



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 listed)	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

FARMING EXCESSES

Section F01: 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. Fire extinguishing charges (aerial water bombing, including spotter planes)	25% of gross claim
8. Repeater stations	10% of gross claim, minimum R5 000 per specified item
9. Tunnel structures with plastic sheeting	20% of gross claim, minimum R5 000 per specified item
10. Livestock – fire and lightning cover only (per animal)	10% of sum insured, minimum R250
11. Fodder in the open – fire and lightning cover only	25% of gross claim
12. Livestock – freezing and extreme heat, each and every claim:	
a) Angora goats	
1. within 2 (two) months of being shorn	25% of gross claim, minimum R500
2. otherwise	10% of gross claim, minimum R250
b) All other goats and sheep	
1. within 2 (two) months of being shorn	10% of gross claim, minimum R250
2. otherwise	5% of gross claim, minimum R250
c) All other livestock	10% of gross claim, minimum R250

Note: The excesses are not cumulative

Section F02: Buildings combined

1. Each and every claim	
a) occupied buildings	a) R2 000
b) unoccupied buildings (unoccupied for more than 48 (forty-eight) hours)	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 F03: Office contents

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

Section F04: Business interruption

None applicable unless stated in that section of the schedule

Section F05: Accounts receivable

Magnetic damage or erasure (subject to Duplicate Records clause)	R500 each and every loss
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Section F06: Theft

Each and every claim

10% of gross claim, minimum R1 000

Section F07: Money

1. Each and every claim

10% of gross claim, minimum R1 000

2. Locks and keys

R500

3. Dishonesty of any principal, partner, director or employee

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 F08: Glass

Each and every claim

10% of gross claim, minimum R1 000

Section F09: Fidelity guarantee

1. Each and every event

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)

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

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

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

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

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

1.a) from 2% to 5%
 1.b) from 10% to 20%
 2. from 20% to 35%

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) 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 F10: Goods in transit

1. Each and every claim (other than hijacking, theft or livestock)

5% of gross claim, minimum R500

2. Claims for livestock (other than hijack or theft)

10% of gross claim, minimum R500

3. Claims arising from hijacking and / or theft

20% of gross claim, minimum R2 000

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

Section F11: 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. Centre pivots	10% of gross claim, minimum R5 000 per specified item
9. Pumps & motors	10% of gross claim, minimum R500 per specified item
10. Pedal cycles	10% of gross claim, minimum R1 000 per specified item
11. Deterioration of milk	10% of gross claim, minimum R2 500
12. Theft from unattended vehicles	10% of gross claim, minimum R1 000 per specified item

Section F12: Accidental damage

Each and every claim	10% of gross claim, minimum R1 000
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Section F13: 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 F14: Machinery breakdown

Each and every claim	10% of gross claim, minimum R1 000
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Section F15: 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 F16: Stated benefits

None applicable unless stated in that section of the schedule

Section F17: Group personal accident

None applicable unless stated in that section of the schedule

Section F18: Solar plant

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

Section F19: Agricultural irrigation

3. Centre pivots	10% of gross claim, minimum R5 000 per specified item
4. Pumps	10% of gross claim, minimum R500 per specified item

Section F20: Pedigreed animals

Pedigreed animals – freezing, each and every claim:

a) Angora goats	
1. within 2 (two) months of being shorn	25% of gross claim, minimum R1 500
2. otherwise	10% of gross claim, minimum R1 500
b) All other goats and sheep	
1. within 2 (two) months of being shorn	10% of gross claim, minimum R1 500
2. otherwise	5% of gross claim, minimum R1 500
c) All other pedigreed animals	10% of gross claim, minimum R1 500

Note: the minimum of R1 500 applies 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)	25% of gross claim
6. Guest house 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: 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
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 R500
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"> a) additional R2 000 b) additional R1 000
3. 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
4. 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 condition of 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 claim, minimum R5 000
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 **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
(used for competitive gaming and / or mining of crypto-currency) **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**

FARMING LIMITS

Section F01: Fire

F1.5 FIRE EXTENSIONS

F1.5.1 All other contents

R10 000 per claim

F1.5.6 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

F1.5.9 Power surge

R50 000 per claim

F1.5.13 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

F1.6 FIRE OPTIONAL EXTENSIONS

F1.6.4 Fire extinguishing charges (aerial bombing):

aerial bombing cover (including spotter planes)

R100 000 or R250 000 (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

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 any 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** (or R250 000 if this aerial bombing limit has been selected in terms of F1.6.4 of LF1.5.4)
- b) the amount stated in the schedule

F1.7 FIRE CLAUSES, CONDITIONS & WARRANTIES

F1.7.6 Limitations (plant) in respect of:

- a) money and stamps
- b) documents, manuscripts, business books, plans, computer systems records and media, designs, patterns, models and moulds

- a) **R5 000**
- b) to the value of materials and sums expended in labour

F1.7.7 Livestock claims warranty: veterinary fees

a maximum of **R10 000**

F1.7.10 Plastic sheeting and shade cloth

Age of shade cloth / shade net

- 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

Limit of indemnity

- 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)

