

MAXIMUM BENEFITS AND LIMITS (PERILS)

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

SI – Sum Insured

SECTION	Type	Cover	Ami
BUILDINGS SECTION			
Property: Buildings	Valuation	Professional/digital valuation	Yes
Property: Buildings	Average waiver	Average waiver post valuation	Yes
Property: Buildings	Excess	Standard excess: <55	500
Property: Buildings	Excess	Standard excess: >=55	0
Property: Buildings	Claims	Basis of cover	Perils
Property: Buildings	Claims	Basis of compensation	New for old
Property: Buildings	Claims	Method of compensation	Insurer's discretion
Property: Buildings	Insured events	Loss of or damage to property	Sum insured if defined as insured event
Property: Buildings	Insured events	Power surge	R20 000 can buy up to R50 000
Property: Buildings	Insured events	Accidental damage to fixed machinery	20000
Property: Buildings	Insured events	Accidental damage (caused by Insured)	20 000
Property: Buildings	Insured events	Subsidence or landslip	Included
Property: Buildings	Extension	Public supply or mains connections	Repair or replacement costs
Property: Buildings	Extension	Cover before property transfer	Sum insured
Property: Buildings	Extension	Alternative accommodation	25% of sum insured
Property: Buildings	Extension	Loss of rent	25% of sum insured
Property: Buildings	Extension	Rental top-up	No cover
Property: Buildings	Extension	Public authorities' requirements	Reasonable costs
		Rebuild or Repair to meet public authority requirements that have become effective after building	Reasonable cost not exceeding 25% of the sum insured
Property: Buildings	Extension	Fire brigade charges	25% of sum insured
Property: Buildings	Extension	Clearing of debris	Reasonable costs

Property: Buildings	Extension	Demolition and professional fees	Reasonable cost not exceeding 25% of the sum insured
Property: Buildings	Extension	Employing a security guard	10 000
Property: Buildings	Extension	Loss of water by leaking	10 000
Property: Buildings	Extension	Tracing of leaks	5 000
Property: Buildings	Extension	Removing trees	7 500
Property: Buildings	Extension	Property keys	10 000
Property: Buildings	Extension	Damage to the garden	10 000
Property: Buildings	Extension	Special alterations to your private home	50 000
Property: Buildings	Extension	Emergency accommodation for pets	5000
Property: Buildings	Extension	Claims preparations costs	5 000
Property: Buildings	Extension	Reward for information	No cover
Property: Buildings	Extension	Hole-in-one	No cover
Property: Buildings	Extension	Full house	No cover
Property: Buildings	Extension	New fixtures and fittings	Included subject to average
Property: Buildings	Extension	Pest extermination	No cover
Property: Buildings	Extension	Temporary removal of fixtures	No cover
Property: Buildings	Extension	Extensions or alterations	Cover subject to average
Property: Buildings	Liability	Property owner's liability	5 000 000
Property: Contents	Extension	Wild baboons or wild monkeys	10 000
CONTENTS SECTION			
Property: Contents	Valuation	Professional valuation	Yes
Property: Contents	Average waiver	Average waiver post valuation	Yes
Property: Contents	Excess	Standard excess: <55	500
Property: Contents	Excess	Standard excess: >=55	0
Property: Contents	Claims	Basis of cover	Perils
Property: Contents	Claims	Basis of compensation	New for old
Property: Contents	Claims	Method of compensation	Insurer's discretion
Property: Contents	Claims	Claims preparations costs	5 000
Property: Contents	Insured property	Global All Risks: Unspecified	Up to 10000 and 25% of limit for single item
Property: Global All Risk Specified	Insured property	Global All Risks: Electronic Goods (Laptops, Devices & Cell phones)	Sum insured
Property: Global All risk Specified	Insured property	Global All Risks: Bicycles	Sum insured
Property: Contents	Insured property	Money	No cover

Property: Contents	Insured property	Contents of outbuildings (signs of force)	Sum insured
Property: Contents	Insured property	Where the client lives temporarily	Sum insured
Property: Contents	Insured property	At place of employment	Global all risks limit
Property: Contents	Insured property	At business for alterations, renovations etc.	Global all risks limit
Property: Contents	Insured property	Commercial storage facility	Sum insured
Property: Contents	Insured property	Hotel, guesthouse, club or bank safe	Global all risks limit
Property: Contents	Insured property	Contents of outbuildings (no signs of force)	15000
Property: Contents	Insured events	Loss of or damage to property	Sum insured
Property: Contents	Insured events	Accidental damage	15000
Property: Contents	Insured events	Additional accidental damage	Available
Property: Contents	Insured events	Power surge	15000
Property: Contents	Insured events	Mechanical, electrical or electronic breakdown	15000
Property: Contents	Insured events	Accidental damage to fixed machinery	No cover
Property: Contents	Insured property	While moving to a new home	Sum insured
Property: Contents	Insured property	Transporting of contents	10 000
Property: Contents	Insured property	Accidental damage to glass	Repair or replacement costs
Property: Contents	Insured property	Accidental damage to audio-visual equipment	Repair or replacement costs
Property: Contents	Insured property	Theft from vehicle	Global all risks limit
Property: Contents	Insured property	Business goods	50 000
Property: Contents	Insured events	Loss of or damage to contents in a garden shed	20 000
Property: Contents	Extension	Theft from the grounds of building (Contents in the open)	15 000
Property: Contents	Extension	Damage to the garden	7 500
Property: Contents	Extension	Guests' property	15 000
Property: Contents	Extension	Domestic staff's property	15 000
Property: Contents	Extension	Documents	10 000
Property: Contents	Extension	Employing a security guard	10 000
Property: Contents	Extension	Property keys	10 000
Property: Contents	Extension	Alternative accommodation	25% of sum insured
Property: Contents	Extension	Loss of rent	No cover
Property: Contents	Extension	Rental top-up	No cover
Property: Contents	Extension	Special alterations to your private home	50 000

