



**SECTIONAL TITLE**

**PRODUCT LIMITS & EXTENSIONS**

**Residential Property including Golf  
Estates and Retirement villages**

**XXXXXXXX**

**AND**

**XENTURION**





**SECTIONS**

**BUILDINGS COMBINED SECTION**

**Standard Construction only**

Non-standard construction

Refer to XENTURION

**Cover Included and Limits:**

Escalation	12%
Inflation	10%
Limited Subsidence and landslip	Included
Accidental Damage to Water apparatus	R15,000
Theft by forcible means	R200,000
Theft without force	R50,000
Accidental damage to glass/sanitary ware	R100,000
Accidental damage to thermostats/ Pressure Valves(repair)	R2,000
Architect' fees	15% of Sum insured
Capital Additions	15% of Sum Insured
Fire Extinguishing Charges	Included
Damaged common area contents not in open	R20,000
Damaged common area contents in open	R5,000
Theft of sim cards of intercom system	R5,000 per event
	Maximum R10,000
	per period
Storage of unit owners contents	R20,000
Damage to domestic electric motors	R20,000
Domestic Pets	R1,000 per unit
	R10,000 per event
Locating a source of leak	R5,000 per event
Cleaning up of pollution damage	R5,000
Maintenance fees and levies	R1,000 per unit
Personal property under control of body corporate	R10,000 per event
Rewriting of Records	R5,000
	per period
Storage of common area contents	R10,000 per event
Certificate of Title	R5,000 per unit
	R20,000 per event
Removal of water from basement	R2,000
Unit owners fixtures	R1,000 per unit
	R10,000 per event
Damage to Landscaped gardens	R10,000 per event
Home modifications after disability	R20,000
Leakage	R20,000 per event
Locks and keys	R15,000 per event
Loss of water	R10,000
Maintenance and cleaning equipment	R10,000 per event



Medical, Trauma and bereavement Costs	R10,000 (medical)
R1,000(Psychological R5,000 (bereavement) R10,000 maximum	
Removal of trees	R10,000 per event
Swimming pool / borehole pumps	R10,000
Theft of landlord's exterior fixtures and fittings	R15,000
Watchmen	R10,000
Power surge	R15,000
Geysers and water pipes	R15,000
Mortgage Discharge fees	R10,000
Claims preparation costs	R100,000

### First Amounts Payable:

All Fire and allied perils		R1,000
Limited Subsidence and landslip		1% of SI Min R500
Accidental Damage to Water apparatus		<b>10% min R1500</b>
If Sure Assist were used		As per agreement
Theft by forcible means		R1,000 per unit
Theft without force		R1,000 per unit
Accidental damage to glass/sanitary ware		R1,000 per unit
Accidental damage to thermostats (repair)		R750
Architect' fees	Nil	
Capital Additions		Nil
Fire Extinguishing Charges		Nil
Damaged common area contents not in open		Nil
Damaged common area contents in open		Nil
Theft of sim cards of intercom system	Nil	
Storage of unit owners contents		Nil
Damage to domestic electric motors		Nil
Domestic Pets		Nil
Locating a source of leak		Nil
Cleaning up of pollution damage		Nil Maintenance
fees and levies		Nil
Personal property under control of body corporate		Nil
Rewriting of Records		Nil
Storage of common area contents		Nil
Certificate of Title		Nil
Removal of water from basement		Nil
Unit owners fixtures		Nil
Damage to Landscaped gardens		Nil
Home modifications after disability		Nil
Leakage		Nil
Locks and keys		Nil
Loss of water		Nil
Maintenance and cleaning equipment		Nil
Medical, Trauma and bereavement Costs		Nil
Removal of trees		Nil
Swimming pool / borehole pumps		Nil
Theft of landlord's exterior fixtures and fittings		Nil
Watchmen		Nil

Power surge		10% min R500
Geysers and water pipes		<b>10% min R1500</b>
If Europ Assist were used	None	
Mortgage Discharge fees		Nil
Claims preparation costs		Nil

