

Renasa Domestic Excess Increases. Eff: 01/07/2022

Policy Section:

NO EXCESS APPLICABLE IF INSURED AND SPOUSE IS 55 YEARS AND OLDER

House Owners:

	<u>Old Excess Structure:</u>	<u>New Excess Structure:</u>
Basic:	R1 000	R1 250
Power Surge (No Surge Arresters)	5% Min R2 500	5% Min R2 500
Power Surge (With Surge Arresters)	5% Min R1 000	5% Min R1 000
Geyser:	R1 000	R1 000

Household Contents:

Basic:	R1 000	R1 250
Accidental Damage	R350	R1 250
Power Surge (No Surge Arresters)	5% Min R2 500	5% Min R2 500
Power Surge (With Surge Arresters)	5% Min R1 000	5% Min R1 000
Accidental Damage - Mechanical Damage R5 000 Limit	R350	R350

All Risk & Personal Computers

Clothing & Personal Effects	R100	R100
Cell Phones	R500	R500
Portable Computer Equipment	R500	R500

Motor Vehicle:

Flat Excess:	R2 500	R3 000
Vehicles above R400 000:	5% Min R2 500	5% Min R3 000

Motor Vehicle Additional Excesses

Age: Driver 25 Years and Under	5% Min R2 500	5% Min R2 500
Licence: Less Than 2 Years	R1 500	R1 500
Licence: Less Than 1 Year	R2 500	R2 500

Theft/Hijacking (Waived if Tracking device is installed)
2nd or 3rd Claim in any one year of insurance
Single Vehicle Accident Between 23h00 - 04h00 (While driving)

5% of Cross Claim
2.5% of Gross Claim
2.50%

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PENSIONERS EXCESS

NO EXCESS IF VEHICLE DRIVEN BY INSURED OR SPOUSE 55 YEARS AND OLDER

Windscreen:

Windscreens

25% Min R350

25% Min R350

Motor Cycle:

Basic
Off Road Mootor Cycles & 4 Wheelers

5% Min R1 500
R3 000

5% Min R2 000
R3 500

Caravan & Trailers

Each & every claim

5% Min R250

5% Min R250

Pleasure Craft:

Each and every Claim

10% Min R750

10% Min R750