F1.7.17 Baled fodder in the open:

- a) per stack
- b) per cluster
- c) per site
- d) in the aggregate per event

- a) **R100 000**
- b) **R500 000**
- c) **R1 000 000**
- d) **R1 000 000**

Section F02: Buildings Combined

F2.4 BUILDINGS COMBINED COVER

F2.4.5 Sub-section D: Liability **R1 000 000** per occurrence

F2.5 BUILDINGS COMBINED EXTENSIONS

F2.5.1 Architect's and other professional fees **15%** of the amount payable in respect of such damage

F2.5.4 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

F2.5.7 Power surge **R50 000** per claim

Section F03: Office Contents

F3.4 OFFICE CONTENTS COVER

F3.4.1 Defined events:
property owned by any of your partners, directors or employees **R5 000** per person per claim

F3.4.2 Sub-section A: Contents
G) Theft **25%** of the sum insured shown in the schedule

F3.4.3 Sub-section B: Rent **25%** of the sum insured or value of all contents of the office premises affected, whichever is the lower

F3.4.6 Sub-section E: Increase in cost of working **25%** of the sum insured on all contents of the office premises affected

F3.5 OFFICE CONTENTS EXTENSIONS

F3.5.2 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

F3.5.3 Locks and keys **R10 000** per claim

F3.5.5 Power surge **R50 000** per claim

F3.6 OFFICE CONTENTS OPTIONAL EXTENSIONS

F3.6.3 Theft without visible forcible entry / exit **25%** of the sum insured shown in the schedule

Section F04: Business Interruption

F4.4 BUSINESS INTERRUPTION EXTENSIONS

F4.4.1 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

F4.5 BUSINESS INTERRUPTION OPTIONAL EXTENSIONS

F4.5.2 Extensions to other premises

a) Customers	a) 20% of the sum insured shown in the schedule
b) Prevention of access - extended cover	b) 10% of the sum insured shown in the schedule with a maximum of 30 (thirty) consecutive days
c) Public telecommunications - insured perils only	c) 15% of the sum insured shown in the schedule
d) Public utilities - insured perils only	d) 15% of the sum insured shown in the schedule
e) Specified suppliers / sub-contractors	e) 20% of the sum insured shown in the schedule
f) Unspecified suppliers	f) 10% of the sum insured shown in the schedule

F4.5.3 Public telecommunications – extended cover **15%** of the sum insured shown in the schedule

F4.5.4 Public utilities – extended cover **15%** of the sum insured shown in the schedule

Section F06: Theft

F6.4 THEFT EXTENSIONS

F6.4.3 Damage to buildings: temporary repairs after loss	R10 000 or such higher amount stated in the schedule in respect of any one claim
F6.4.4 Locks and keys	R10 000 per claim
F6.4.5 Personal effects	R5 000 in respect of any person
F6.4.6 Skeleton keys	R10 000 per claim

Section F07: Money

F7.4 MONEY EXTENSIONS

F7.4.1 Locks and keys	R10 000 per claim or such higher amount stated in the schedule
F7.4.2 Receptacles and clothing	R5 000 in respect of clothing R10 000 or such higher amount stated in the schedule in respect of receptacles
F7.4.3 Skeleton keys	R10 000 per claim or such higher amount stated in the schedule

F7.6 MONEY CLAUSES, CONDITIONS & WARRANTIES

F7.6.3 Crossed money orders - Each and every claim	R100 000
F7.6.5. 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
F7.6.6 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 F08: Glass

F8.5 GLASS EXTENSION

F8.5.1 Boarding up and other costs	R10 000 per claim
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Section F10: Goods in Transit

F10.4 GOODS IN TRANSIT EXTENSION

F10.4.1 Fire extinguishing charges	R20 000 per claim or such higher amount stated in the schedule
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F10.5 GOODS IN TRANSIT OPTIONAL EXTENSIONS

F10.5.1 Debris removal	R10 000 per claim or such higher amount stated in the schedule
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Section F11: Business All Risks

F11.5 BUSINESS ALL RISKS OPTIONAL EXTENSIONS

F11.5.4 Remote jamming	R10 000 per specified item
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F11.6 BUSINESS ALL RISKS CLAUSES, CONDITIONS & WARRANTIES

F11.6.6 Theft from vehicles	R5 000 per claim
<ul style="list-style-type: none"> Theft of specified items not concealed in a boot or enclosed compartment 	

Section F13: Electronic Equipment

F13.4 ELECTRONIC EQUIPMENT COVER

F13.4.2 Consequential loss	a) R20 000 per claim or such higher amount stated in the schedule b) R20 000 per claim or such higher amount stated in the schedule
a) Increase in cost of working	
b) Reinstatement of data / programs	

F13.5 ELECTRONIC EQUIPMENT EXTENSIONS

F13.5.1 Clearance costs	15% of the gross claim
F13.5.2 Express delivery and overtime	50% of the amount which the repair or replacement would have cost had the additional costs not been incurred
F13.5.4 Professional fees	15% of the gross claim

