



EXCESSES & LIMITS

This policy limits document must be read in conjunction with the policy schedule and the policy wording.

Unless specifically stated otherwise in the policy schedule, the following excesses and limits will apply.

EXCESSES

General

1. Any claim received within 3 (three) months of the inception of the policy where no previous insurance was in place	additional R500
2. Excesses applicable to lightning strike or power surge (unless otherwise stated)	10% of gross claim, minimum R1 500
3. Vaal and Orange (Gariep) rivers: All loss or damage caused by flood as a result of the Vaal and Orange rivers overflowing their banks	No cover

NON-MOTOR EXCESSES

DOMESTIC EXCESSES

Section D01: Houseowners

1. Each and every claim, except burst geysers, water tanks, pipes or water apparatus	R1 000
2. Lightning strike or power surge	10% of gross claim, minimum R1 500
3. Burst geysers, water tanks, pipes or water apparatus	R1 000 per claim
4. Loss of or damage to solar panels or solar geysers	10% of gross claim, minimum R1 000
5. Building that has been vacant for more than 30 (thirty) consecutive days	R1 500 per claim
6. Subsidence, landslip and heave	1% of sum insured, minimum R5 000
7. Accidental damage to buildings	R1 000 per claim
8. Beach / weekend / holiday cottage or any similar residence regularly unattended	R1 500 per claim
9. Beach / weekend / holiday cottage or any similar residence regularly unattended: Resultant damage to insured property arising from bursting or overflowing of geysers, water tanks, apparatus, pipes or equipment	R5 000 per claim

Note: The excesses are not cumulative



Section D02: Householders

1. Each and every claim (except hole-in-one and perfect eight)	R1 000
2. Lightning strike or power surge	10% of gross claim, minimum R1 500
3. Loss of or damage to solar panels or solar geysers	10% of gross claim, minimum R1 000
4. Subsidence, landslip and heave	5% of sum insured, minimum R5 000
5. Mechanical / electrical breakdown	10% of gross claim, minimum R1 000
6. Beach / weekend / holiday cottage, or any similar residence regularly unattended	R1 000 per claim
7. Beach / weekend / holiday cottage, or any similar residence regularly unattended: Resultant damage to insured property arising from bursting or overflowing of geysers, water tanks, apparatus, pipes or equipment	R5 000 per claim
8. Theft / attempted theft of jewellery and watches : a) not worn and not kept in a locked safe at the time of the loss b) worn or locked in a safe at the time of the loss	a) 25% of gross claim b) R1 000 per claim

Note: The excesses are not cumulative

Section D03: Personal all risks

1. Insured events (applicable to unspecified items)	R500 per claim
2. Lightning strike or power surge	10% of gross claim, minimum R500 per specified item
3. Hearing aids	25% of gross claim
4. Prescription spectacles and prescription sunglasses	10% of gross claim, minimum R500 per specified item
5. Pedal cycles	10% of gross claim, minimum R500 per specified item
6. a) Loss of or damage to jewellery and watches whilst not locked in a safe b) Loss of or damage to jewellery and watches whilst locked in a safe	a) 10% of gross claim, minimum R500 per specified item b) R500 per claim
7. Vehicle sound equipment (not factory fitted)	10% of gross claim, minimum R1 000 per specified item
8. Theft from unattended vehicles	10% of gross claim, minimum R500 per specified item

Section D06: Pleasure Craft

1. Boats, jet skis and motors (under 10 years old)	5% of gross claim, minimum R1 000
2. Boats, jet skis and motors (10 years and older)	10% of gross claim, minimum R2 000
3. Theft or attempted theft of boats, jet skis and motors	10% of gross claim, minimum R2 000
4. Wearing apparel and personal effects	5% of gross claim, minimum R500
5. Fishing equipment	5% of gross claim, minimum R500
6. Electronic equipment	20% of gross claim, minimum R500

COMMERCIAL EXCESSES

Section C01: Fire

1. Each and every claim	R2 000
2. Lightning strike – damage caused by surge	10% of gross claim, minimum R1 500
3. Power surge	10% of gross claim, minimum R5 000
4. Subsidence, landslip and heave	1% of sum insured, minimum R5 000
5. Burst geysers, water tanks or water containers	10% of gross claim, minimum R1 000
6. Loss of or damage to solar panels or solar geysers	10% of gross claim, minimum R1 000
7. Repeater stations	10% of gross claim, minimum R5 000 per specified item
8. Tunnel structures with plastic sheeting	20% of gross claim, minimum R5 000 per specified item

