



# 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 and excesses and limits will apply.

## EXCESSES

### General

Lightning strike or power surge	10% of gross claim, minimum R1 500
Excess – 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 or power surge	10% of gross claim, minimum R1 500
3. Burst geyser, 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 or power surge	10% of gross claim, minimum R1 500
3. Subsidence, landslip and heave	5% of sum insured, minimum R5 000
4. Mechanical / electrical breakdown	10% of gross claim, minimum R1 000
5. Beach / weekend / holiday cottage, or any similar residence regularly unattended	R1 000 per claim
6. 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
7. 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

**Note: The above are individual and not cumulative**

## 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

## DAIRY FULL CREAM EXCESSES

### Section FD01: Property Damage

1. Each and every claim	R2 000
2. Lightning – damage caused by surge	10% of gross claim, minimum R1 500
3. Power surge	10% of gross claim, minimum R5 000
4. Accidental damage	10% of gross claim, minimum R2 000
5. Centre pivots	10% of gross claim, minimum R5 000
6. Deterioration or contamination of stock	10% of gross claim, minimum R2 000
7. Hay bales or fodder – fire and lightning cover only	25% of gross claim
8. Livestock – fire and lightning cover only (per animal)	10% of sum insured, minimum R250
9. Livestock – freezing and extreme heat, each and every claim (per animal):	
a) Dairy cows	a) 10% of gross claim, minimum R1 000
b) Angora goats	b) 1. 25% of gross claim, minimum R500 2. 10% of gross claim, minimum R250
1. within 2 (two) months of being shorn	
2. otherwise	
c) All other goats and sheep	c) 1. 10% of gross claim, minimum R250 2. 5% of gross claim, minimum R250
1. within 2 (two) months of being shorn	
2. otherwise	
d) All other livestock	d) 10% of gross claim, minimum R250
10. Malicious damage	1% of sum insured, minimum R2 000
11. Money – each and every claim	10% of gross claim, minimum R1 000
12. Prevention of access	10% of gross claim, minimum R2 000
13. Property in transit:	
a) each and every claim (other than hijacking, theft or livestock)	a) 5% of gross claim, minimum R500
b) claims for livestock (other than hijack or theft)	b) 10% of gross claim, minimum R500
c) claims arising from hijacking and / or theft	c) 20% of gross claim, minimum R2 000
14. Pumps and motors	10% of gross claim, minimum R1 000
15. Repeater stations	10% of gross claim, minimum R5 000 per item
16. Solar panels, including inverter and batteries connected thereto	10% of gross claim, minimum R1 000
17. Subsidence, landslip or heave	1% of sum insured, minimum R5 000
18. Theft or extended theft	10% of gross claim, minimum R1 000
19. Tunnel structures with plastic sheeting	20% of gross claim, minimum R5 000 per specified item

**Note: the excesses are not cumulative**

### Section FD02: Dairy Interruption

None applicable unless stated in that section of the schedule

### Section FD03: Machinery breakdown

Each and every claim

10% of gross claim, minimum R1 000

### Section FD04: Group Personal Accident

None applicable unless stated in that section of the schedule

### Section FD05: Pedigreed Animals

Each and every claim (per animal)

5% of claim, minimum R1 500 per animal

# LIABILITY EXCESSES

## Section LD01 Personal Liability

None applicable unless stated in that section of the schedule

## Section LF01: Public Liability (Farming)

1. Each and every claim	R2 500
2. Animal trespass	10% of gross claim, minimum R1 000
3. Droving of animals	10% of gross claim, minimum R1 000
4. Straying of animals	10% of gross claim, minimum R1 000
5. Fire-extinguishing charges (aerial water bombing, including spotter planes)	R25% of gross claim
6. Guesthouse liability – each and every claim	R1 000
7. Products liability – defective workmanship	10% of gross claim, minimum R1 000
8. Deterioration / Contamination of milk	10% of gross claim, minimum R2 500
9. Spread of fire	10% of gross claim, minimum R1 000 and maximum R25 000
10. Work away	10% of gross claim, minimum R1 000

# MOTOR EXCESSES

## Category A: Sedans / LDVs

1. Basic first amount payable (description of use: <b>private</b> or <b>farming</b> ):	
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: <b>business</b> ):	
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 and combines)

