

# EXCESSES & LIMITS

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

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

## EXCESSES

### GENERAL

1. Claims arising from lightning strikes or power surge (except if otherwise stated)	10% of gross claim, minimum R1 500
2. Vaal and Orange (Gariep) rivers: All loss or damage caused by flood as a result of the Vaal / Orange rivers overflowing their banks	No cover

## NON-MOTOR EXCESSES

### STELLAR LIFESTYLE EXCESSES

#### S01: Houseowners

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

**Note: The excesses are not cumulative**

## S02: Householders

1. Each and every claim	R1 000
2. Lightning strike or power surge	10% of gross claim, minimum R1 500
3. Loss of or damage to solar panels and solar geysers	10% of gross claim, minimum R1 000
4. Subsidence, landslip and heave	5% of sum insured, minimum R5 000
5. Mechanical and electrical breakdown	10% of gross claim, minimum R1 000
6. Pairs and sets	additional 10% of gross 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, water 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**

## S03: Personal all risks

1. Each and every claim (other than as detailed under 2. to 6. below)	R1 000 per claim
2. Lightning strike or power surge	10% of gross claim, minimum R1 500
3. Hearing aids	10% of gross claim
4. Jewellery and watches not worn or kept in a safe at the time of the loss	10% of gross claim, minimum R1 000
5. Pedal cycles	10% of gross claim, minimum R500
6. Pairs and sets	additional 10% of gross claim

**Note: The excesses are not cumulative**

## S05: Pleasure craft

1. Boats, jet skis and motors	5% of gross claim, minimum R1 000
2. Wearing apparel and personal effects	5% of gross claim, minimum R500
3. Fishing equipment	10% of gross claim, minimum R1 000
4. Electronic equipment	20% of gross claim, minimum R1 000

## FARMING EXCESSES

### 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 and 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**

### 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 and solar geysers	10% of gross claim, minimum R1 000
7. Theft or attempted theft	10% of gross claim, minimum R1 000

**Note: The excesses are not cumulative**

### F03: Office contents

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

### F04: Business interruption

None applicable unless stated in that section of the schedule

### F05: Accounts receivable

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

Each and every claim	10% of gross claim, minimum R1 000
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### 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 <b>plus</b> b) a further 10% of the net amount payable after deduction of the 2% specified in a)

### F08: Glass

Each and every claim	10% of gross claim, minimum R1 000
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### F09: Fidelity guarantee

1. Each and every event	a) 2% of the sum insured <b>plus</b> 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  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 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%
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 <b>Extension F9.5.3</b> )	a) 3% of the sum insured <b>plus</b> 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.**

### 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**

### F11: Business all risks

1. Each and every claim (other than items 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

### F12: Accidental damage

Each and every claim	10% of gross claim, minimum R1 000
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### 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

### F14: Machinery breakdown

Each and every claim	10% of gross claim, minimum R1 000
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### 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 <b>24 (twenty-four) hours</b>
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### F16: Stated benefits

None applicable unless stated in that section of the schedule
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### F17: Group personal accident

None applicable unless stated in that section of the schedule
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### F18: Solar plant

1. Each and every claim (excluding theft)	10% of gross claim, minimum R1 000
2. Loss of or damage to solar plant by theft or attempt thereto	10% of gross claim, minimum R5 000

### F19: Agricultural irrigation

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

### F20: Pedigreed animals

Each and every claim (per animal)	5% of gross claim, minimum R1 500 per animal
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## LIABILITY EXCESSES

### LD01: Personal liability

None applicable unless stated in that section of the schedule

### LF02: 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: <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, combines and agricultural implements)

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. <b>Theft or hijack</b> of vehicle (vehicle not recovered): Category B – commercial vehicles	10% of gross claims, 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	<b>R30 000</b> per claim
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# NON-MOTOR LIMITS

