

SAFIRE COMMERCIAL POLICY LIMITS & EXCESSES

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 limits and excesses will apply.

NON MOTOR LIMITS

Section: General

1.4 GENERAL TERMS AND CONDITIONS

1.4.7 Claims preparation costs	R30 000 per claim
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Section D01: Houseowners

D1.5 HOUSEOWNERS EXTENSIONS

D1.5.2 Accidental damage to buildings	R10 000 per claim
D1.5.3 Accidental damage to gardens	R10 000 in your 12 month period of insurance, calculated from the inception or applicable renewal date
D1.5.5 Capital additions	a maximum of 15% of the sum insured
D1.5.6 Costs of demolition and professional fees	a maximum of 20% of the sum insured
D1.5.8 Loss of rent	a maximum of 25% of the sum insured
D1.5.9 Loss of water by leaking	R5 000 in your 12 month period of insurance, calculated from the inception or applicable renewal date
D1.5.10 Monkeys or baboons	R10 000 in your 12 month period of insurance, calculated from the inception or applicable renewal date
D1.5.11 Protection of building against further damage	R10 000 for any one occurrence
D1.5.12 Removal of fallen trees	R5 000 in your 12 month period of insurance, calculated from the inception or applicable renewal date

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

Section D02: Householders (continued)

D2.5.6 Documents	R10 000 per claim
D2.5.8 Foodstuff	R5 000 per claim
D2.5.9 Hole-in-one or Perfect Eight	R5 000 per claim
D2.5.10 Locks and keys	R15 000 per claim
D2.5.11 Loss of money	R10 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 Property belonging to domestic employees	R10 000 per claim
D2.5.16 Property belonging to guests	R10 000 per claim
D2.5.17 Protection of contents against further damage	R10 000 per claim
D2.5.18 Student accommodation	R20 000 per occurrence, limited to 2 occurrences in your 12 months period of insurance
D2.5.22 Trauma cover	R5 000 per claim
D2.5.23 Veterinary fees	R10 000 per claim

D2.6 HOUSEHOLDERS OPTIONAL EXTENSIONS

D2.6.1 Mechanical and electrical breakdown	R25 000 per claim
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D2.7 HOUSEHOLDERS CONDITIONS

D2.7.3 Computers and laptops	R8 000 per desktop computer R14 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

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 R5 000 , whichever is the lesser
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D3.4 PERSONAL ALL RISKS EXTENSION

D3.4.1 Groceries and household goods	R5 000 per claim
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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
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D3.6 PERSONAL ALL RISKS CONDITIONS

D3.6.5 Jewellery and watches	R5 000 per specified item in the absence of a valuation certificate
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Section D06: Pleasure craft

D6.1 PLEASURE CRAFT DEFINITIONS

D6.1 Pleasure craft (excluding trailer)	maximum sum insured of R1 000 000
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Section D06: Pleasure craft (continued)

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	R2 500 per claim
D6.5.5 Liability to third parties	R1 000 000 per occurrence
D6.5.6 Medical expenses	R15 000 per claim
D6.5.7 Personal accident	R100 000 for any one occurrence
D6.5.11 Wearing apparel and personal effects	R2 500 per claim, limited to R1 000 for any one article or set (other than clothing)
D6.5.12 Yacht racing risk	a maximum of two-thirds of the sum insured specified in the schedule

Section C01: Fire

C1.5 FIRE EXTENSIONS

C1.5.1 All other contents	R10 000 per claim
C1.5.6 Fire extinguishing charges	R150 000 for any one occurrence or during your 12 month period of insurance, calculated from the relevant inception or renewal date
C1.5.9 Power surge	R50 000 per occurrence
C1.5.13 Temporary removal (unless such temporary removal is for the purpose of cleaning, renovation, repair or similar process)	15% of the sum insured applicable to any item
Note: the aggregate limit in respect of all fire extinguishing charges under all sections of this policy for any one event 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 b) the amount stated in the schedule