1. Basic first amount payable ( <b>tractors, harvesters and combines</b> )	
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 ( <b>agricultural implements</b> )	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
6. Tyre cover extension	
a) single tyre	a) 10% of gross claim
b) set of tyres / tracks	b) 15% of gross claim

## 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"> <li>a) under 25 (twenty-five) years of age <b>or</b> who has held a driver's licence to drive such vehicle for less than 3 (three) years <b>or</b> who holds a learner's licence</li> <li>b) who has been convicted and had his licence to drive the vehicle endorsed during the previous 3 (three) years for any reason</li> </ul>	<ul style="list-style-type: none"> <li>a) additional R2 000</li> <li>b) additional R1 000</li> </ul>
3. Single vehicle accident whilst the insured vehicle is being driven <ul style="list-style-type: none"> <li>a) Category A (sedans/LDV's)</li> <li>b) Category B (commercial)</li> </ul>	<ul style="list-style-type: none"> <li>a) additional R1 000</li> <li>b) additional R5 000</li> </ul>
4. Theft or hijack (vehicle not recovered) <ul style="list-style-type: none"> <li>a) Category A (sedans/LDV's) not fitted with an early warning satellite tracking device                 <ul style="list-style-type: none"> <li>• Private use</li> <li>• Farming use</li> <li>• Business use</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• additional R2 500</li> <li>• additional 2.5% of claim</li> <li>• additional 2.5% of claim</li> </ul>

**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): Category B – commercial vehicles	10% of gross claims, minimum R5 000
2. Loss of or damage to locks and keys	10% of gross claim, minimum R500
3. Any other circumstances	the amount stated in the schedule

# LIMITS

## Section: General

### 1.4 GENERAL TERMS AND CONDITIONS

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

#### D1.7 HOUSEOWNERS CONDITIONS

D1.7.7 Theft from outbuildings (alarm warranty not met)	<b>R5 000</b> 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 **R10 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-months 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 **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**

## DAIRY FULL CREAM LIMITS

### Section FD01: Property Damage

#### FD1.5 PROPERTY DAMAGE EXTENSIONS

FD1.5.1 Accidental damage a) centre pivots b) any other claim	a) sum insured b) <b>R50 000</b> per claim and <b>R100 000</b> in your 12-month period of insurance
FD1.5.2 Express delivery and overtime	<b>50%</b> of the amount which the repair / replacement would have cost
FD1.5.3 Fire extinguishing charges	<b>R150 000</b> for any one occurrence or during your 12-month period of insurance, calculated from the relevant inception or renewal date
FD1.5.4 Money, as follows: a) Major limit b) Not contained in a locked safe or strong room c) Contained in a locked safe or strong room (Description of safe or strong room): 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  Money extensions d) Clothing e) Receptacles f) Locks and keys	a) <b>R30 000</b> b) <b>R1 500</b>  <b>R10 000</b> <b>R20 000</b> <b>R30 000</b> <b>R40 000</b> <b>R100 000</b> <b>R125 000</b> <b>R175 000</b> <b>R350 000</b> <b>R500 000</b>  d) <b>R2 000</b> per claim e) <b>R2 000</b> per claim f) <b>R5 000</b> per claim
FD1.5.5 Power surge	<b>R50 000</b> per claim (not applicable to listed electronic equipment)
FD1.5.6 Prevention of access	<b>R50 000</b> per event
FD1.5.7 Property in transit	<b>R50 000</b> per claim
FD1.5.8 Theft or attempted theft a) Centre pivots b) Theft following forcible entry / exit c) Extended theft	a) sum insured b) <b>R75 000</b> per claim c) <b>R50 000</b> per claim
<b>FD1.6 PROPERTY DAMAGE OPTIONAL EXTENSIONS</b>	
FD1.6.1 Contamination of milk	<b>R100 000</b> per claim, limited to <b>2 claims</b> in your 12-month period of insurance
FD1.6.4 Fire extinguishing charges (aerial bombing): aerial bombing cover (including spotter planes)	<b>R100 000 or R250 000</b> (as stated in the schedule) for any one occurrence or during your 12-month period of insurance, calculated from the relevant inception or renewal date
FD1.6.5 Loss of grazing	<b>R30 000</b> in your 12-month period of insurance
FD1.6.7 Theft of dairy cows	<b>R150 000</b> per claim
FD1.6.8 Incompatibility cover (electronic equipment)	<b>20%</b> of the sum insured, maximum <b>R25 000</b>
FD1.6.9 Remote jamming (electronic equipment)	<b>R10 000</b> per claim