F13.6 ELECTRONIC EQUIPMENT OPTIONAL EXTENSIONS

F13.6.1 Incompatibility cover	20% of the applicable total sum insured under F13.4.1 Sub-section A and F13.4.2 B) Sub-section B or R25 000 , whichever is the lesser
F13.6.2 Remote jamming	R10 000 per specified item

F13.7 ELECTRONIC EQUIPMENT BASIS OF INDEMNIFICATION

F13.7.4 Limit of liability: Consequential loss	R10 000 per claim or such higher amount stated in the schedule
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F13.8 ELECTRONIC EQUIPMENT CLAUSES, CONDITIONS & WARRANTIES

F13.8.3 Theft from vehicles	R5 000 per claim
<ul style="list-style-type: none"> Theft of specified items not concealed in a boot or enclosed compartment 	

Section F16: Stated Benefits

F16.3 STATED BENEFITS COVER

F16.3.2 Limits of indemnity:

- | | |
|---------------------------|----------------------|
| a) any one life | a) R1 000 000 |
| b) any known accumulation | b) R1 000 000 |

Section F17: Group Personal Accident

F17.3 GROUP PERSONAL ACCIDENT COVER

F17.3.2 Limits of indemnity

- | | |
|---------------------------|----------------------|
| a) any one life | a) R1 000 000 |
| b) any known accumulation | b) R1 000 000 |

Section F18: Solar plant

F18.5 SOLAR PLANT EXTENSIONS

- | | |
|---------------------------|-------------------------------|
| F18.5.1 Clearance costs | 10% of the gross claim |
| F18.5.3 Professional fees | 10% of the gross claim |

F18.6 SOLAR PLANT BASIS OF INDEMNIFICATION

F18.6.2 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. 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**

Section F20: Pedigreed Animals

F20.4 PEDIGREED ANIMALS OPTIONAL EXTENSIONS

F20.4.7 Transit cover:

- | | |
|---------------------------------|--|
| B)a) Fire extinguishing charges | B)a) R20 000 for any single occurrence |
| B)b) Debris removal | B)b) R5 000 or the limit stated in the schedule for any single occurrence |

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

LD1.3 PERSONAL LIABILITY EXTENSION

LD1.3.1 Domestic employees

R10 000 per occurrence

LD1.3.2 Wrongful arrest

R15 000 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 **R50 000 000** in your 12-month period of insurance, calculated from the relevant inception or renewal date

LF1.4 PUBLIC LIABILITY EXTENSIONS

LF1.4.3 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

LF1.4.7 Employer's liability

R1 000 000 per occurrence

LF1.4.8 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

LF1.4.10 Legal defence costs

R50 000 for any one occurrence, limited to **R100 000** in your 12-month period of insurance, calculated from the relevant inception or renewal date

LF1.4.15 Wrongful arrest or defamation

R50 000 for any one occurrence, limited to **R100 000** in your 12-month period of insurance, calculated from the relevant inception or renewal date

LF1.4.16 Animal trespass

R250 000 for any one occurrence, limited to **R500 000** in your 12-month period of insurance, calculated from the relevant inception or renewal date

LF1.4.17 Droving of animals

The general limit stated in the schedule, with a maximum of **R20 000 000** for any one occurrence and **R20 000 000** in your 12-month period of insurance, calculated from the relevant inception or renewal date

LF1.4.18 Straying of animals

The general limit stated in the schedule, with a maximum of **R20 000 000** for any one occurrence and **R20 000 000** in your 12-month period of insurance, calculated from the relevant inception or renewal date

In the aggregate for LF1.4.17 and LF1.4.18

R20 000 000 in your 12-month period of insurance, calculated from the relevant inception or renewal date

Section LF01: Public Liability (Farming) (continued)

LF1.5 PUBLIC LIABILITY OPTIONAL EXTENSIONS

LF1.5.4 Fire extinguishing charges (aerial bombing):

aerial bombing cover (including spotter planes)

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

LF1.5.5 Guest house liability

- B) Death of or bodily injury to guests
- C) Loss of or damage to guests' property

R100 000 or R250 000 (as stated in the schedule) for any one occurrence or during any 12-month period of insurance, calculated from the relevant inception or renewal date

a) **R150 000** (or **R250 000** if this aerial bombing limit has been selected in terms of F1.6.4 or LF1.5.4)

b) the amount stated in the schedule

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

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

MOTOR LIMITS

Section MF01: Motor (Farming)

MF1.3 MOTOR COVER

MD1.3.3 Liability to third parties

- | | |
|--|--|
| <ul style="list-style-type: none"> a) In respect of any occurrence directly or indirectly due to or in consequence of fire or explosion b) In the aggregate of a), MF1.4.15 and MF1.4.17 c) Any other event | <ul style="list-style-type: none"> a) R1 000 000 b) R5 000 000 c) R5 000 000 |
|--|--|

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