Note: The excesses are not cumulative

Section C02: Buildings combined

1. Each and every claim a) occupied buildings b) unoccupied buildings (unoccupied for more than 48 (forty-eight) hours)	a) R2 000 b) R5 000
2. Lightning strike – damage caused by surge	10% of gross claim, minimum R1 500
3. Power surge	10% of gross claim, minimum R5 000
4. Subsidence, landslip and heave	5% of sum insured, minimum R5 000
5. Burst water tanks, pipes or water apparatus	10% of gross claim, minimum R1 000 the minimum is increased to R5 000 if unoccupied for more than 48 hours
6. Loss of or damage to solar panels or solar geysers	10% of gross claim, minimum R1 000
7. Theft or attempt thereat	10% of gross claim, minimum R1 000

Note: The excesses are not cumulative

Section C03: Office contents

1. Theft	10% of gross claim, minimum R1 000
2. Locks and keys	R500 each and every loss

Section C04: Business interruption

None applicable unless stated in that section of the schedule

Section C05: Accounts receivable

Magnetic damage or erasure (subject to Duplicate Records clause)	R500 each and every loss
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Section C06: Theft

Each and every claim

10% of gross claim, minimum R1 000

Section C07: Money

1. Each and every claim
2. Locks and keys
3. Dishonesty of any principal, partner, director or employee

10% of gross claim, minimum R1 000

R500

- a) 2% of the sum insured **plus**
- b) a further 10% of the net amount payable after deduction of the 2% specified in a)

Section C08: Glass

Each and every claim

10% of gross claim, minimum R1 000

Section C09: Fidelity guarantee

1. Each and every event
2. Computer losses
The percentage shown in b) above of the compulsory first amount payable clause is increased as follows if the defined event results from the dishonest manipulation of, input into, suppression of input into, destruction of, alteration of any non-networked personal computer program, system, data or software by any insured employee whose duties involve the managing, supervision, design, creation or alteration of computer systems or programs
3. First amount payable for losses discovered more than 12 (twelve) months after they were committed or the first event in a series of events committed by one person or a number of persons acting in collusion then the percentages detailed in 1. above are increased as follows:
 - a) If losses are discovered more than 12 (twelve) months after being committed but not more than 24 (twenty-four) months thereafter
 - b) If policy has been extended to cover that part of losses discovered more than 24 (twenty-four) months after being committed but not more than 36 (thirty-six) months thereafter
4. If any event is discovered more than 12 (twelve) months after it was committed, then the percentages detailed in 1. above are increased as follows (applicable to **Extension F9.4.3**)

- a) 2% of the sum insured **plus**
- b) a further 10% of the net amount payable after the deduction of the 2% specified in a)

- b) from 10% to 20% of the net amount payable after the deduction of the 2% specified in a)

- 1.a) from 2% to 4%
- 1.b) from 10% to 15%
2. from 20% to 30%
- 1.a) from 2% to 5%
- 1.b) from 10% to 20%
2. from 20% to 35%

- a) 3% of the sum insured **plus**
- b) a further 12.5% of the net amount payable after the deduction of the 3% specified in a)

Note: Notwithstanding 3. and 4. above, you may opt to claim only for that part of the loss which was discovered in a lesser period, in which case the first amount payable applicable for that corresponding lesser period will apply.

Section C10: Goods in transit

1. Each and every claim (other than hijacking, theft or livestock)
2. Claims for livestock (other than hijack or theft)
3. Claims arising from hijacking and / or theft

5% of gross claim, minimum R500

10% of gross claim, minimum R500

20% of gross claim, minimum R2 000

Note: the excess under 1. does not apply to claims resulting from fire, lightning or explosion

Section C11: Business all risks

1. Each and every claim (other than as specifically stated below)	R1 000 per item
2. Lightning strike or power surge	10% of gross claim, minimum R1 500 per specified item
3. Generators	10% of gross claim, minimum R500 per specified item
4. Cellular phones / iPods / tablets	10% of gross claim, minimum R500 per specified item
5. Two-way radios / base stations	10% of gross claim, minimum R500 per specified item
6. Laptops	10% of gross claim, minimum R1 000 per specified item
7. Tools & equipment	10% of gross claim, minimum R500 per specified item
8. Pumps & motors	10% of gross claim, minimum R500 per specified item
9. Pedal cycles	10% of gross claim, minimum R1 000 per specified item
10. Theft from unattended vehicles	10% of gross claim, minimum R1 000 per specified item