## Section FD01: Property Damage (continued)

### FD1.7 PROPERTY DAMAGE CLAUSES, CONDITIONS & WARRANTIES

FD1.7.8 Clearance costs	<b>15% of total claim</b>
FD1.7.12 Fire-extinguishing expenses	<b>R150 000 per claim</b>
FD1.7.13 Fire protection system updating	a) <b>R50 000 per claim</b>
FD1.7.15 Livestock claims warranty: veterinary fees	a maximum of <b>R10 000</b>
FD1.7.23 Plastic sheeting and shade cloth	
Age of shade cloth / shade net	<i>Limit of indemnity</i>
a) Up to 1 year	a) 90% of claim or sum insured (whichever is the lower)
b) 1 to 2 years	b) 80% of claim or sum insured (whichever is the lower)
c) 2 to 3 years	c) 70% of claim or sum insured (whichever is the lower)
d) 3 to 4 years	d) 60% of claim or sum insured (whichever is the lower)
e) 4 to 5 years	e) 50% of claim or sum insured (whichever is the lower)
f) 5 to 6 years	f) 40% of claim or sum insured (whichever is the lower)
g) 6 to 7 years	g) 30% of claim or sum insured (whichever is the lower)
h) 7 to 8 years	h) 20% of claim or sum insured (whichever is the lower)
FD1.7.25 Professional fees	<b>15% of total claim</b>
FD1.7.26 Property in the course of construction	<b>10% of sum insured</b>
FD1.7.28 Public authorities' requirements	<b>10% of sum insured</b>
FD1.7.35 Baled fodder in the open:	
a) per stack	<b>a) R100 000</b>
b) per cluster	<b>b) R500 000</b>
c) per site	<b>c) R1 000 000</b>
d) in the aggregate per event	<b>d) R1 000 000</b>
FD1.7.36 Increased cost of working (electronic equipment)	<b>R10 000 per claim</b>
FD1.7.37 Reinstatement of data (electronic equipment)	<b>R10 000 per claim</b>

### FD1.8 PROPERTY DAMAGE BASIS OF INDEMNIFICATION

FD1.8.4 Limit of liability (consequential loss)	As per FD1.7.36 and FD1.7.37 above
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## Section FD04: Group Personal Accident

### FD4.3 GROUP PERSONAL ACCIDENT COVER

FD4.3.2 Limits of indemnity	
a) any one life	a) <b>R1 000 000</b>
b) any known accumulation	b) <b>R1 000 000</b>

## Section FD05: Pedigreed Animals

### FD5.4 PEDIGREED ANIMALS OPTIONAL EXTENSIONS

FD5.4.7 Transit cover:	
B)a) Fire extinguishing charges	B)a) <b>R20 000 for any single occurrence</b>
B)b) Debris removal	B)b) <b>R5 000 or the limit stated in the schedule for any single occurrence</b>

# LIABILITY LIMITS

## Section LD01: Personal Liability

### LD1.2 PERSONAL LIABILITY COVER

LD1.2.3 Limit of indemnification	<b>R1 000 000</b> 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	<b>R10 000</b> per occurrence
LD1.3.2 Wrongful arrest	<b>R15 000</b> in your 12-month period of insurance, calculated from the inception or applicable renewal date

## Section LF01: Public Liability (Farming)

### LF1.3 PUBLIC LIABILITY COVER

LF1.3.2 Limits of liability	the amount stated in the schedule, limited to <b>R50 000 000</b> in your 12-month period of insurance
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### LF1.4 PUBLIC LIABILITY EXTENSIONS