C1.7 FIRE CLAUSES, CONDITIONS & WARRANTIES

C1.7.6 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
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Section C02: Buildings combined

C2.4 BUILDINGS COMBINED COVER

C2.4.5 Sub-section D: Liability	R1 000 000 per occurrence
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C2.5 BUILDINGS COMBINED EXTENSIONS

C2.5.1 Architect's and other professional fees	15% of the amount payable in respect of such damage
C2.5.4 Fire extinguishing charges	R150 000 for any one occurrence or during your 12 month period of insurance, calculated from the relevant inception or renewal date
C2.5.7 Power surge	R50 000 per occurrence

Section C03: Office contents

C3.4 OFFICE CONTENTS COVER

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

C3.5 OFFICE CONTENTS EXTENSIONS

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

C3.6 OFFICE CONTENTS OPTIONAL EXTENSIONS

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

C4.4 BUSINESS INTERRUPTION EXTENSIONS

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

C4.5.2 Extensions to other premises a) Customers b) Prevention of access - extended cover c) Public telecommunications - insured perils only d) Public utilities - insured perils only e) Specified suppliers / sub-contractors f) Unspecified suppliers	a) 20% of the sum insured shown in the schedule b) 10% of the sum insured shown in the schedule with a maximum of 30 (thirty) consecutive days c) 15% of the sum insured shown in the schedule d) 15% of the sum insured shown in the schedule e) 20% of the sum insured shown in the schedule f) 10% of the sum insured shown in the schedule
C4.5.3 Public telecommunications – extended cover	15% of the sum insured shown in the schedule
C4.5.4 Public utilities – extended cover	15% of the sum insured shown in the schedule

Section C06: Theft

C6.4 THEFT EXTENSIONS

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

Section C07: Money

C7.4 MONEY EXTENSIONS

C7.4.1 Locks and keys	R10 000 in respect of any one occurrence or such higher amount stated in the schedule
C7.4.2 Receptacles and clothing	R2 500 in respect of clothing R5 000 or such higher amount stated in the schedule in respect of receptacles
C7.4.3 Skeleton keys	R10 000 in respect of any one occurrence or such higher amount stated in the schedule

C7.6 MONEY CLAUSES, CONDITIONS & WARRANTIES

C7.6.3 Crossed cheques Each and every claim	R100 000
C7.6.5. Money not contained in a locked safe or strong room <ul style="list-style-type: none"> a) while on the insured premises outside the hours during which the commercial operations are conducted b) while in your residence or the residence of any of your partners, directors or employees c) while on the insured premises in the custody of one or more petrol attendants d) while in the custody of one or more collectors or roundsmen e) while in the custody of any of your partners, directors or employees while away from the insured premises on a business trip anywhere in the world 	<ul style="list-style-type: none"> a) R1 500 b) R1 500 c) nil d) nil e) R1 500
C7.6.6 Money contained in a locked safe or strong room situate in a building at the insured premises outside commercial hours Description of safe or strong room: <ul style="list-style-type: none"> a) No SABS grading b) SABS category 1 grading c) SABS category 2 grading d) SABS category 2 HD grading e) SABS category 2 ADM grading f) SABS category 2 ADM grading D3 g) SABS category 3 grading h) SABS category 4 grading i) SABS category 5 grading limited at all times to the major limit specified in the schedule in respect of the premises	<ul style="list-style-type: none"> a) R5 000 b) R10 000 c) R20 000 d) R40 000 e) R100 000 f) R125 000 g) R175 000 h) R350 000 i) R500 000

Section C08: Glass

C8.5 GLASS EXTENSION

C8.5.1 Boarding up and other costs	R5 000 per occurrence
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Section C10: Goods in transit

C10.4 GOODS IN TRANSIT EXTENSION

C10.4.1 Fire extinguishing charges	R20 000 or such higher amount stated in the schedule in respect of any one occurrence
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C10.5 GOODS IN TRANSIT OPTIONAL EXTENSIONS