Property: Contents	Extension	Alternative accommodation for pets	No cover
Property: Contents	Extension	Veterinary expenses	5 000
Property: Contents	Extension	Accidental death from injury in your private home	No cover
Property: Contents	Extension	Accidental spoiling of fridge or freezer contents	15 000
Property: Contents	Extension	Storage costs	15 000
Property: Contents	Extension	Parents' possessions in a nursing home	Limited
Property: Contents	Extension	Fire brigade charges	Reasonable costs
Property: Contents	Extension	Loss of water by leaking	7 500
Property: Contents	Extension	Clearing of debris	Reasonable costs
Property: Contents	Extension	Temporary increase of sum insured	No cover
Property: Contents	Extension	Hole-in-one	5 000
Property: Contents	Extension	Full house	5 000
Property: Contents	Liability	Tenants' liability	5 000 000
Property: Contents	Extension	Items not at your private home anywhere in the world	Global all risks limit
Property: Contents	Extension	Students' belongings	No cover
Property: Contents	Extension	Remote jamming or blocking	10 000
Property: Contents	Extension	Reward for information	No cover
Property: Contents	Extension	Recovering of data	No cover
Property: Contents	Extension	Theft of digital currency	No cover
Property: Contents	Extension	New contents	R15 000
Property: Contents	Conditions	No proof of valuation of jewellery and watches	15,000 per item and 100,000 in total
Property: Contents	Conditions	Not in safe warranty limit	25,000 per item and 100,000 in total
Property: Contents	Extension	Wild baboons or wild monkeys	10 000
MOTOR SECTION			
Motor	Excess	Default excess: <55	Varies depending on the value of the vehicle. Please refer to Excess schedule.
Motor	Excess	Standard excess: >=55	0
Motor	Excess	Window glass <55	10% of claim minimum 750

Motor	Excess	Window glass >=55	0
Motor	Excess	Additional excess for drivers under the age of 25 and/or licence duration less than 2 years	2 500
	Excess	Excess waiver	Available for drivers over the age of 27 years
Motor	Excess	Voluntary excess	Available up to 50,000
Motor	Countries	Territorial limits	South Africa, Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland, Zimbabwe and Zambia
Motor	Extension	Repatriation costs from territorial limits outside RSA	Reasonable costs
Motor	Type of vehicle value	Retail value	Available
Motor	Type of vehicle value	Agreed value	Available
Motor	Type of vehicle value	Sum insured value	Available
Motor	Cover	Window glass	Repair or replacement costs
Motor	Extension	Replacement of your vehicle (new for old)	One year from date of first registration or 30,000 kilometers
Motor	Extension	Unavailable spare parts	Manufacturer's list price
Motor	Extension	Cover if you buy a new vehicle	Included for 72 hours
Motor	Extension	Costs to protect the vehicle	7 500
Motor	Extension	Costs for emergency repairs	5 000
Motor	Extension	Costs to tow and store the vehicle	Reasonable costs
Motor	Extension	Cost to tow and store the vehicle if you do not use our approved service providers	2 500
Motor	Extension	Delivery after repair	Reasonable costs
Motor	Extension	Special modifications of your car or LDV	10 000
Motor	Extension	Wreckage removal	10 000
Motor	Extension	Emergency expenses for accommodation	5 000
Motor	Extension	Locks, keys and remote control units	10 000

Motor	Extension	Tracking device	3 000
Motor	Extension	Fire extinguishing costs	5 000
Motor	Extension	Emergency costs	5 000
Motor	Extension	Costs to recover the vehicle (Satellite ext)	5 000
Motor	Extension	Difference in excess for a hired vehicle	5 000
Motor	Extension	Claims preparations costs	1 500
Motor	Extension	Vehicle liability	5 000 000
Motor	Extension	Passenger liability if the car or LDV is driven by persons of 25 years or older	5 000 000
Motor	Extension	Passenger liability if the car or LDV is driven by persons younger than 25 years	1500 000
Motor	Extension	Self-driving vehicles	Repair or replacement costs
Motor	Extension	Vehicles parked on the dealer's floor	Not included
Motor	Extension	Repatriation of mortal remains	No cover
Motor	Extension	Tow-in cost after mechanical breakdown	No cover unless client arranges via AmiAssist
Motor	Extension	Car hire	Included
Motor	Extension	Head-, tail- or spotlights	Repair or replacement costs
Motor	Optional cover	4x4 or 4x2 cover	No cover
Motor	Optional cover	Cover for vehicle used in neighbouring country for more than 3 days per week	Available
Motor	Optional cover	Additional cover for keys, locks and remote control units	Not available
Motor	Optional cover	Extended countries	Not available
Motor	Optional cover	Track-day cover	Not available
PERSONAL LEGAL LIABILITY SECTION			
Personal liability	Limit	Liability to third parties	5 000 000
Personal liability	Limit	Wrongful arrest	100 000
Personal liability	Limit	Contracts with security, armed response and garden service companies	5 000 000
Personal liability	Limit	Bank and SIM cards	7 500
Personal liability	Limit	Digital payments	No cover

Personal liability	Limit	Phishing	No cover
Extended personal liability	Limit	Optional extended liability	5,000,000 10,000,000 20,000,000