## STELLAR LIFESTYLE LIMITS

### Section S01: Houseowners

#### S1.5 HOUSEOWNERS EXTENSIONS

S1.5.2 Accidental damage to buildings	<b>R50 000</b> per claim
S1.5.3 Accidental damage to gardens	<b>R50 000</b> per claim
S1.5.5 Alternative accommodation	<b>R250 000</b> per claim
S1.5.6 Capital additions	a maximum of <b>15%</b> of the sum insured
S1.5.7 Costs of demolition and professional fees	a maximum of <b>20%</b> of the sum insured
S1.5.9 Locks and keys	actual costs
S1.5.10 Loss of rent	a maximum of <b>25%</b> of the sum insured
S1.5.11 Loss of water by leaking	<b>R25 000</b> per claim
S1.5.12 Monkeys or baboons	<b>R10 000</b> per claim
S1.5.13 Power surge	<b>R50 000</b> per claim
S1.5.14 Protection of building against further damage	<b>R20 000</b> per claim
S1.5.15 Removal of fallen trees	<b>R20 000</b> per claim
S1.5.18 Wheelchair friendly alterations	<b>R50 000</b> once off

#### S1.5 HOUSEOWNERS EXTENSIONS

S1.7.7 Theft from outbuildings (alarm warranty not met)	<b>R10 000</b> per claim
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## Section S02: Householders

### S2.4 HOUSEHOLDERS COVER

S2.4.1 I)a) Theft of laundry, outdoor furniture and equipment	
<ul style="list-style-type: none"> <li>Laundry</li> <li>Outdoor furniture and equipment</li> </ul>	<p><b>R20 000</b> per claim</p> <p><b>R50 000</b> per claim</p>
S2.4.1 I)b) Theft of contents whilst in transit from place of purchase	<b>R20 000</b> per claim

### S2.5 HOUSEHOLDERS EXTENSIONS

S2.5.2 Accidental damage to contents	<b>R20 000</b> per claim
S2.5.3 Business goods	<b>R50 000</b> per claim
S2.5.4 Cash cards and credit cards	<b>R5 000</b> per claim
S2.5.5 Compensation for death	<b>R10 000</b>
S2.5.6 Documents	<b>R10 000</b> per claim
S2.5.8 Foodstuff	<b>R25 000</b> per claim
S2.5.9 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 <b>R10 000</b> per claim
S2.5.10 Locks and keys	<b>R15 000</b> per claim
S2.5.11 Loss of money	<b>R10 000</b> per claim
S2.5.12 Loss of rent	a maximum of <b>25%</b> of the sum insured
S2.5.13 Mechanical and electrical breakdown	<b>R10 000</b> per claim
S2.5.14 Medical expenses	<b>R10 000</b> per person per claim
S2.5.15 Monkeys and baboons	<b>R10 000</b> per claim
S2.5.16 Power surge	<b>R50 000</b> per claim
S2.5.17 Property belonging to domestic employees	<b>R10 000</b> per claim
S2.5.18 Property belonging to guests	<b>R20 000</b> per claim
S2.5.19 Protection of contents against further damage	<b>R50 000</b> per claim
S2.5.20 Student accommodation	<b>R50 000</b> per claim
S2.5.23 Tenant's Liability	<b>R1 000 000</b> per occurrence
S2.5.24 Trauma cover	<b>R10 000</b> per claim
S2.5.25 Veterinary fees	<b>R20 000</b> per claim
S2.5.27 Wheelchair	<b>R20 000</b> once off

## Section S02: Householders (continued)

### S2.7 HOUSEHOLDERS CONDITIONS

S2.7.5 Gold, platinum, silver and other valuables and collectibles	a maximum of <b>33.3%</b> of the sum insured
S2.7.6 Jewellery and watches	<b>R5 000</b> per item in the absence of a valuation certificate
S2.7.8 Theft from outbuildings (alarm warranty not met)	<b>R10 000</b> per claim