Section C12: Accidental damage

Each and every claim	10% of gross claim, minimum R1 000
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Section C13: Electronic equipment

1. Each and every claim (other than computer equipment, laptops, tablets, cellular phones and GPS)	10% of gross claim, minimum R1 000
2. Each and every claim in respect of computer equipment	10% of gross claim, minimum R1 000 per specified item
3. Each and every claim in respect of laptops	10% of gross claim, minimum R1 000 per specified item
4. Each and every claim in respect of tablets, cellular phones and GPS	10% of gross claim, minimum R500 per specified item
5. Power surges or lightning strikes (other than laptops, tablets, cellular phones and GPS)	10% of gross claim, minimum R1 000 per specified item
6. Theft from unattended vehicles	10% of gross claim, minimum R1 000 per specified item

Section C14: Machinery breakdown

Each and every claim	10% of gross claim, minimum R1 000
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Section C15: Machinery breakdown (loss of profits)

Waiting period	there shall be no liability under this section unless the interruption or interference with your business extends beyond 24 (twenty-four) hours
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Section C16: Stated benefits

None applicable unless stated in that section of the schedule

Section C17: Group personal accident

None applicable unless stated in that section of the schedule

Section C18: Solar plant

Each and every claim (other than theft)	10% of gross claim, minimum R1 000
Loss of or damage to solar plant due to theft or attempted theft	10% of gross claim, minimum R5 000

LIABILITY EXCESSES

Section LD01 Personal Liability

None applicable, unless stated in that section of the schedule

Section LC01: Public liability

1. Each and every claim	R2 500
2. Guest house liability – each and every claim	R1 000
3. Products liability – defective workmanship	10% of gross claim, minimum R1 000
4. Spread of fire	10% of gross claim, minimum R1 000 and maximum R25 000
5. Work away	10% of gross claim, minimum R1 000

MOTOR EXCESSES

Category A: Sedans / LDVs

1. Basic first amount payable (description of use: private or farming):	
a) gross claim below R200 000	a) R4 500 per claim
b) gross claim above R200 000	b) 3.5% of gross claim
2. Basic first amount payable (description of use: business):	
a) gross claim below R200 000	a) R4 500 per claim
b) gross claim above R200 000	b) 5% of gross claim
3. Windscreen and / or window glass replacement	25% of gross claim
4. Windscreen chip repairs	Nil

Category B: Commercial vehicles

1. Basic first amount payable	
a) maximum indemnity stated in the schedule less than R800 000	a) 5% of gross claim, minimum R5 000
b) maximum indemnity stated in the schedule over R800 000	b) 10% of gross claim, minimum R5 000
2. Windscreen and / or window glass replacement	25% of gross claim
3. Windscreen chip repairs	nil

Category C: Special types (tractors, harvesters, combines and agricultural implements)

1. Basic first amount payable (tractors, harvesters and combines)	
a) maximum indemnity stated in the schedule less than R800 000	a) 5% of gross claim, minimum R2 000
b) maximum indemnity stated in the schedule over R800 000	b) 10% of gross claim, minimum R2 000
2. Basic first amount payable (agricultural implements)	5% of gross claim, minimum R1 500
3. Additional excess in respect of overturning	additional 5% of gross claim, minimum R2 500
4. Windscreen and / or window glass replacement	25% of gross claim
5. Windscreen chip repairs	nil

Category D: Motorcycles

1. Basic first amount payable	5% of gross claim, minimum R1 500
2. Quad bikes	5% of gross claim, minimum R1 500

Category E: Trailers and caravans

1. Basic first amount payable (excluding high speed commercial trailers)	5% of gross claim, minimum R1 500
2. High speed commercial trailers	10% of gross claim, minimum R1 500
3. Windscreen and / or window glass replacement	25% of gross claim
4. Windscreen chip repairs	Nil

Note: high speed commercial trailers refer to heavy trailers, superlink and interlink trailers drawn by Category B commercial vehicles

General Motor

A) General excesses that are accumulative, i.e. in addition to the basic first amount payable stated above.