C10.5.1 Debris removal	R10 000 or such higher amount stated in the schedule in respect of any one occurrence
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Section C13: Electronic equipment

C13.4 ELECTRONIC EQUIPMENT COVER

C13.4.2 Consequential loss	
a) Increase in cost of working	a) R10 000 per claim or such higher amount stated in the schedule
b) Reinstatement of data / programs	b) R10 000 per claim or such higher amount stated in the schedule

C13.5 ELECTRONIC EQUIPMENT EXTENSIONS

C13.5.1 Clearance costs	15% of the gross claim
C13.5.2 Express delivery and overtime	50% of the amount which the repair or replacement would have cost had the additional costs not been incurred
C13.5.4 Professional fees	15% of the gross claim

C13.6 ELECTRONIC EQUIPMENT OPTIONAL EXTENSIONS

C13.6.1 Incompatibility cover	20% of the applicable total sum insured under C13.4.1 Sub-section A and C13.4.2 B) Sub-section B or R25 000 , whichever is the lesser
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C13.7 ELECTRONIC EQUIPMENT BASIS OF INDEMNIFICATION

C13.7.4 Limit of liability: Consequential loss	R10 000 or such higher amount stated in the schedule
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Section C16: Stated benefits

C16.3 STATED BENEFITS COVER

C16.3.2 Limits of indemnity:	
a) any one life	a) R1 000 000
b) any known accumulation	b) R1 000 000

Section C17: Group personal accident

C17.3 GROUP PERSONAL ACCIDENT COVER

C17.3.2 Limits of indemnity	
a) any one life	a) R1 000 000
b) any known accumulation	b) R1 000 000

LIABILITY LIMITS

Section LD01: Personal liability

LD1.2 PERSONAL LIABILITY COVER

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

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

LC1.4 PUBLIC LIABILITY EXTENSIONS

LC1.4.3 Claims preparation costs	R50 000 for any one event, limited to R100 000 in any 12 month period of insurance, calculated from the relevant inception or renewal date
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LC1.4.7 Employer's liability	R1 000 000 per occurrence
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LC1.4.8 Fire extinguishing charges	R150 000 for any one event or during any 12 month period of insurance, calculated from the relevant inception or renewal date
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LC1.4.10 Legal defence costs	R50 000 for any one event, limited to R100 000 in any 12 month period of insurance, calculated from the relevant inception or renewal date
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LC1.4.15 Wrongful arrest or defamation	R50 000 for any one event, limited to R100 000 in any 12 month period of insurance, calculated from the relevant inception or renewal date
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Note: the aggregate limit in respect of **all** fire extinguishing charges under all sections of this policy for any one event or during 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**
- b) the amount stated in the schedule

LC1.5.5 Guest house liability

B) Death of or bodily injury to guests

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

C) Loss or damage to guests' property

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

MOTOR LIMITS

Section MC01: Motor (Commercial)

MC1.3 MOTOR COVER

MC1.3.3 Liability to third parties	
a) In respect of any occurrence directly or indirectly due to or in consequence of fire or explosion	a) R1 000 000
b) Any other event in the aggregate of a), MC1.4.13 and MC1.4.15	b) R5 000 000
MC1.3.4 Medical expenses	a maximum of R10 000 per injured occupant, but not exceeding R20 000 in total for all occupants

MC1.4 MOTOR EXTENSIONS

MC1.4.1 Loss of or damage to locks and keys	
a) loss of keys	a) R15 000 per occurrence
b) damage to lock and keys	b) R5 000 per occurrence
MC1.4.3 Tow-in cost and safeguarding after mechanical breakdown	R1 000 during your 12 month period of insurance, calculated from the inception or applicable renewal date
MC1.4.7 Fire extinguishing charges	R20 000 per occurrence
MC1.4.8 Tracking device	R5 000 per occurrence
MC1.4.9 Trauma treatment	R5 000 per occurrence
MC1.4.10 Theft of radios	R5 000 per occurrence
MC1.4.13 Passenger liability (Category A vehicles only)	R2 500 000 in respect of any one occurrence
MC1.4.15 Unauthorised passenger liability	R2 500 000 in respect of any one occurrence

