

MAXIMUM BENEFITS AND LIMITS (WEALTH)

Your specific limits and excesses are detailed on your schedule. The table below shows general limits and excesses.

SI – Sum Insured

Section	Cover	Type	Limit/Amount
Buildings	Standard excess age over 55	Excess	Nil
	Standard excess age under 55	Excess	R1 000
	Accidental Damage	Limit	Sum insured
	Alterations and Additions	Limit	25 % of SI maximum R250 000
	Average waiver post valuation	Valuation	Yes
	Building keys	Free limit	R50 000
	Claims preparation costs	Limit	R20 000
	Clearing of debris	Limit	Reasonable cost
	Damage by wild baboons	Limit	Sum insured
	Damage to the garden	Limit	R250 000
	Emergency medical expenses of domestic staff under liability	Limit	R10 000
	Emergency medical expenses of guests/visitors under liability	Limit	R10 000
	Fire Brigade	Limit	25 % of SI
	Full house	Limit	R10 000
	Hole in one	Limit	R10 000
	Loss of rent	Limit	25 % of SI
	Loss of rent - Rental/Air bnb confirmed reservations	Limit	R50 000 per year
	Loss of water by leaking	Limit	R25000 and limited 2 claims per year
	Leak Detection	Limit	Reasonable costs – limited to two events per 12 month cycle.
	Malicious damage to building (under Rental income extension)	Limit	R25 000 - if total loss caused by fire -limit SI
	New fixtures and fittings	Limit	5% of SI
	Pest Extermination	Limit	R25 000
	Power surge (including power surge from load shedding). *where the power surge results in fire damage the event limit does not apply.	Limit	R200 000 Limited to two (2) event per year.
	Professional Fees	Limit	Reasonable costs
	Property Owner's liability	Limit	R30 000 000
	Public supplies or main connections	Limit	Reasonable costs
	Public authorities requirements	Limit	Reasonable costs
	Removal of trees Limited two claims per year	Limit	R15 000
	Rent and alternative accommodation	Limit	Reasonable cost not exceeding 20% of SI
	Security guards	Limit	R15 000
	Special alterations to home following permanent disability	Limit	R150 000
	Swimming pool/bore hole machinery	Limit	Sum insured
	Temporary removal of fixtures and fittings	Limit	10 % of SI max R250 000
	Rental Income Extension/Short & Long term rental / Air BnB	Optional	Yes
	Rental income extension/Short & long term rental / Air BnB		
	Rental income extension/Short & long term rental / Air BnB	Excess	Additional Excess applicable to all extensions R2500
	Malicious damage	Limit	R25 000

	Liability (Court order or litigation) (Guests of AirBnB)	Limit	R5 000 000
	Liability (Court order or litigation) (Tenants)	Limit	R5 000 000
	Loss of rent -short term rental/AirBnB(proof of confirmed booking required)	Limit	R50 000
	Loss or damage to contents subject to forced &violent entry	Limit	R50 000 (if no forced and violent entry)
	Paying guests property	Limit	R10 000
Contents	Average waiver post valuation	Valuation	Yes
	Accidental Damage	Limit	Sum insured
	Alternative accommodation	Limit	25% of sum insured
	Clearing of debris	Limit	Reasonable cost not exceeding R50 000
	Contents in the open of your home - increased limit	Increased limit	Available
	Contents in the open of your home - outside	Limit	R100 000
	Contents in transport from place of purchase etc	Limit	R100 000
	Damage by baboons and wild animals	Limit	Sum insured
	Documents - ID/passport/driver licence	Limit	Sum insured
	Domestic staff property	Limit	R50 000
	Fire brigade charges	Limit	25% of sum insured
	Full house	Limit	R10 000
	Fixed machinery	Limit	R20 000
	Gifts at dwelling	Limit	up to 30 days
	Global all risks	Limit	Up to 25% of SI optional
	Guests' medical expenses	Limit	R10 000
	Guests' property	Limit	R50 000
	Hole in one	Limit	R15 000
	ID Theft- Defence or repair costs	Limit	R25 000
	In transit from place of purchase or repair	Limit	Covered under global all risks
	Jewellery, watches no proof of ownership per item limit	Limit	R25 000
	Loss of rent	Limit	25% of sum insured
	Loss of water by leaking	Limit	R25 000
	Mechanical and electrical breakdown	Limit	Sum insured
	New contents items (only in event of agreed value cover)	Limit	25% of sum insured
	Power surge (including power surge from load shedding).	Limit	R200 000 Limited to two (2) event per year.
	Property keys	Limit	Reasonable cost not exceeding R50 000
	Remote jamming/blocking	Limit	R20 000
	Safe warranty	Limit	R50 000
	Security guard following insured event	Limit	25% of SI -Emergency R10 000
	Special alterations to your home following permanent disability	Limit	R100 000
	Spoilage of fridge and freezer content	Limit	R100 000
	Student's belongings away from home	Limit	R50 000
	Swimming pool/borehole machinery for tenants if responsible	Limit	R25 000
	Tenant's liability	Limit	R15 000 000
	Theft of money	Limit	R50 000
	Theft from vehicle	Limit	Global all risks SI
	Theft of digital currency	Limit	R5 000
	Theft or attempted theft from place of work	Limit	Covered under global all risks