## Section S03: Personal All Risks

### S3.3 PERSONAL ALL RISKS COVER

S3.3.1 Unspecified Items <ul style="list-style-type: none"> <li>Insured property (other than items listed below)</li> <li>Mobile electronic equipment (including cell phones, laptops and tablets)</li> </ul>	<ul style="list-style-type: none"> <li>A maximum of <b>20%</b> of the sum insured of the primary residence under the Householders Section</li> <li><b>R100 000</b> per claim</li> </ul>
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### S3.4 PERSONAL ALL RISKS EXTENSION

S3.4.1 Groceries and household goods	<b>R10 000</b> per claim
S3.4.2 Recompilation of data / reinstatement of programs	<b>R10 000</b> per claim
S3.4.3 Remote jamming <ul style="list-style-type: none"> <li>Unspecified Items: <ul style="list-style-type: none"> <li>a) Video footage available</li> <li>b) Video footage <b>not</b> available</li> </ul> </li> <li>Specified Items: <ul style="list-style-type: none"> <li>c) Video footage available</li> <li>d) Video footage <b>not</b> available</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>a) <b>R10 000</b> per claim</li> <li>b) <b>R5 000</b> per claim</li> <li>c) <b>R20 000</b> per specified item or sum insured stated in the schedule, whichever is lesser</li> <li>d) <b>R10 000</b> per specified item or the sum insured stated in the schedule, whichever is the lesser</li> </ul>

### S3.5 PERSONAL ALL RISKS CONDITIONS

S3.5.6 Jewellery and watches In the absence of a valuation certificate	<b>R5 000</b> per item
S3.5.9 Pedal cycles (unspecified)	<b>R50 000</b> per item
S3.5.10 Theft from vehicles If the item is not concealed in an enclosed compartment	<b>R10 000</b> per claim

## Section S05: Pleasure Craft

### S5.1 PLEASURE CRAFT DEFINITIONS

S5.1 Pleasure craft (excluding trailer) *maximum sum insured of R1 500 000*

### S5.5 PLEASURE CRAFT EXTENSIONS

S5.5.2 Electronic equipment *R25 000 per claim*

S5.5.3 Emergency and salvage charges *50% of the sum insured of the item concerned*

S5.5.4 Fishing equipment *R25 000 per claim*

S5.5.5 Locks and keys *R10 000 per claim*

S5.5.6 Liability to third parties *R1 000 000 per occurrence*

S5.5.7 Medical expenses *R15 000 per claim*

S5.5.8 Personal accident *R100 000 for any one occurrence*

S5.5.12 Wearing apparel and personal effects *R10 000 per claim*

S5.5.13 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	<b>R10 000</b> per claim
F1.5.6 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
F1.5.9 Power surge	<b>R50 000</b> per claim
F1.5.13 Temporary removal (unless such temporary removal is for the purpose of cleaning, renovation, repair or similar process)	<b>15%</b> 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)	<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
<b>Note:</b> the aggregate limit in respect of <b>all</b> 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 <b>has not</b> been selected b) if increased cover <b>has</b> been selected	a) <b>R150 000</b> (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 system records and media, designs, patterns, models and moulds	a) <b>R5 000</b> b) to the value of materials and sums expended in labour
F1.7.7 Livestock claims warranty: veterinary fees	a maximum of <b>R10 000</b>
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) <b>R100 000</b> b) <b>R500 000</b> c) <b>R1 000 000</b> d) <b>R1 000 000</b>



## 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
- 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

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

F7.6.2 Crossed money orders -  
Each and every claim

**R100 000**

## Section F07: Money (continued)

F7.6.4. Money not contained in a locked safe or strong room

- 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

a) **R1 500 per claim**

b) **R1 500 per claim**

c) **nil**

d) **nil**

e) **R1 500 per claim**

F7.6.5 Money contained in a locked safe or strong room situated in a building at the insured premises outside commercial hours  
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

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**

limited at all times to the major limit specified in the schedule in respect of the premises

