

# SAFIRE DOMESTIC SIGNATURE POLICY LIMITS & EXCESSES

This 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.

## LIMITS

### Section: General

#### 4. GENERAL TERMS AND CONDITIONS

4.5 C) Claims preparation costs	<b>R5 000</b> per claim
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### Section D01: Houseowners

#### D1.5 HOUSEOWNERS EXTENSIONS

D1.5.2 Accidental damage to buildings	<b>R10 000</b> per claim
D1.5.3 Accidental damage to gardens	<b>R10 000</b> in your 12 month period of insurance, calculated from the inception or applicable renewal date
D1.5.5 Alternative accommodation	<b>R50 000</b> per claim
D1.5.6 Capital additions	a maximum of <b>15%</b> of the sum insured
D1.5.7 Costs of demolition and professional fees	a maximum of <b>20%</b> of the sum insured
D1.5.9 Loss of rent	a maximum of <b>25%</b> of the sum insured
D1.5.10 Loss of water by leaking	<b>R5 000</b> in your 12 month period of insurance, calculated from the inception or applicable renewal date
D1.5.11 Monkeys or baboons	<b>R10 000</b> in your 12 month period of insurance, calculated from the inception or applicable renewal date
D1.5.12 Power surge	<b>R10 000</b> per claim
D1.5.13 Protection of building against further damage	<b>R10 000</b> per claim
D1.5.14 Removal of fallen trees	<b>R5 000</b> in your 12 month period of insurance, calculated from the inception or applicable renewal date
D1.5.16 Wheelchair friendly alterations	<b>R20 000</b> once off

## 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 **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 Power surge **R10 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 **R20 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**

## Section D02: Householders (continued)

### 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**

## 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**

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

## Section D05: Electronic equipment

### D5.4 ELECTRONIC EQUIPMENT COVER

D5.4.2 Recompile of data and / or reinstatement of programs **R10 000 per claim or the sum insured stated in the schedule, whichever is the lesser**

### D5.5 ELECTRONIC EQUIPMENT OPTIONAL EXTENSION

D5.5.1 Remote jamming **R10 000 per specified item or the sum insured stated in the schedule, whichever is the lesser**

### D5.7 ELECTRONIC EQUIPMENT CONDITIONS

D5.7.3 Theft from vehicles

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

## Section D06: Pleasure craft

### D6.1 PLEASURE CRAFT DEFINITIONS

D6.1 Pleasure craft (excluding trailer)	maximum sum insured of <b>R1 000 000</b>
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### D6.5 PLEASURE CRAFT EXTENSIONS

D6.5.2 Electronic equipment	<b>R10 000</b> per claim
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D6.5.3 Emergency and salvage charges	<b>50%</b> of the sum insured of the item concerned
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D6.5.4 Fishing equipment	<b>R2 500</b> per claim
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D6.5.5 Liability to third parties	<b>R1 000 000</b> per occurrence
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D6.5.6 Medical expenses	<b>R15 000</b> per claim
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D6.5.7 Personal accident	<b>R100 000</b> per occurrence
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D6.5.11 Wearing apparel and personal effects	<b>R2 500</b> per claim, limited to <b>R1 000</b> for any one article or set (other than clothing)
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D6.5.12 Yacht racing risk	a maximum of <b>two-thirds</b> of the sum insured specified in the schedule
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## Section LD01: Personal liability

### LD1.2 PERSONAL LIABILITY COVER

LD1.2.3 Limit of indemnification	<b>R1 000 000</b> in respect of any one occurrence or such higher amount stated in the schedule
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### LD1.3 PERSONAL LIABILITY EXTENSIONS

LD1.3.1 Domestic employees	<b>R10 000</b> per occurrence
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LD1.3.2 Wrongful arrest	<b>R15 000</b> in your 12 month period of insurance, calculated from the inception or applicable renewal date
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## Section MD01: Motor

### MD1.3 MOTOR COVER

#### MD1.3.3 Liability to third parties

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| a) In respect of any occurrence directly or indirectly due to or in consequence of fire or explosion | a) <b>R1 000 000</b> |
| b) In the aggregate of a), MD1.4.12 and MD1.4.13   | b) <b>R5 000 000</b> |
| c) Any other event   | c) <b>R5 000 000</b> |

