	R25 000	R25 000	R25 000
R3 000 001-R3 500 000	R30 000	R30 000	R30 000	R30 000
R3 500 001-R4 000 000	R35 000	R35 000	R35 000	R35 000
R4 000 001-R5 000 000	R40 000	R40 000	R40 000	R40 000
Additional excess: Drivers under the age of 25 years and/or licence duration less than 3 years	R2 500	R2 500	R3 000	R3 000
Additional excess: Whilst the vehicle is driven by a non-regular driver	N/A	R2 500	N/A	R3 000
Window Glass	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	20% min R 500	20% min R 500	20% min R1 000	20% min R1 000
Specified accessories including car radios and sound equipment if specified	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 500	R 500	R 500	R 500



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Motorcycles and motorcycle related vehicles, scooters (with or without a side car) (Standard road two and three wheelers motorcycles and Scooters) Comprehensive and Third Party, Fire and Theft cover types only				
Standard excess	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R1 500	R1 500	R1 500	R1 500
Selectable excess	R2 000	R2 000	R2 000	R2 000
	R3 000	R3 000	R3 000	R3 000
	R4 000	R4 000	R4 000	R4 000
	R5 000	R5 000	R5 000	R5 000
	R6 000	R6 000	R6 000	R6 000
	R7 000	R7 000	R7 000	R7 000
	R8 000	R8 000	R8 000	R8 000
	R10 000	R10 000	R10 000	R10 000
Additional Excess: Drivers under the age of 25	R1 000	R1 000	R1 000	R1 000
Window Glass	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	20% min R 500	20% min R 500	20% min R1 000	20% min R1 000
Specified accessories	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 500	R 500	R 500	R 500
Three- and four-wheeled motorised vehicles (Quads, Off -Road/scramblers and ATV (All-Terrain Vehicles) Comprehensive cover types only				
Standard excess	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R1 500	R1 500	R1 500	R1 500
Additional Excess Drivers under the age of 25	R1 000	R1 000	R1 000	R1 000
Specified accessories	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 500	R 500	R 500	R 500
Golf cars Comprehensive cover types only				
Standard	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 750	R 750	R 750	R 750
Additional Excess: Drivers under the age of 25	R1 000	R1 000	R1 000	R1 000
Caravans and trailers Comprehensive cover types only				
Standard	R 500	R0 if selectable	R 500	R0 if selectable
		R 500		R 500
Selectable	N/A	N/A	N/A	N/A
WATERCRAFT				
Sailing Crafts, Motorboats, Rubber Ducks, Windsurfers etc.				
Standard	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 500	R 500	R 500	R 500
Jet skis and Wet bikes				
Standard	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R1 000	R1 000	R1 000	R1 000
PERSONAL COMPUTERS SECTION				
Standard	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 500	R 500	R 500	R 500
Remote jamming	10% of claim	10% of claim	10% of claim	10% of claim



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LEGAL COSTS					
Standard	R0 if selected	R0 if selected	R0 if selected	R0 if selected	R0 if selected
	R 250	R 250	R 250	R 250	R 250
MECHANICAL & ELECTRICAL BREAKDOWN					
LCD Television	R 500	R 500	R 500	R 500	R 500
Plasma televisions	R 500	R 500	R 500	R 500	R 500
Burglar Alarm	R 500	R 500	R 500	R 500	R 500
All other appliances	R 500	R 500	R 500	R 500	R 500
IDENTITY THEFT					
Limits					
R10 000	R 500	R 500	R 500	R 500	R 500
R20 000	R1 000	R1 000	R1 000	R1 000	R1 000
R30 000	R1 500	R1 500	R1 500	R1 500	R1 500
R40 000	R2 000	R2 000	R2 000	R2 000	R2 000
R50 000	R2 500	R2 500	R2 500	R2 500	R2 500

Note: RETIRED PERSONS ARE "EXCESS FREE" - (Policyholders 55 years and older and not gainfully employed) – not applicable to Mechanical and Electrical Breakdown and Identity Theft sections