2) **Maximum Sum Insured:**  
R150 million total sum insured – Standard Construction



**PUBLIC SUPPLY CONNECTIONS**

<b>1) Limit</b>	
Basic Limit	R100,000
To Increase	Refer to XENTURION
<b>2) First amount payable</b>	Nil

**RENT**

<b>1) Limits</b>	
Loss of rent receivable from tenants	25% of SI of unit
Owners alternative accommodation	25% of SI of unit
Prevention of access	25% of SI
<b>2) First amount payable</b>	
Failure to supply of services by public utility	24 hours
Maximum 30 days	
Uninhabited due to closure by order	Maximum 30 days

**ACCIDENTAL DAMAGE**

<b>1) Limit</b>	R250,000
<b>2) First amount payable</b>	R1,000

**OFFICE CONTENTS SECTION**

<b>1) Limits:</b>	
All Fire and Allied Perils	R100,000
Theft by forcible entry	R25,000
Documents	R100,000
Increased cost of working	R100,000
Power surge	R15,000
Malicious Damage	Included
<b>2) First amounts payable</b>	
Basic	10% min R500
Lightning	10% min R1,000
Theft by forcible entry	10% min R500
Documents	10% min R500
Increased cost of working	10% min R500
Power surge	10% min R1,000







**LIABILITY**

<b>1) Limits</b>	
General and tenants	R50,000,000
Umbrella Liability	R50,000,000
Legal Defense Costs	R100,000
Wrongful Arrest and Defamation	R100,000
<b>2) First Amounts Payable</b>	
General and tenants	Nil
Umbrella Liability	Nil
Legal Defense Costs	Nil
Wrongful Arrest and Defamation	Nil

**TRUSTEES INDEMNITY**

<b>1) Limit</b>	R5,000,000
<b>2) First Amount Payable</b>	Nil

**EMPLOYERS LIABILITY**

<b>1) Limits</b>	
General	R1,000,000
Legal expenses cover for breach of statute	R1,000
<b>2) First Amount Payable</b>	
General	Nil
Legal expenses cover for breach of statute	R2,500

**BUSINESS ALL RISKS SECTION**

<b>1) First Amounts Payable</b>	
☐ Cell phones	10% min R750
☐ Laptops / Notebooks	10% min R1,000
☐ Garden Tools (to increase above R5,000)	R500
☐ All Other	R500





## 10. MONEY

<b>1) Limits</b>	
Main Limit	R25,000
Receptacle	R5,000
Locks and Keys	R10,000
Personal Accident	R10,000
<b>2) First Amounts Payable</b>	
Main Limit	R500
Receptacle	Nil
Locks and Keys	R500
Personal Accident	Nil

## 11. FIDELITY

<b>1) Limit</b>	R50,000
<b>2) First Amount Payable</b>	2% of SI plus 10%

## MACHINERY BREAKDOWN SECTION

<b>1) Limit</b>	R50,000
To increase above R50,000	Refer Xenturion
<b>2) First Amount Payable</b>	R500

## GLASS SECTION

<b>1) Limit</b>	R50,000
To increase above R50,000	Refer Xenturion
<b>2) First Amount Payable</b>	R500





**MOTOR SECTION**

**1) Tariff Rating:**

**Motors & LDV's up to 3 500kg**

Area's

AREA A

Gauteng

Municipal areas of:

Bloemfontein,

Durban,

East London,

Pinetown, Port

Elizabeth,

Pietermaritzburg and

Entire Cape Peninsula

AREA B All other areas





## Rating Groups

Rating Group	Vehicle Description
1	Private Use: Sedans, station wagon, S U V, M P V
2	Business Use: Sedans, station wagon, S U V, M P V
3	Private Use: L D V up to 3 500 kg G V M
4	Business Use: L D V up to 3 500 kg G V M and motorcycles, quads etc.
5	Commercial Vehicles: exceeding 3 500 kg G V M
6	Special Types: fork lifts, tractor
7	Mechanical Horses
8	Trailers, semi's, Interlinks
9	Domestic Trailers and golf carts

