

# Royal insurance rundown

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Licensed insurer | FSP no. 43862

*King Price*<sup>TM</sup>  
INSURANCE

# Car insurance

Car info	Min insured value	Max insured value	Excess	
Car	R10,000	R2,000,000 (please refer if the insured value's more than R2,000,000)	Basic: R4,500 Min: R1,500	Max: As agreed, subject to affordability
Cover types	<ul style="list-style-type: none"> <li>• Comprehensive</li> <li>• Chilli (existing business only)</li> <li>• Theft &amp; write-off</li> <li>• Third party, fire &amp; theft</li> <li>• Third party only</li> <li>• Collectable car</li> </ul>			
Insured value	As noted on the policy schedule			
Car accessories		50% of the car's value & R65,000 per item	Basic car excess	Optional
Radio	R2,000	R20,000	Factory-fitted, not specified: Basic excess Specified: R750	Optional
Window replacement (excluding panoramic glass)			R750	
Window chip			No excess	
Hail cover	Hail cover's automatically included if the car's financed. If it's not, the client may choose to add hail cover to their policy		Basic car excess	Included if financed, otherwise optional
Sasria		R500 million per calendar year	Basic car excess (if your claim is approved, your excess will be refunded)	Included
Third party liability		R5,000,000	No excess	
<b>VAPs</b>				
Warranty	Click here for cover limits: <a href="http://www.kingprice.co.za/insurance-products/car-warranty/">www.kingprice.co.za/insurance-products/car-warranty/</a>		R500	Optional
Scratch & dent			R250	Optional
Tyre & rim	Click here for cover limits: <a href="http://www.kingprice.co.za/insurance-products/tyre-and-rim/">www.kingprice.co.za/insurance-products/tyre-and-rim/</a>		R250	Optional
Car hire				Optional

# Car insurance

Car info	Min insured value	Max insured value	Excess	
Credit shortfall				Optional
King's cab				Optional
<b>Emergency assist benefits</b>				
Roadside				Comprehensive & chilli cover
Accident				Excluded on third party, fire & theft & third party only cover
Medical				Excluded on third party, fire & theft & third party only cover
<b>Additional excess</b>				
The incident driver's: <ul style="list-style-type: none"> <li>• Not the regular driver</li> <li>• Younger than 25</li> <li>• Had his/her licence for less than 2 years</li> </ul>			R4,500	
Incident occurs outside of SA & the car isn't drivable			R7,500	
Incident occurs in the first 3 months of cover			R3,500	
<b>Please note:</b>				
High-risk cars (tracking device required regardless of value)	<ul style="list-style-type: none"> <li>• Toyota Quantum, Hi-Ace, Avanza</li> <li>• Hyundai H100</li> <li>• Kia K2700</li> </ul>			
High-performance car	Refer to underwriting			
Cars we don't cover	<ul style="list-style-type: none"> <li>• Any car older than 30 years</li> <li>• Any car with no listed retail value (for example a Maserati), refer to underwriting for consideration</li> </ul>			
Regular driver	This is the person who drives the car most often			
Business & private use	Insuring your car for business or private use depends on how often you use your car to do business: <ul style="list-style-type: none"> <li>• 6 times or less = private</li> <li>• More than 6 times = business</li> </ul>			

## Trailer & caravan insurance

Trailer & caravan info	Min insured value	Max insured value	Excess	
Caravan	R10,000	R600,000	R2,500	
Caravan contents	R5,000	R80,000		Optional
Trailer	R3,000	R500,000	R2,500	
Trailer contents	R10,000	R30,000		Optional
Cover types	Comprehensive			
Insured value	As noted on the policy schedule			
Liability to other parties		R5,000,000	No excess	Included
Sasria		R500 million per calendar year	R2,500 (if your claim is approved, your excess will be refunded)	Included
Remember: <ul style="list-style-type: none"> <li>• Caravan &amp; trailer cover must be supported by either car, building or home contents cover</li> <li>• You're only covered for private use</li> <li>• We don't insure motor homes</li> <li>• We also don't insure caravans/trailers that are older than 30 years</li> </ul>				

# Watercraft insurance

Watercraft info	Min insured value	Max insured value	Excess	
Cover type	Comprehensive			
Insured value	Agreed value			
Motorboat, yacht, ski boat, jet ski, row boat, rubber duck	R3,000	R500,000	R1,500	
Third party liability		R5,000,000	No excess	
Sasria		R500 million per calendar year	R1,500 (if your claim is approved, your excess will be refunded)	
<p>Remember:</p> <ul style="list-style-type: none"> <li>• We don't insure house boats</li> <li>• You're only covered for social &amp; pleasure use</li> <li>• Trailers need to be insured under the trailer section</li> <li>• The following accessories need to be specified: <ul style="list-style-type: none"> <li>- Fish finder</li> <li>- Safety equipment</li> <li>- Radio</li> <li>- Ski/watersport equipment</li> </ul> </li> <li>• Other accessories need to be specified under our portable possessions section</li> <li>• Max hull length = 8m</li> </ul>				