#### MD1.3.4 Medical expenses

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

### MD1.4 MOTOR EXTENSIONS

#### MD1.4.1 Emergency accommodation

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

#### MD1.4.2 Loss of or damage to lock and keys

**R15 000** per claim

#### MD1.4.4 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

#### MD1.4.7 Wreckage removal

**R10 000** per claim

#### MD1.4.8 Fire extinguishing charges

**R10 000** per claim

#### MD1.4.9 Tracking device

**R5 000** per claim

#### MD1.4.10 Trauma treatment

**R5 000** per claim

#### MD1.4.11 Theft of radios

**R5 000** per claim

#### MD1.4.12 Passenger liability

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

#### MD1.4.13 Unauthorised passenger liability

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

### MD1.6 MOTOR CONDITIONS

#### MD1.6.3 Emergency repairs

emergency repairs not to exceed **R10 000**

#### MD1.6.10 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

#### MD1.6.11 Towing outside the Republic of South Africa

**R20 000** per claim

# EXCESSES

## NON MOTOR EXCESSES

### General

1. Any claim received within three months of the inception of the policy where no previous insurance was in place	additional R500
2. 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, maximum R25 000
6. Accidental damage to buildings	R1 000 per claim
7. Lightning strike / power surge	10% of gross claim, minimum R1 000
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 above are individual and not cumulative

### Section D02: Householders

1. Each and every claim	R1 000
2. Subsidence, landslip and heave	5% of sum insured, minimum R5 000
3. Mechanical and electrical breakdown	10% of gross claim, minimum R1 000
4. Lightning strike / power surge	10% of gross claim, minimum R1 000
5. Beach / weekend / holiday cottage, or any similar residence regularly unattended	R1 000 per claim
6. Beach / weekend / holiday cottage, or any similar residence regularly unattended: Resultant damage to insured property arising from bursting or overflowing of geysers, water tanks, apparatus, pipes or equipment	R5 000 per claim

## Section D02: Householders (continued)

7. Theft / attempted theft of jewellery and watches:	
a) not worn and not kept in a locked safe at the time of the loss	a) 25% of gross claim
b) worn or locked in a safe at the time of the loss	b) R1 000 per claim

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

## Section D03: Personal all risks

1. Insured events (applicable to unspecified items)	R500 per claim
2. Hearing aids	25% of gross claim
3. Prescription spectacles and prescription sunglasses	10% of gross claim, minimum R500 per specified item
4. Pedal cycles	10% of gross claim, minimum R500 per specified item
5. a) Loss of or damage to jewellery and watches whilst not locked in a safe	a) 10% of gross claim, minimum R500 per specified item
b) Loss of or damage to jewellery and watches whilst locked in a safe	b) R500 per claim
6. Vehicle sound equipment (not factory fitted)	10% of gross claim, minimum R1 000 per specified item
7. Theft from unattended vehicles	10% of gross claim, minimum R500 per specified item
8. Lightning strike / power surge	10% of gross claim, minimum R500 per specified item

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

## Section D04: Personal Accident

1. Partial disablement from engaging in your usual business	7 (seven) consecutive days
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## Section D05: Electronic Equipment

1. Each and every claim (other than cellular phones, iPods, tablets and laptops)	R500
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. Lightning strike / power surge	10% of gross claim, minimum R1 000 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

# LIABILITY EXCESSES

## Section LD01: Personal Liability

None applicable unless stated in that section of the schedule

None, unless stated

# 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 b) gross claim above R200 000	a) R3 850 per claim b) 2.5% of gross claim
2. Basic first amount payable (description of use: <b>business</b> ): a) gross claim below R200 000 b) gross claim above R200 000	a) R3 850 per claim b) 5% of gross claim
3. Windscreen and / or window glass replacement	25% of gross claim
4. Windscreen chip repairs	Nil

## Category C: Special types

Basic first amount payable	5% of gross claim, minimum R1 000
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## 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

1. Basic first amount payable	5% of gross claim, minimum R1 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 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 b) who has been convicted and had his licence to drive the vehicle endorsed during the previous 3 (three) years for any reason	a) additional R2 000 b) additional R1 000

### B) General excesses that are non-accumulative and replace the basic first amount payable stated above.

1. Loss of or damage to locks and keys	10% of gross claim, minimum R500
2. Any other circumstances	the amount stated in the schedule