

# GIB - PERSONAL LINES

## TABLE OF EXCESSES

The excesses below are the first amounts of any claim and are paid by the insured. They are in addition to and cumulative with any first amount payable or excess in the schedule.

Where the insured is over 55 years of age at the time of a loss, a Nil excess will apply for the first claim during any 12-month period. Compulsory excesses will apply to client over 55 years

### BUILDINGS SECTION

Basic	R500
Compulsory excess - Lightning / Powersurge	10% of claim minimum R1 000
Compulsory excess - Subsidence, Landslip and Heave	1% of sum insured
Compulsory excess - Geyser replacement and/or Resultant damage	10% of claim minimum R1 000
Geyser repair	R500

### CONTENTS SECTION

Basic	R500
Compulsory excess - Lightning / Powersurge	10% of claim minimum R1 000
Accidental Damage	R250
Compulsory excess - Subsidence, Landslip and Heave	1% of Sum Insured

### ALL RISKS SECTION

Compulsory excess - Unspecified All Risks items	10% of claim minimum R1 000
Compulsory excess - Specified Items	R1 000

### MOTOR SECTION

Basic excess	R3 000
Compulsory excess - Windscreen replacements	25% of claim minimum R500
Windscreen repairs	Nil

Locks and keys	R500
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**In addition to the Basic First Amount Payable / Excess above you will also have to pay the following additional amounts:**

Compulsory - Theft / Hijack (No tracking unit)	10% of claim minimum R1 000
Theft / Hijack – (with a tracking unit)	Nil
Compulsory excess - License less than 5 years or under 25 year old driver	Additional R1 000
Compulsory excess - License less than 2 years	Additional R1 000

## **MOTORCYCLES / QUAD BIKES / GOLF CARTS / SCOOTERS – COMPULSORY EXCESSES**

Basic – Motor cycles	5% of claim minimum R1 500
Basic – Trailers / Caravans / Golfcarts	5% of claim minimum R500

**In addition to the Basic First Amount Payable / Excess above you will also have to pay the following additional amounts:**

Additional license less than 2 years or learners license	Additional R1 000
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## **WATERCRAFT SECTION – COMPULSORY EXCESSES**

Basic	5% of claim minimum R1 500
Submerged objects	Additional 10% of claim minimum R 1 500
Theft of the whole craft	10% of sum insured minimum R2 500
Accessories	5% of claim minimum R250

## **DRONES SECTION – COMPULSORY EXCESSES**

Basic excess	10% of claim min R1 000
Camera, sensors & monitoring equipment	R1 000
Third party liability	R1 000