# Motorbike insurance

Motorbike info	Min insured value	Max insured value	Excess	
Cruiser, custom, tourer	R5,000	Please change value to R400,000	10% of claim (min R2,750)	
Superbike, naked superbike, muscle bike, sports bike, motard, classic bike, scooter, hyperscooter, 3-wheeler, sidecar				
Cover types	<ul style="list-style-type: none"> <li>• Comprehensive</li> <li>• Third party &amp; theft</li> <li>• Third party only</li> <li>• Theft only</li> </ul>			
Insured value	Agreed value (not exceeding 30% of TransUnion value)			
Accessories	Must be included in the agreed value & a list must be provided			
Radio	Must be included in the agreed value & a list must be provided			
Hail	Automatically included for comprehensive cover			
Sasria		R500 million per calendar year	Basic excess (if your claim is approved, your excess will be refunded)	
Third party liability		R5,000,000	No excess	
<b>VAPs</b>				
Car hire				Optional on comprehensive & theft cover only
Shortfall cover				Optional
<b>Emergency assist benefits</b>				
Roadside				Included on comprehensive
Accident				Included on comprehensive
Medical				Included on comprehensive
Theft of keys				Included on comprehensive

# Motorbike insurance

Motorbike info	Min insured value	Max insured value	Excess	
Medical expenses		R10,000		Included on comprehensive cover & only for named rider
<b>Additional excess</b>				
Theft of keys			R500	
Incident occurs in the first 3 months of cover			R3,500	
Named rider has a learner's licence			R5,000	
More than 1 claim for the same incident within any 12-month period			R2,000	
If there's no other party involved, or if the third party can't be traced			R2,000	
For an approved track school incident			R5,000	
<b>Please note: The combined excess will never exceed 40% of the agreed value</b>				
Motorbikes we don't cover	<ul style="list-style-type: none"> <li>• Full off-road bike</li> <li>• Quad bike</li> <li>• Trail bike</li> <li>• Pit bike</li> <li>• Buggy</li> <li>• Side-by-side</li> <li>• Hyper superbike</li> </ul>			
Named rider	The only person who'll be covered while riding the bike			
Business & private use	Insuring your motorbike for business or private use depends on how often you use your motorbike to do business: <ul style="list-style-type: none"> <li>• 6 times or less = private</li> <li>• More than 6 times = business (collections &amp; deliveries are always excluded)</li> </ul>			

# Buildings insurance

Buildings info	Min insured value	Max insured value	Excess		
			Min	Max	
<b>Standard construction (brick, stone, concrete walls with slate, tiles or zinc roof)</b>					
Free-standing house	R500,000	R9,000,000*	R1,500	5% of claim (max R4,500)	
Townhouse/cluster	R400,000	R9,000,000*	R1,500	5% of claim (max R4,500)	
Flat/cottage	R350,000	R9,000,000*	R1,500	5% of claim (max R4,500)	
<b>Non-standard construction</b>					
Free-standing house	R500,000	R3,500,000*	R1,500	5% of claim (max R4,500)	
Townhouse/cluster	R400,000	R2,500,000*	R1,500	5% of claim (max R4,500)	
Flat/cottage	R350,000	R2,000,000*	R1,500	5% of claim (max R4,500)	
* Refer to underwriting for additional cover requests					

			Min	Max	
Cover types	Comprehensive				
Insured value	As noted on the policy schedule				
Water heating system/solar panel (per unit)		Insured value	R1,500	5% of claim (max R4,500)	
Immovable structures, fixtures, fittings & improvements (per unit, damaged in the same incident)		Insured value	R1,500	5% of claim (max R4,500)	
Temporary accommodation (client or tenant)		10% of insured value	R1,500	5% of claim (max R4,500)	
Swimming pool equipment			R1,500	5% of claim (max R4,500)	Included
Borehole			R1,500	5% of claim (max R4,500)	Included
Satellite dish (tenants must cover this under home contents)			R1,500	5% of claim (max R4,500)	Included
Subsidence cover			R1,500	5% of claim, max R4,500	Optional



# Buildings insurance

Buildings info	Min insured value	Max insured value	Excess		
			Min	Max	
Sasria			R1,500	5% of claim, max R4,500 (if your claim is approved, your excess will be refunded)	Included
<b>Emergency assist benefits</b>					
Home					Included
<b>Liability</b>					
Liability to other parties		R5,000,000	No excess		Included
Liability to domestic employees		R100,000	No excess		Included

# Home contents insurance

Home contents info	Min insured value	Max insured value	Excess		
Cover types	<ul style="list-style-type: none"> <li>• Comprehensive</li> <li>• Fire &amp; fury</li> </ul>				
Insured value	As noted on the policy schedule				
Comprehensive home contents info			Min	Max	
<b>Standard construction</b>					
Free-standing house	R100,000	R5,000,000*	R1,500	5% of claim (max R4,500)	
Townhouse/cluster	R75,000	R4,000,000*	R1,500	5% of claim (max R4,500)	
Flat/cottage	R50,000	R3,000,000*	R1,500	5% of claim (max R4,500)	
<b>Non-standard construction</b>					
Free-standing house	R100,000	R3,500,000*	R1,500	5% of claim (max R4,500)	
Townhouse/cluster	R75,000	R2,500,000*	R1,500	5% of claim (max R4,500)	
Flat/cottage	R50,000	R1,750,000*	R1,500	5% of claim (max R4,500)	
* Refer to underwriting for additional cover requests					
Sasria			R1,500	5% of claim, max R4,500 (if your claim is approved, your excess will be refunded)	Included
<b>Emergency assist benefits</b>					
Home					Included
<b>Liability</b>					
Liability to other parties		R5,000,000	No excess		Included
Liability to domestic employees		R100,000	No excess		Included