## Section F08: Glass

### F8.5 GLASS EXTENSION

F8.5.1 Boarding up and other costs

**R10 000 per claim**

## 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**

### F10.5 GOODS IN TRANSIT OPTIONAL EXTENSIONS

F10.5.1 Debris removal

**R10 000 per claim or such higher amount stated in the schedule**

## Section F11: Business All Risks

### F11.5 BUSINESS ALL RISKS OPTIONAL EXTENSIONS

F11.5.4 Remote jamming **R10 000 per specified item**

### F11.6 BUSINESS ALL RISKS CLAUSES, CONDITIONS & WARRANTIES

F11.6.6 Theft from vehicles  

- Theft of **specified** items not concealed in a boot or enclosed compartment **R5 000 per claim**

## Section F13: Electronic Equipment

### F13.4 ELECTRONIC EQUIPMENT COVER

F13.4.2 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**

### 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**

### F13.8 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 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) <b>R1 000 000</b> |
| b) any known accumulation | b) <b>R1 000 000</b> |

## 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 | Limit of indemnity<br>a) deduct <b>1%</b> degradation for every year. Apply balance to gross claim or sum insured (whichever is lower) |
| b) more than 30 years | b) <b>nil</b>  |

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

- |                       |  |
|-----------------------|--|
| c) up to 5 years      | c) <b>100%</b> of gross claim                                    |
| d) 5 to 7 years       | d) <b>75%</b> of gross claim or sum insured (whichever is lower) |
| e) 7 to 10 years      | e) <b>50%</b> of gross claim or sum insured (whichever is lower) |
| f) 10 to 15 years     | f) <b>25%</b> of gross claim or sum insured (whichever is lower) |
| g) more than 15 years | g) <b>nil</b>  |

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

- |                      |  |
|----------------------|--|
| h) up to 2 years     | h) <b>100%</b> of gross claim                                    |
| i) 2 to 4 years      | i) <b>50%</b> of gross claim or sum insured (whichever is lower) |
| j) 4 to 5 years      | j) <b>25%</b> of gross claim or sum insured (whichever is lower) |
| k) more than 5 years | k) <b>nil</b>  |

## Section F20: Pedigreed Animals

### F20.4 PEDIGREED ANIMALS OPTIONAL EXTENSIONS

#### F20.4.7 Transit cover:

- |                                 |  |
|---------------------------------|--|
| B)a) Fire extinguishing charges | B)a) <b>R20 000</b> for any single occurrence                                    |
| B)b) Debris removal             | B)b) <b>R5 000</b> 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

**R2 500 000** 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

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

### Section LF02: Public Liability (Farming)

#### LF1.3 PUBLIC LIABILITY COVER

LF1.3.2 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

#### 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

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

LF1.4.10 Legal defence costs

**R50 000** for any one occurrence, limited to **R100 000** in your 12-month period of insurance

LF1.4.15 Wrongful arrest or defamation

**R50 000** for any one occurrence, limited to **R100 000** in your 12-month period of insurance

LF1.4.16 Animal trespass

**R250 000** for any one occurrence, limited to **R500 000** in your 12-month period of insurance

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

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

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

## LF1.5 PUBLIC LIABILITY OPTIONAL EXTENSIONS

LF1.5.4 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 any 12-month period of insurance

**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

- 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

LF1.5.5 Guest house liability

- a) Death of or bodily injury to guests
- b) Loss of or damage to guests' property

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

#### MF1.3.3 Liability to third parties

- 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 occurrence

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 **R1 000** per person, but not exceeding **R5 000** per claim

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

**R20 000** per claim

#### MF1.4.4 Tow-in cost and safeguarding after mechanical breakdown

**R5 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

**R10 000** per claim

#### MF1.4.11 Trauma treatment

**R10 000** per claim

#### MF1.4.12 Theft of radios

**R5 000** per claim

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

**R5 000 000** 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

#### MF1.5.8 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

**R50 000** per claim