MF1.5 MOTOR OPTIONAL EXTENSIONS

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

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

EXCESSES

NON MOTOR 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 (except if otherwise stated)	
a) Lightning strikes whilst not protected by SABS or other approved lightning-arrestor	a) 15% of gross claim, minimum R750 up to a maximum of R25 000
b) Lightning strikes whilst protected by SABS or other approved lightning-arrestor	b) 10% of gross claim, minimum R500 up to a maximum of R25 000
3. Excess applicable to power surge (except if otherwise stated)	
a) Power surge whilst not protected by SABS or other approved surge-arrestor	a) 15% of gross claim, minimum R1 000 up to a maximum of R25 000
b) Power surge whilst protected by SABS or other approved surge-arrestor	b) 10% of gross claim, minimum R1 000 up to a maximum of R25 000
4. Excess – Vaal and Orange (Gariep) rivers: All flood damage as a result of the Vaal and Orange rivers bursting / overflowing their banks	25% of claim

Section D01: Houseowners

1. Each and every claim, except burst geysers, water tanks, pipes or water apparatus	R1 000
2. Burst geysers, water tanks, pipes or water apparatus	R1 000 per claim
3. Loss of or damage to solar panels	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	5% of sum insured, minimum R5 000
6. Accidental damage to buildings	R1 000 per claim
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, 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. Subsidence, landslip and heave	5% of sum insured, minimum R5 000
3. Mechanical / electrical breakdown	10% of gross claim, minimum R1 000
4. Beach / weekend / holiday cottage, or any similar residence regularly unattended	R1 000 per claim
5. 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
6. 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. Cellular phones, iPods, tablets and GPS	10% of gross claim, minimum R500 per specified item
3. Laptops	10% of gross claim, minimum R1 000 per specified item
4. Contact lenses, hearing aids, prescription spectacles and prescription sunglasses	25% of gross claim
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 of sporting equipment 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

Section C01: Fire

1. Each and every claim	R1 000
2. Burst geysers, water tanks or water containers	10% of gross claim, minimum R1 000
3. Subsidence, landslip and heave	1% of sum insured, minimum R5 000
4. Repeater stations	10% of gross claim, minimum R5 000 per item
5. Plastic and shade-cloth structures	20% of gross claim, minimum R5 000 per item

Note: The excesses are not cumulative

Section C02: Buildings combined

1. Each and every claim a) occupied buildings b) unoccupied buildings (unoccupied for more than 48 (forty-eight) hours)	a) R1 000 b) R2 000
2. Subsidence, landslip and heave	5% of sum insured, minimum R5 000
3. 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

Note: The excesses are not cumulative

Section C03: Office contents

1. Theft	R1 000
2. Locks and keys	R500

Section C04: Business interruption

None applicable unless stated in that section of the schedule

Section C05: Accounts receivable

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

Each and every claim	R1 000
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Section C07: Money

1. Locks and keys	R500
2. Theft of cheques	25% of the loss
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 C08: Glass

Each and every claim	R1 000
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Section C09: 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 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 Extension C9.4.3)	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 C10: Goods in transit

1. Each and every claim (other than hijacking and /or theft)	5% of gross claim, minimum R500
2. 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 C11: Business all risks

1. Each and every claim (other than items specifically stated below)	R1 000 per item
2. Generators	10% of gross claim, minimum R500 per specified item
3. Cellular phones / iPods / tablets	10% of gross claim, minimum R500 per specified item
4. Two way radios / base stations	10% of gross claim, minimum R500 per specified item
5. Laptops	10% of gross claim, minimum R1 000 per specified item
6. Tools & equipment	10% of gross claim, minimum R500 per specified item
7. Pumps & motors	10% of gross claim, minimum R500 per specified item
8. Pedal cycles	10% of gross claim, minimum R1 000 per specified item