1. Any claim received within 3 (three) months of the inception of the policy where no previous insurance was in place	additional R2 000
2. When an insured vehicle is being driven by or is under the control for the purpose of being driven by a person: <ul style="list-style-type: none"> a) under 25 (twenty-five) years of age or who has held a driver's licence to drive such vehicle for less than 3 (three) years or who holds a learner's licence b) who has been convicted and had his licence to drive the vehicle endorsed during the previous 3 (three) years for any reason 	<ul style="list-style-type: none"> • additional R2 000 • additional R1 000
3. Liability to third parties: Damage to third party vehicles for which you are legally liable <ul style="list-style-type: none"> a) Category A vehicles (sedans and LDV's) insured for business use b) Category B vehicles (commercial vehicles and buses) c) Any other insured vehicle used for contracting <p>Note: the excess will only apply in instances where there is no own damage to the insured vehicle</p>	<ul style="list-style-type: none"> a) R2 500 per claim b) R5 000 per claim c) R2 500 per claim
4. Single vehicle accident whilst the insured vehicle is being driven <ul style="list-style-type: none"> a) Category A (sedans/LDV's) b) Category B (commercial) 	<ul style="list-style-type: none"> a) additional R1 000 b) additional R5 000
5. Theft or hijack (vehicle not recovered) <ul style="list-style-type: none"> a) Category A (sedans/LDV's) not fitted with an early warning satellite tracking device <ul style="list-style-type: none"> • Private use • Farming use • Business use 	<ul style="list-style-type: none"> • additional R2 500 • additional 2.5% of claim • additional 2.5% of claim

Note: In respect Category A (Sedans and LDV's): if the vehicle is fitted with an early warning satellite tracking device at the time of the theft, and the fitment of such device is not a requirement for cover, the additional theft excess is waived.

B) General excesses that are non-accumulative and replace the basic first amount payable stated above.

1. Theft or hijack of vehicle (vehicle not recovered): <ul style="list-style-type: none"> a) category B – commercial vehicles b) category E - trailers 	<ul style="list-style-type: none"> a) 10% of gross claim, minimum R5 000 b) 10% of gross claim, minimum R1 500
2. Theft or hijack (vehicle recovered)	the basic excess is applicable
3. Loss of or damage to locks and keys	10% of gross claim, minimum R500
4. Any other circumstances	the amount stated in the schedule

LIMITS

Section: General

1.4 GENERAL TERMS AND CONDITIONS

1.4.7 Claims preparation costs	R30 000 per claim
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NON-MOTOR LIMITS

DOMESTIC LIMITS

Section D01: Houseowners

D1.5 HOUSEOWNERS EXTENSIONS

D1.5.2 Accidental damage to buildings	R15 000 per claim
D1.5.3 Accidental damage to gardens	R10 000 in your 12-month period of insurance
D1.5.5 Alternative accommodation	R50 000 per claim
D1.5.6 Capital additions	a maximum of 15% of the sum insured
D1.5.7 Costs of demolition and professional fees	a maximum of 20% of the sum insured
D1.5.9 Locks and keys	R15 000 per claim
D1.5.10 Loss of rent	a maximum of 25% of the sum insured
D1.5.11 Loss of water by leaking	R5 000 in your 12-month period of insurance
D1.5.12 Monkeys or baboons	R10 000 in your 12-month period of insurance
D1.5.13 Power surge	R5 000 per claim
D1.5.14 Protection of building against further damage	R10 000 per claim
D1.5.15 Removal of fallen trees	R10 000 per claim
D1.5.17 Wheelchair friendly alterations	R30 000 once off

D1.7 HOUSEOWNERS CONDITIONS

D1.7.7 Theft from outbuildings (alarm warranty not met)	R5 000 per claim
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Section D02: Householders

D2.4 HOUSEHOLDERS COVER

D2.4.1 I)a) Theft of laundry, outdoor furniture and equipment **R15 000 per claim**

D2.4.1 I)b) Theft of contents whilst in transit from place of purchase **R10 000 per claim**

D2.5 HOUSEHOLDERS EXTENSIONS

D2.5.2 Accidental damage to contents **R10 000 per claim**

D2.5.3 Business goods **R50 000** in your 12-month period of insurance, calculated from the inception or applicable renewal date

D2.5.4 Cash cards and credit cards **R1 000 per claim**

D2.5.5 Compensation for death **R10 000**

D2.5.6 Documents **R10 000 per claim**

D2.5.8 Foodstuff **R5 000 per claim**

D2.5.9 Hole-in-one or Perfect Eight *The amount incurred by you in paying for a round of drinks for those present at the club bar, limited to a maximum of **R5 000** per claim*

D2.5.10 Locks and keys **R15 000 per claim**

D2.5.11 Loss of money **R5 000 per claim**

D2.5.12 Loss of rent *a maximum of **25%** of the sum insured*

D2.5.13 Medical expenses **R10 000 per person per claim**

D2.5.14 Monkeys and baboons **R10 000** in your 12-month period of insurance, calculated from the inception or applicable renewal date