LF1.4.3 Claims preparation costs	<b>R50 000</b> for any one event, limited to <b>R100 000</b> in your 12-month period of insurance
LF1.4.7 Employer's liability	<b>R1 000 000</b> per occurrence
LF1.4.8 Fire extinguishing charges	<b>R150 000</b> for any one occurrence or during your 12-month period of insurance
LF1.4.10 Legal defence costs	<b>R50 000</b> for any one occurrence, limited to <b>R100 000</b> in your 12-month period of insurance
LF1.4.15 Wrongful arrest or defamation	<b>R50 000</b> for any one occurrence, limited to <b>R100 000</b> in your 12-month period of insurance
LF1.4.16 Animal trespass	<b>R250 000</b> for any one occurrence, limited to <b>R500 000</b> in your 12-month period of insurance
LF1.4.17 Droving of animals	The general limit stated in the schedule, with a maximum of <b>R20 000 000</b> for any one occurrence and <b>R20 000 000</b> in your 12-month period of insurance
LF1.4.18 Straying of animals	The general limit stated in the schedule, with a maximum of <b>R20 000 000</b> for any one occurrence and <b>R20 000 000</b> in your 12-month period of insurance
In the aggregate for LF1.4.17 and LF1.4.18	<b>R20 000 000</b> in your 12-month period of insurance

### LF1.5 PUBLIC LIABILITY OPTIONAL EXTENSIONS

LF1.5.4 Fire extinguishing charges (aerial bombing): aerial bombing cover (including spotter planes)	<b>R100 000 or R250 000</b> (as stated in the schedule) for any one occurrence or during any 12-month period of insurance
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**Note:** the aggregate limit in respect of **all** fire extinguishing charges under all sections of this policy (including aerial bombing cover) for any one occurrence or during your 12-month period will not exceed the following:

a) if increased cover <b>has not</b> been selected	a) <b>R150 000</b> (or <b>R250 000</b> if this aerial bombing limit has been selected in terms of F1.6.4 or LF1.5.4)
b) if increased cover <b>has</b> been selected	b) the amount stated in the schedule
LF1.5.5 Guest house liability	
B) Death of or bodily injury to guests	B) <b>R1 000 000</b> in respect of any one event or series of events with one original cause or source
C) Loss of or damage to guests' property	C) <b>R50 000</b> in respect of any one event or series of events with one original cause or source
LF1.5.8 Deterioration / Contamination of milk	<b>R500 000</b> for any one loss, limited to <b>R1 000 000</b> in your 12-month period of insurance, calculated from the relevant inception or renewal date
LF1.5.9 Hunting / Game viewing	<b>R1 000 000</b> per occurrence

## MOTOR LIMITS

### Section MF01: Motor (Farming)

#### MF1.3 MOTOR COVER

##### MD1.3.3 Liability to third parties

- |  |                      |
|--|----------------------|
| a) In respect of any occurrence directly or indirectly due to or in consequence of fire or explosion | a) <b>R1 000 000</b> |
| b) In the aggregate of a), MF1.4.15 and MF1.4.17   | b) <b>R5 000 000</b> |
| c) Any other event   | c) <b>R5 000 000</b> |

##### MF1.3.4 Medical expenses

a maximum of **R10 000** per injured occupant, but not exceeding **R20 000** in total for all occupants

#### MF1.4 MOTOR EXTENSIONS

##### MF1.4.1 Emergency accommodation

a maximum of **R400** per person, but not exceeding **R2 000** per claim

##### MF1.4.2 Loss of or damage to locks and keys

**R15 000** per claim

##### MF1.4.4 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

##### MF1.4.5 Tyre cover – tractors and harvesters used for farming

**R40 000** per tyre per claim

##### MF1.4.8 Wreckage removal

**R20 000** per claim

##### MF1.4.9 Fire extinguishing charges

reasonable costs

##### MF1.4.10 Tracking device

**R5 000** per claim

##### MF1.4.11 Trauma treatment

**R5 000** per claim

##### MF1.4.12 Theft of radios

**R5 000** per claim

##### MF1.4.15 Passenger liability (Category A vehicles only)

**R2 500 000** in respect of any one occurrence

##### MF1.4.17 Unauthorised passenger liability

**R2 500 000** in respect of any one occurrence

#### MF1.5 MOTOR OPTIONAL EXTENSIONS

##### MF1.5.7 Passenger liability (Category B, D and E vehicles)

**R2 500 000** in respect of any one occurrence

#### MF1.6 MOTOR CONDITIONS

##### MF1.6.3 Emergency repairs

**R10 000**

##### MF1.6.10 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

##### MF1.6.11 Towing outside the Republic of South Africa

**R20 000** per claim