	Veterinary expenses following an accident (motor vehicle accident, burn or electrocution, or swallowing a foreign object that requires surgical/endoscopic surgery.)	Limit	R50 000
	Work at Home contents	Limit	R300 000
	Work at Home: equipment	Limit	Part of bus contents
	Work at Home: public liability	Limit	R5 000 000
	Work at Home: stock and samples	Limit	R25 000
	Rental Income Extension/Short & Long term rental / Air Bnb	Optional	Yes
	Rental income extension/Short & long term rental / Air BnB		
	Rental income extension/Short & long term rental / Air BnB	Excess	Additional Excess applicable to all extensions R2500
	Malicious damage	Limit	R25 000
	Liability (Court order or litigation) (Guests of AirBnB)	Limit	R5 000 000
	Liability (Court order or litigation) (Tenants)	Limit	R5 000 000
	Loss of rent -short term rental/AirBnB(proof of confirmed booking required)	Limit	R50 000
	Loss or damage to contents subject to forced & violent entry	Limit	R50 000 (if no forced and violent entry)
	Paying guests property	Limit	R10 000
Motor	Standard excess over 55	Excess	R0
	Standard excess age under 55	Excess	R1 000
	Alterations to your car following permanent disability	Limit	R100 000
	Car hire embedded	Type of vehicle	Economy group B
	Car hire upgrade	Optional	Yes
	Car hire	Period	30 days with option to buy up
	Child seat	Limit	R2 500
	Costs for emergency repairs	Limit	R15 000
	Costs to protect the vehicle	Limit	Reasonable Cost Limited to R15 000
	Costs to tow and store the vehicle arranged by the insured	Limit	R10 000
	Costs to tow and store the vehicle arranged by the Insurer	Limit	Reasonable cost
	Cover if you buy a new car	Cover	72hrs
	Damage caused by rats and pests	Limit	R100 000
	Delivery after repair	Limit	Reasonable cost
	Difference of excess in hired vehicle	Limit	R15 000
	Emergency expenses for accommodation	Limit	R10 000
	Head, tail, spotlights	Cover	Included
	Mechanical breakdown tow in	Limit	R2 500
	New for old	Cover	24 months or 60 000 kms
	Non-factory fitted accessories	Optional	Available
	Passenger Liability	Limit	R30 000 000
	Repatriation from covered areas outside of SA	Limit	R50 000
	Repatriation of mortal remains	Limit	R10 000
	Tracking devices	Limit	R10 000
	Type of insured value	Retail value	Yes
	Type of insured value	Agreed value	Yes
	Type of insured value	Guaranteed value	Yes
	Vehicle parked on dealers' floor	Cover	Included

	Vehicle keys	Limit	R25 000
	Vehicle Liability	Limit	R30 000 000
	Window glass	Limit	Repair or replacements costs
	Standard excess over driver 55 years and older	Excess	R0
	Standard excess driver under 55 years(vehicle value under R750 000)	Excess	R4 000
	Standard excess: Driver under 55 (vehicle value R750 001 to R1 500 000)	Excess	R7 500
	Standard excess: Driver under 55 (vehicle value R1 500 000 to R5 000 000)	Excess	5% of claim min R10 000
	Standard excess: Driver under 55 (vehicle value above R5 000 000)	Excess	5% of claim min R20 000
	Head, tail, spotlights excess	Excess	R500
	Non-factory fitted accessories excess	Excess	R500
	Vehicle key excess	Excess	R750
	Type of insured value	Retail value	Yes
	Type of insured value	Agreed value	Yes
	Type of insured value	Guaranteed value	Yes
Motorcycles	Standard excess driver under 55 years(value under R750 000)	Excess	R1 500
	Standard excess driver 55 years and older	Excess	R0
	Standard excess: Driver under 55 (value R750 001 to R1 500 000)	Excess	5% Min R2000
	No excess waiver or buy down available		
Watercraft	Standard excess skipper under 55 years(value under R750 000)	Excess	R3 000
	Standard excess skipper 55 years and older	Excess	R0
	No excess waiver or buy down available		