D2.5.15 Power surge **R5 000 per claim**

D2.5.16 Property belonging to domestic employees **R10 000 per claim**

D2.5.17 Property belonging to guests **R10 000 per claim**

D2.5.18 Protection of contents against further damage **R10 000 per claim**

D2.5.19 Student accommodation **R25 000 per claim**, limited to 2 claims in your 12-month period of insurance

D2.5.23 Trauma cover **R5 000 per claim**

D2.5.24 Veterinary fees **R10 000 per claim**

D2.5.25 Wheelchair **R10 000 once off**

D2.6 HOUSEHOLDERS OPTIONAL EXTENSIONS

D2.6.1 Mechanical and electrical breakdown **R25 000 per claim**

D2.7 HOUSEHOLDERS CONDITIONS

D2.7.3 Computers and laptops
(used for competitive gaming and /or mining of cryptocurrency) **R40 000 per desktop computer**
R40 000 per laptop or portable computer

D2.7.5 Gold, platinum, silver and other valuables and collectibles *a maximum of **33.3%** of the sum insured*

D2.7.6 Jewellery and watches **R5 000 per item** in the absence of a valuation certificate

D2.7.8 Theft from outbuilding (alarm warranty not met) **R5 000 per claim**

Section D03: Personal all risks

D3.3 PERSONAL ALL RISKS COVER

D3.3.1 B) Wearing apparel and personal effects **25% of the sum insured or R2 500, whichever is the greater**

D3.4 PERSONAL ALL RISKS EXTENSION

D3.4.1 Groceries and household goods **R5 000 per claim**

D3.5 PERSONAL ALL RISKS OPTIONAL EXTENSION

D3.5.1 Remote jamming **R10 000 per specified item or the sum insured stated in the schedule, whichever is the lesser**

D3.6 PERSONAL ALL RISKS CONDITIONS

D3.6.5 Jewellery and watches **R5 000 per specified item in the absence of a valuation certificate**

D3.6.9 Theft from vehicles

- Theft of **unspecified** items not concealed in a boot or enclosed compartment
- Theft of specified items not concealed in a boot or enclosed compartment

Nil

R5 000 per claim

Section D06: Pleasure craft

D6.1 PLEASURE CRAFT DEFINITIONS

D6.1 Pleasure craft (excluding trailer) **maximum sum insured of R1 000 000**

D6.5 PLEASURE CRAFT EXTENSIONS

D6.5.2 Electronic equipment **R10 000 per claim**

D6.5.3 Emergency and salvage charges **50% of the sum insured of the item concerned**

D6.5.4 Fishing equipment **R5 000 per claim**

D6.5.5 Liability to third parties **R1 000 000 per occurrence**

D6.5.6 Locks and keys **R2 500 per claim**

D6.5.7 Medical expenses **R15 000 per claim**

D6.5.8 Personal accident **R100 000 for any one occurrence**

D6.5.12 Wearing apparel and personal effects **R2 500 per claim, limited to R1 000 for any one article or set (other than clothing)**

D6.5.13 Yacht racing risk **a maximum of two-thirds of the sum insured specified in the schedule**

COMMERCIAL LIMITS

Section C01: Fire

C1.5 FIRE EXTENSIONS

C1.5.1 All other contents	R10 000 per claim
C1.5.6 Fire extinguishing charges	R150 000 for any one occurrence or during your 12-month period of insurance, calculated from the relevant inception or renewal date
C1.5.9 Power surge	R50 000 per claim
C1.5.13 Temporary removal (unless such temporary removal is for the purpose of cleaning, renovation, repair or similar process)	15% of the sum insured applicable to any item
<p>Note: the aggregate limit in respect of all fire extinguishing charges under all sections of this policy for any one event or during your 12-month period will not exceed the following:</p> <ul style="list-style-type: none"> a) if increased cover has not been selected b) if increased cover has been selected 	<ul style="list-style-type: none"> a) R150 000 b) the amount stated in the schedule