Section C12: Accidental damage

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

1. Each and every claim (other than computer equipment, laptops, tablets, cellular phones and GPS)	10% of gross claim, minimum R1 000
2. Each and every claim in respect of computer equipment: <ul style="list-style-type: none"> a) less than 3 (three) years from manufacturer's warranty start date b) more than 3 (three) but less than 5 (five) years from manufacturer's warranty start date c) more than 5 (five) years from manufacturer's warranty start date 	<ul style="list-style-type: none"> a) 10% of gross claim, minimum R1 000 per item b) 20% of gross claim, minimum R1 000 per item c) 30% of gross claim, minimum R1 000 per 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) (This will be waived if the property insured is appropriately and adequately protected by suitable safeguards against electrical supply fluctuations)	additional 10% of the gross claim, minimum R1 000

Section C14: Machinery breakdown

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

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

None applicable unless stated in that section of the schedule	
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Section C17: Group personal accident

None applicable unless stated in that section of the schedule	
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LIABILITY EXCESSES

Section LD01 Personal Liability

None applicable unless stated in that section of the schedule	None, unless stated in the schedule
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Section LC01: Public liability

1. Guest house liability – each and every claim	R1 000
2. Products liability – defective workmanship	10% of gross claim, minimum R1 000
3. Spread of fire	10% of gross claim, minimum R1 000 and maximum R25 000
4. 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) R3 850 per claim
b) gross claim above R200 000	b) 2.5% of gross claim
2. Basic first amount payable (description of use: business):	
a) gross claim below R200 000	a) R3 850 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 R250 000	a) 5% of gross claim, minimum R3 850
b) maximum indemnity stated in the schedule over R250 000	b) 5% of gross claim, minimum R4 500
c) maximum indemnity stated in the schedule over R500 000	c) 5% of gross claim, minimum R5 000
d) maximum indemnity stated in the schedule over R800 000	d) 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	
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 R5 000
c) maximum indemnity stated in the schedule over R2 000 000	c) 10% of gross claim, minimum R10 000
d) additional excess in respect of overturning	d) 5% of gross claim, minimum R2 500
2. Windscreen and / or window glass replacement	25% of gross claim
3. Windscreen chip repairs	nil

Category D: Motorcycles

1. Basic first amount payable	5% of gross claim, minimum R1 000
2. Quad bikes	5% of gross claim, minimum R1 500

Category E: Trailers, caravans and farm implements

1. Basic first amount payable	5% of gross claim, minimum R1 500
2. Windscreen and / or window glass replacement	25% of gross claim
3. Windscreen chip repairs	Nil

Category F: Buses

1. Basic first amount payable	
a) maximum indemnity stated in the schedule less than R250 000	a) 5% of gross claim, minimum R3 850
b) maximum indemnity stated in the schedule over R250 000	b) 5% of gross claim, minimum R4 500
c) maximum indemnity stated in the schedule over R500 000	c) 5% of gross claim, minimum R5 000
d) maximum indemnity stated in the schedule over R800 000	d) 10% of gross claim, minimum R5 000
2. Windscreen and / or window glass replacement	25% of gross claim
3. Windscreen chip repairs	nil

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:	
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	a) additional R2 000
b) who has been convicted and had his licence to drive the vehicle endorsed during the previous 3 (three) years for any reason	b) additional R1 000

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):	
a) category A (sedans and LDVs) and description of use business and no excess waiver selected	a) 10% of gross claim, minimum R3 850
b) category B – commercial vehicles	b) 10% of gross claims, minimum R5 000
c) category E - trailers	c) 10% of gross claim, minimum R1 500
d) category F - buses	e) 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