

EXCESSES & LIMITS

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

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

EXCESSES

General

1. 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

Section 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

Section 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

Section S03: Personal All Risks

1. Each and every claim (other than as detailed in 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

Section S04: Personal Accident

Waiting period - partial disablement resulting in inability in engaging in your usual business	7 (seven) consecutive days
--	----------------------------

Section 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

Liability Excesses

Section LS01: Personal Liability

None applicable unless stated in that section of the schedule

Motor Excesses

Category A: Sedans / LDVs

1. Basic first amount payable:	5% of gross claim, minimum R4 500
2. Windscreen and / or window glass replacement	25% of gross claim
3. Windscreen chip repairs	nil

Category C: Special types

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

Category D: Motorcycles and quad bikes

Basic first amount payable	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 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"> a) under 25 years of age or who has held a driver's licence to drive such vehicle for less than 3 (three) years or who holds a learner's licence b) who has been convicted and had his licence to drive the vehicle endorsed during the previous 3 (three) years for any reason 	a) additional R2 000 b) additional R1 000
3. Any claim in respect of a Category A vehicle where the driver at the time of the loss only holds a C or C1 licence type and not a type B or EB simultaneously and has not held the type C or C1 licence for at least 5 years	additional 5% of gross claim, minimum R4 500
4. Theft or hijack (vehicle not recovered) in respect of a Category A vehicle not fitted with an early warning satellite tracking device	additional R2 500

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.

Loss of or damage to locks and keys	10% of gross claim, minimum R500
-------------------------------------	----------------------------------

LIMITS

Section: General

4. GENERAL TERMS AND CONDITIONS

4.5 C) Claims preparation costs	R10 000 per claim
---------------------------------	--------------------------

Non-Motor Limits

Section S01: Houseowners

S1.5 HOUSEOWNERS EXTENSIONS

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

S1.7 HOUSEOWNERS CONDITIONS

S1.7.7 Theft from outbuildings (alarm warranty not met)	R10 000 per claim
---	--------------------------

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"> laundry outdoor furniture and equipment 	R20 000 per claim R50 000 per claim
S2.4.1 I)b) Theft of contents whilst in transit from place of purchase	R20 000 per claim

S2.5 HOUSEHOLDERS EXTENSIONS

S2.5.2 Accidental damage to contents	R20 000 per claim
S2.5.3 Business goods	R50 000 per claim
S2.5.4 Cash cards and credit cards	R5 000 per claim
S2.5.5 Compensation for death	R10 000
S2.5.6 Documents	R10 000 per claim
S2.5.8 Foodstuff	R25 000 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 R10 000 per claim
S2.5.10 Locks and keys	R15 000 per claim
S2.5.11 Loss of money	R10 000 per claim
S2.5.12 Loss of rent	a maximum of 25% of the sum insured
S2.5.13 Mechanical & electrical breakdown	R10 000 per claim
S2.5.14 Medical expenses	R10 000 per person per claim
S2.5.15 Monkeys and baboons	R10 000 per claim
S2.5.16 Power surge	R50 000 per claim
S2.5.17 Property belonging to domestic employees	R10 000 per claim
S2.5.18 Property belonging to guests	R20 000 per claim
S2.5.19 Protection of contents against further damage	R50 000 per claim
S2.5.20 Student accommodation	R50 000 per claim
S2.5.22 Tenant's liability	R1 000 000 per occurrence

Section S02: Householders (Cont.)

S2.5.24 Trauma cover	R10 000 per claim
S2.5.25 Veterinary fees	R20 000 per claim
S2.5.27 Wheelchair	R20 000 once-off

S2.7 HOUSEHOLDERS CONDITIONS

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

Section S03: Personal All Risks

S3.3 PERSONAL ALL RISKS COVER

S3.3.1 Unspecified items <ul style="list-style-type: none"> Insured property (other than items listed below) Mobile electronic equipment (including cell phones, laptops and tablets) 	<ul style="list-style-type: none"> maximum of 20% of the sum insured of the primary residence under the Householders section R100 000 per claim
---	---

S3.4 PERSONAL ALL RISKS EXTENSIONS

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

S3.5 PERSONAL ALL RISKS CONDITIONS

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

Section S04: Personal accident

S4.4 PERSONAL ACCIDENT COMPENSATION

S4.4.1 Compensation	R50 000 per occurrence
---------------------	-------------------------------

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 Liability to third parties	R1 000 000 per occurrence
S5.5.6 Locks and keys	R10 000 per claim
S5.5.7 Medical expenses	R15 000 per claim
S5.5.8 Personal accident	R100 000 per 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

Liability Limits

Section LS01: Personal liability

LS1.2 PERSONAL LIABILITY COVER

LS1.2.3 Limit of indemnity	R2 500 000 in respect of any one occurrence or such higher amount stated in the schedule
----------------------------	---

LS1.3 PERSONAL LIABILITY EXTENSION

LS1.3.1 Domestic employees	R10 000 per occurrence
LS1.3.2 Wrongful arrest	R50 000 in your 12-month period of insurance, calculated from the inception or applicable renewal date

Motor Limits

Section MS01: Motor

MS1.3 MOTOR COVER

MS1.3.3 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) In the aggregate of a), MS1.4.12 and MS1.4.13	b) R5 000 000
c) Any other event	c) R5 000 000
MS1.3.4 Medical expenses	a maximum of R10 000 per injured occupant, but not exceeding R20 000 in total for all occupants

MS1.4 MOTOR EXTENSIONS

MS1.4.1 Emergency accommodation	a maximum of R1 000 per person, but not exceeding R5 000 in your 12-month period of insurance
MS1.4.2 Loss of or damage to lock and keys	R20 000 per claim
MS1.4.4 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
MS1.4.7 Wreckage removal	R20 000 per claim
MS1.4.8 Fire extinguishing charges	reasonable costs
MS1.4.9 Tracking device	R10 000 per claim
MS1.4.10 Trauma treatment	R10 000 per claim
MS1.4.11 Theft of radios	R5 000 per claim
MS1.4.12 Passenger liability	R5 000 000 in respect of any one occurrence
MS1.4.13 Unauthorised passenger liability	R5 000 000 in respect of any one occurrence

MS1.6 MOTOR CONDITIONS

MS1.6.3 Emergency repairs	emergency repairs not to exceed R10 000
MS1.6.10 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
MS1.6.11 Towing outside the Republic of South Africa	R50 000 per claim