C1.7 FIRE CLAUSES, CONDITIONS & WARRANTIES

C1.7.6 Limitations (plant) in respect of: <ul style="list-style-type: none"> a) money and stamps b) documents, manuscripts, business books, plans, computer systems records and media, designs, patterns, models and moulds 	<ul style="list-style-type: none"> a) R5 000 b) to the value of materials and sums expended in labour
C1.7.10 Plastic sheeting and shade cloth Age of shade cloth / shade net <ul style="list-style-type: none"> a) Up to 1 year b) 1 to 2 years c) 2 to 3 years d) 3 to 4 years e) 4 to 5 years f) 5 to 6 years g) 6 to 7 years h) 7 to 8 years 	<p>Limit of indemnity</p> <ul style="list-style-type: none"> a) 90% of claim or sum insured (whichever is the lower) b) 80% of claim or sum insured (whichever is the lower) c) 70% of claim or sum insured (whichever is the lower) d) 60% of claim or sum insured (whichever is the lower) e) 50% of claim or sum insured (whichever is the lower) f) 40% of claim or sum insured (whichever is the lower) g) 30% of claim or sum insured (whichever is the lower) h) 20% of claim or sum insured (whichever is the lower)

Section C02: Buildings combined

C2.4 BUILDINGS COMBINED COVER

C2.4.5 Sub-section D: Liability	R1 000 000 per occurrence
C2.5 BUILDINGS COMBINED EXTENSIONS	
C2.5.1 Architect's and other professional fees	15% of the amount payable in respect of such damage
C2.5.4 Fire extinguishing charges	R150 000 for any one occurrence or during your 12-month period of insurance, calculated from the relevant inception or renewal date
C2.5.7 Power surge	R50 000 per claim

Section C03: Office contents

C3.4 OFFICE CONTENTS COVER

C3.4.1 Defined events: property owned by any of your partners, directors or employees	R5 000 per person
C3.4.2 Sub-section A: Contents G) Theft	25% of the sum insured shown in the schedule
C3.4.3 Sub-section B: Rent	25% of the sum insured or value of all contents of the office premises affected, whichever is the lower
C3.4.6 Sub-section E: Increase in cost of working	25% of the sum insured on all contents of the office premises affected

C3.5 OFFICE CONTENTS EXTENSIONS

C3.5.2 Fire extinguishing charges	R150 000 or the sum insured stated in the schedule, whichever is the lesser, for any one event or during your 12-month period of insurance, calculated from the relevant inception or renewal date
C3.5.3 Locks and keys	R10 000 per claim
C3.5.5 Power surge	R50 000 per claim

C3.6 OFFICE CONTENTS OPTIONAL EXTENSIONS

C3.6.3 Theft without visible forcible entry / exit	25% of the sum insured shown in the schedule
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Section C04: Business interruption

C4.4 BUSINESS INTERRUPTION EXTENSIONS

C4.4.1 Extensions to other premises c) Prevention of access	10% of the sum insured shown in the schedule with a maximum of 30 (thirty) consecutive days
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C4.5 BUSINESS INTERRUPTION OPTIONAL EXTENSIONS

C4.5.2 Extensions to other premises a) Customers b) Prevention of access - extended cover c) Public telecommunications - insured perils only d) Public utilities - insured perils only e) Specified suppliers / sub-contractors f) Unspecified suppliers	a) 20% of the sum insured shown in the schedule b) 10% of the sum insured shown in the schedule with a maximum of 30 (thirty) consecutive days c) 15% of the sum insured shown in the schedule d) 15% of the sum insured shown in the schedule e) 20% of the sum insured shown in the schedule f) 10% of the sum insured shown in the schedule
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Section C06: Theft

C6.4 THEFT EXTENSIONS

C6.4.3 Damage to buildings: temporary repairs after loss	R10 000 or such higher amount stated in the schedule in respect of any one claim
C6.4.4 Locks and keys	R10 000 per claim
C6.4.5 Personal effects	R5 000 in respect of any person
C6.4.6 Skeleton keys	R10 000 per claim

Section C07: Money

C7.4 MONEY EXTENSIONS

C7.4.1 Locks and keys	R10 000 per claim or such higher amount stated in the schedule
C7.4.2 Receptacles and clothing	R5 000 in respect of clothing R10 000 or such higher amount stated in the schedule in respect of receptacles
C7.4.3 Skeleton keys	R10 000 per claim or such higher amount stated in the schedule