Rating Group	All Areas For B deduct 20%												
	Claim Free Group									No Claim Bonus			
	1	2	3	4	5	6	7	8	9	1	2	3	4
1	Refer	Refer	Refer	Refer	Refer	Refer	Refer	Refer	Refer	N/A	N/A	N/A	N/A
2	9	8.5	8	7.5	7	6.5	6	5.5	5	N/A	N/A	N/A	N/A
3	Refer	Refer	Refer	Refer	Refer	Refer	Refer	Refer	Refer	N/A	N/A	N/A	N/A
4	10.5	10	9.5	9	8.5	8	7.5	6	5.5	N/A	N/A	N/A	N/A
5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9.85	8.35	7.15	6.1
6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.75	3.15	2.75	2.25
7	Refer												
8	Refer												
9	Refer												

- **Commercial Vehicles / Caravans / Trailers / Motorcycles**

Third party Fire & Theft : 70% of comprehensive premium  
(Minimum R200)

Third Party : 50% of comprehensive premium  
(Minimum R100)

## 2)

### Free extensions

- i. Passenger Liability (No cover for passengers on open vehicle)
- ii. Contingency Liability
- iii. Unauthorised Passenger Liability
- iv. Parking Facilities
- v. Windscreen
- vi. Riot and Strike
- vii. Additional Claims Preparation Costs R20,000
- viii. Locks & Keys R2000



**: Loss of Use**

*	R300 per day	R60 per vehicle per month
*	R400 per day	R80 per vehicle per month
*	R600 per day	R110 per vehicle per month (LDV's / Panelvans)



**3) Voluntary Excess Discount**

☐	R1000 – 5%
☐	R2000 – 10%
☐	R3000 – 15%
☐	R4000 – 20%
☐	R5000 – 25%

**4) Excesses**

**Basic – Own Vehicles**

Private Cars	5% of claim minimum R2000
LDV's	5% of claim minimum R2500
HCV's / Buses	5% of claim minimum R5000
Caravans/Trailers	5% of claim minimum R1000
Motor Cycles	5% of claim minimum R1000
Special Types	5% of claim minimum R1000

**Excess Waiver: (only applicable to basic excess / Private motors and LDV' only)**

**Endorse policy as follows: "The basic excess only on Vehicle (Toyota Hilux) with registration (KLM012GP) is waived effective from (01/02/2013). The windscreen and additional excesses remain in force."**

**a. Section B**

LDV's	R0
HCV's / Buses	R0
Caravans/Trailers	R0
Motor Cycles	R0
Special Types	R0

**b. Additional Excesses to Basic Excess**

Theft and Hijack – All Types	5% of claim
Persons under 25 or over 75 years	5% of claim minimum R1000
License for less than 2 years	5% of claim minimum R1000

**c. Other**

Windscreen	20% of claim minimum R350
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**5) Specific Endorsements**

**a. Security - Proof of installation must be provided**

All Vehicles Above R300,000:	Electronic Tracking device.
HCV's / Buses: Above R250 000	Electronic Tracking device





**b. Passenger Liability**

It is hereby declared and agreed that the Passenger Liability extension (extension 2) and the Unauthorized Passenger Liability extension (extension 3) is limited in respect of vehicle definition (b) to any person while being carried in or entering into or alighting from the permanently enclosed passenger carrying compartment of such insured vehicle at the time of the happening of the occurrence of which any claim arises.

**c. Limitations**

Audio Equipment & telephones are limited to R1000.

**GROUP PERSONAL ACCIDENT**

- 1) Maximum sum insured – R50,000 per person.  
Restricted to permanent employees.
- 2) Cover restricted to Death and Permanent Disability.
- 3) Premium:  
Office Workers – R25 per person per month Other – R30  
per person per month

**VALUE ADDED PRODUCT – XENTURION ASSIST**

- 1) Premium per unit per month (including geyser maintenance) R12

**SASRIA**

Compulsory on all sections where applicable.