# Home contents insurance

Home contents info	Min insured value	Max insured value	Excess		
			Min	Max	
<b>Additional cover</b>					
Food that has deteriorated		R2,000	R400		Included
Washing stolen from the line		R2,000	R400		Included
Guests' belongings		R2,000	R400		Included
Locks & keys		R2,000	R400		Included
Hole-in-1 in golf/full-house in bowling		R3,000	R400		Included
Domestic employees' belongings		R4,500	R400		Included
Garden & leisure equipment		R2,000	R400		Included
Veterinary expenses		R1,500	R400		Included
Rent to live elsewhere		10% of insured value	R400		Included
Jewellery	Valuation certificates may be requested				

Fire & fury home contents info	Min insured value	Max insured value	Excess		
			Min	Max	
<b>Standard construction</b>					
Free-standing house	R100,000	R4,000,000*	R1,500	5% of claim (max R4,500)	
Townhouse/cluster	R75,000	R3,000,000*	R1,500	5% of claim (max R4,500)	
Flat/cottage	R50,000	R2,500,000*	R1,500	5% of claim (max R4,500)	
<b>Non-standard construction</b>					
Free-standing house	R1,000,000	R3,500,000*	R1,500	5% of claim (max R4,500)	
Townhouse/cluster	R75,000	R2,500,000*	R1,500	5% of claim (max R4,500)	
Flat/cottage	R50,000	R1,750,000*	R1,500	5% of claim (max R4,500)	
* Refer to underwriting for additional cover requests					

# Home contents insurance

Fire & fury	Min insured value	Max insured value	Excess		
			Min	Max	
Sasria			R1,500	5% of claim, max R4,500 (if your claim is approved, your excess will be refunded)	Included
<b>Emergency assist benefits</b>					
Home					Included
<b>Liability</b>					
Liability to other parties		R5,000,000	No excess		Included
Tenant's liability		R100,000	No excess		Included
Liability to domestic employees		R100,000	No excess		Included
<b>Additional cover (insured risks only)</b>					
Food that has deteriorated		R2,000	R400		Included
Locks & keys		R2,000	R400		Included
Hole-in-1 in golf/full-house in bowling		R3,000	R400		Included
Damage to garden & leisure equipment		R2,000	R400		Included
Veterinary expenses		R1,500	R400		Included
Rent to live elsewhere		10% of insured value	R400		Included
Jewellery	Valuation certificates may be requested				

# Portable possessions insurance

Portable possessions info	Min insured value	Max insured value	Excess	
Insured value	As noted on the policy schedule			
<b>R1 cover (per item)</b>				
Bicycle	R1,000	R50,000*	R500 or 5% of claim	1 R1 item per car covered comprehensively
Golf clubs	R1,000	R30,000*	R500 or 5% of claim	1 R1 item per car covered comprehensively
Hearing aid	R1,000	R30,000*	R500 or 5% of claim	1 R1 item per car covered comprehensively
Motorbike gear	R1,000	R10,000*	R500 or 5% of claim	1 R1 item per motorbike covered comprehensively
* Refer to underwriting for additional cover requests				

# Portable possessions insurance

Portable possessions info	Min insured value	Max insured value	Excess	
<b>Specified portable possessions</b>				
Per item	R2,000	R200,000*	R500 or 5% of claim	
Per policy		R600,000	R500 or 5% of claim	
Contact lenses & spectacles (per item)	R1,500	R8,000*	R500 or 5% of claim	
Contact lenses & spectacles (per policy)		R30,000	R500 or 5% of claim	
Cellphone (per phone)	R800	R35,000*	R500 or 5% of claim	
Cellphone (per policy)		R60,000	R500 or 5% of claim	
Bicycle (per bicycle)	R1,000	R150,000*	R500 or 5% of claim	
Bicycle (per policy)		R400,000	R500 or 5% of claim	
Jewellery	Valuation certificates may be requested			
* Refer to underwriting for additional cover requests				
<b>Unspecified portable possessions</b>				
Per policy	R2,000	R50,000	R500	
<b>Cellphone excess options</b>				
Brand-new	5% of the claim (min R500)		15% of the claim (max R4,500)	
Like-new	5% of the claim (min R300)		15% of the claim (max R4,500)	
Screen-fix	R250			

## Personal accident insurance

Personal accident info	Min insured value	Max insured value	Excess	
Insured value	As noted on the policy schedule			
Death & permanent total disability only	For cover limits, refer to the benefit table in our KPPD		No excess	Included

## Code red

Personal accident info	Min insured value	Max insured value	Excess	
Code red				Optional