C7.6 MONEY CLAUSES, CONDITIONS & WARRANTIES

C7.6.3 Crossed money orders Each and every claim	R100 000
C7.6.5. Money not contained in a locked safe or strong room <ul style="list-style-type: none"> a) while on the insured premises outside the hours during which the commercial operations are conducted b) while in your residence or the residence of any of your partners, directors or employees c) while on the insured premises in the custody of one or more petrol attendants d) while in the custody of one or more collectors or roundsmen e) while in the custody of any of your partners, directors or employees while away from the insured premises on a business trip anywhere in the world 	<ul style="list-style-type: none"> a) R1 500 per claim b) R1 500 per claim c) nil d) nil e) R1 500 per claim
C7.6.6 Money contained in a locked safe or strong room situate in a building at the insured premises outside commercial hours Description of safe or strong room: <ul style="list-style-type: none"> a) No SABS grading b) SABS category 1 grading c) SABS category 2 grading d) SABS category 2 HD grading e) SABS category 2 ADM grading f) SABS category 2 ADM grading D3 g) SABS category 3 grading h) SABS category 4 grading i) SABS category 5 grading limited at all times to the major limit specified in the schedule in respect of the premises	<ul style="list-style-type: none"> a) R10 000 b) R20 000 c) R30 000 d) R40 000 e) R100 000 f) R125 000 g) R175 000 h) R350 000 i) R500 000

Section C08: Glass

C8.5 GLASS EXTENSION

C8.5.1 Boarding up and other costs	R10 000 per claim
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Section C10: Goods in transit

C10.4 GOODS IN TRANSIT EXTENSION

C10.4.1 Fire extinguishing charges	R20 000 per claim or such higher amount stated in the schedule
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C10.5 GOODS IN TRANSIT OPTIONAL EXTENSIONS

C10.5.1 Debris removal	R10 000 per claim or such higher amount stated in the schedule
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Section C11: Business all risks

C11.5 BUSINESS ALL RISKS OPTIONAL EXTENSIONS

C11.5.4 Remote jamming **R10 000** per specified item

C11.6 BUSINESS ALL RISKS CLAUSES, CONDITIONS & WARRANTIES

C11.6.6 Theft from vehicles

- Theft of **specified** items not concealed in a boot or enclosed compartment

R5 000 per claim

Section C13: Electronic equipment

C13.4 ELECTRONIC EQUIPMENT COVER

C13.4.2 Consequential loss

a) Increase in cost of working

a) **R20 000** per claim or such higher amount stated in the schedule

b) Reinstatement of data / programs

b) **R20 000** per claim or such higher amount stated in the schedule

C13.5 ELECTRONIC EQUIPMENT EXTENSIONS

C13.5.1 Clearance costs

15% of the gross claim

C13.5.2 Express delivery and overtime

50% of the amount which the repair or replacement would have cost had the additional costs not been incurred

C13.5.4 Professional fees

15% of the gross claim

C13.6 ELECTRONIC EQUIPMENT OPTIONAL EXTENSIONS

C13.6.1 Incompatibility cover

20% of the applicable total sum insured under **C13.4.1 Sub-section A** and **C13.4.2 B) Sub-section B** or **R25 000**, whichever is the lesser

C13.6.2 Remote jamming

R10 000 per specified item

C13.7 ELECTRONIC EQUIPMENT BASIS OF INDEMNIFICATION

C13.7.4 Limit of liability: Consequential loss

R10 000 or such higher amount stated in the schedule

C13.8 ELECTRONIC EQUIPMENT CLAUSES, CONDITIONS & WARRANTIES

F13.8.3 Theft from vehicles

- Theft of **specified** items not concealed in a boot or enclosed compartment

R5 000 per claim

Section C16: Stated benefits

C16.3 STATED BENEFITS COVER

C16.3.2 Limits of indemnity:

a) any one life

a) **R1 000 000**

b) any known accumulation

b) **R1 000 000**

Section C17: Group personal accident

C17.3 GROUP PERSONAL ACCIDENT COVER

C17.3.2 Limits of indemnity

a) any one life

a) **R1 000 000**

b) any known accumulation

b) **R1 000 000**

Section C18: Solar plant

C18.5 SOLAR PLANT EXTENSIONS

C18.5.1 Clearance costs	10% of the gross claim
C18.5.3 Professional fees	10% of the gross claim

C18.6 SOLAR PLANT BASIS OF INDEMNIFICATION

C18.6.2 Total loss of solar plant or individual components

Age of **solar array**

a) less than 30 years

b) more than 30 years

Age of **lithium-ion battery(ies)**

c) up to 5 years

d) 5 to 7 years

e) 7 to 10 years

f) 10 to 15 years

g) more than 15 years

Age of **lead acid / deep cycle gel battery(ies)**

h) up to 2 years

i) 2 to 4 years

j) 4 to 5 years

k) more than 5 years

Limit of indemnity

a) deduct **1%** degradation for every year after first installation. Apply balance to gross claim or sum insured (whichever is lower)

b) **nil**

c) **100%** of gross claim

d) **75%** of gross claim or sum insured (whichever is lower)

e) **50%** of gross claim or sum insured (whichever is lower)

f) **25%** of gross claim or sum insured (whichever is lower)

g) **nil**

h) **100%** of gross claim

i) **50%** of gross claim or sum insured (whichever is lower)

j) **25%** of gross claim or sum insured (whichever is lower)

k) **nil**

LIABILITY LIMITS

Section LD01: Personal liability

LD1.2 PERSONAL LIABILITY COVER

LD1.2.3 Limit of indemnification	R1 000 000 in respect of any one occurrence or such higher amount stated in the schedule
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LD1.3 PERSONAL LIABILITY EXTENSION

LD1.3.1 Domestic employees	R10 000 per occurrence
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LD1.3.2 Wrongful arrest	R15 000 in your 12-month period of insurance, calculated from the inception or applicable renewal date
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Section LC01: Public liability (Commercial)

LC1.3 PUBLIC LIABILITY COVER

LC1.3.2 Limit of indemnity	Limit stated in the schedule for each and every loss, limited to R50 000 000 in your 12-month period of insurance
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LC1.4 PUBLIC LIABILITY EXTENSIONS

LC1.4.3 Claims preparation costs	R50 000 for any one event, limited to R100 000 in your 12-month period of insurance, calculated from the relevant inception or renewal date
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LC1.4.7 Employer's liability	R1 000 000 per occurrence
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LC1.4.8 Fire extinguishing charges	R150 000 for any one event or during your 12-month period of insurance, calculated from the relevant inception or renewal date
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LC1.4.10 Legal defence costs	R50 000 for any one event, limited to R100 000 in your 12-month period of insurance, calculated from the relevant inception or renewal date
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LC1.4.15 Wrongful arrest or defamation	R50 000 for any one event, limited to R100 000 in your 12-month period of insurance, calculated from the relevant inception or renewal date
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Note: the aggregate limit in respect of **all** fire extinguishing charges under all sections of this policy for any one event or during your 12-month period will not exceed the following:

- a) if increased cover **has not** been selected
- b) if increased cover **has** been selected

- a) **R150 000**
- b) the amount stated in the schedule

LC1.5.5 Guest house liability

B) Death of or bodily injury to guests

B) **R1 000 000** in respect of any one event or series of events with one original cause or source

C) Loss or damage to guests' property

C) **R50 000** in respect of any one event or series of events with one original cause or source

MOTOR LIMITS

Section MC01: Motor (Commercial)

MC1.3 MOTOR COVER

MC1.3.3 Liability to third parties	
a) In respect of any occurrence directly or indirectly due to or in consequence of fire or explosion	a) R1 000 000
b) In the aggregate of a), MC1.4.15 and MC1.4.17	b) R5 000 000
c) Any other event	c) R5 000 000
MC1.3.4 Medical expenses	a maximum of R10 000 per injured occupant, but not exceeding R20 000 in total for all occupants

MC1.4 MOTOR EXTENSIONS

MC1.4.1 Emergency accommodation	a maximum of R400 per person, but not exceeding R2 000 per claim
MC1.4.2 Loss of or damage to locks and keys	a) R15 000 per claim
MC1.4.4 Tow-in cost and safeguarding after mechanical breakdown	R1 000 during your 12-month period of insurance, calculated from the inception or applicable renewal date
MC1.4.8 Wreckage removal	R20 000 per claim
MC1.4.9 Fire extinguishing charges	reasonable costs
MC1.4.10 Tracking device	R5 000 per claim
MC1.4.11 Trauma treatment	R5 000 per claim
MC1.4.12 Theft of radios	R5 000 per claim
MC1.4.15 Passenger liability (Category A vehicles only)	R2 500 000 in respect of any one occurrence
MC1.4.17 Unauthorised passenger liability	R2 500 000 in respect of any one occurrence

MF1.5 MOTOR OPTIONAL EXTENSIONS

MC1.5.7 Passenger liability (Category B, D, E and F vehicles)	R2 500 000 in respect of any one occurrence
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MF1.6 MOTOR CONDITIONS

MC1.6.3 Emergency repairs	R10 000
MC1.6.10 Towing following an accident (category A vehicles) In the event that the official towing service is not used (towing and storage limit)	R2 000 per claim
MC1.6.11 Towing outside the Republic of South Africa	R20 000 per claim