

## MUA EXECUTIVE POLICY 2023 version 1.04

### THE EXCESSES AND THE SUMS INSURED

(Part of your policy schedule and / or quote)

#### SECTION 1: BUILDINGS

Insured event	Excess	Maximum Sum insured
Your cover	As stated in the schedule	As stated in your schedule
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Alternative accommodation	Nil basic excess	25% of Sum insured
Capital Additions	Nil basic excess	25% of Sum insured
Changes to your buildings because of physical injury	Nil basic excess	R100 000
Cost of preparing claims	Nil basic excess	R20 000
Fire Extinguishing charges	Nil basic excess	25% of Sum Insured
Hiring of security guards/watchmen	Nil basic excess	25% of Sum Insured, emergency R10 000
Metered water leakage	Nil basic excess	R25 000
New fixtures & fittings	Nil basic excess	5% of Sum Insured
Pest contamination	Nil basic excess	25% of Sum Insured
Reinstatement of gardens	Nil basic excess	5% of Sum Insured, maximum R25 000
Removal of trees	Nil basic excess	R10 000
Reward for information	Nil basic excess	R50 000
Temporary removal of fixtures & fittings	Nil basic excess	10% of Sum Insured, maximum R250 000
Tracing of leaks	Nil basic excess	R100 000
Underground services & servitudes	Nil basic excess	25% of Sum Insured

#### OPTIONAL EXTENSIONS OF COVER

<b>Average Waiver benefit</b>	As stated in the schedule	Sum Insured
<b>Building Geyser Maintenance</b>	Nil basic excess	reasonable costs
<b>Rental Property</b>		
• Malicious / accidental damage	R5 000 compulsory excess	R25 000
• Personal belongings of guests	Nil excess	R10 000 per event
• Legal Liability	R5 000 compulsory excess	R5 million
<b>Subsidence, Landslip or Ground heave</b>	compulsory excess 10% of claim, min R 10 000	Sum Insured

#### Basic excess waivers

- No basic excess when you are over 55 years of age
- No basic excess when claim is over R 100 000

Voluntary excesses and compulsory excesses will apply to every claim

#### Compulsory Excesses:

- Loss / damage from theft / attempted theft, malicious damage or the escape or leaking of water when building is unoccupied  
R5 000 compulsory excess
- Loss or damage due to power surge in absence of a Class 2 SANS approved surge protection device fitted to the main electrical distribution board  
R 3 500 compulsory excess

#### Section 2: HOUSE CONTENTS

Insured event	Excess	Maximum Sum Insured
Your cover	As stated in the schedule	As stated in your schedule
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Alternative accommodation	Nil basic excess	25% of Sum Insured
Business equipment	Nil basic excess	R200 000
Changes to buildings because of physical injury	Nil basic excess	R100 000
Cost of preparing claims	Nil basic excess	R20 000
Cover or contents not contained at Insured address stated in the schedule	R1 000 compulsory excess	10% of Sum Insured
Fatal injury & emergency care	Nil basic excess	Fatal injury R50 000; emergency expenses R5 000
Fire extinguishing charges	Nil basic excess	25% of Sum Insured
Foodstuffs	Nil basic excess	R10 000
Guest & domestic employees personal belongings	Nil basic excess	R50 000
Hiring of security guard / watchmen	Nil basic excess	25% of Sum Insured, emergency R10 000
Hole in one / Full House	Nil basic excess	Hole in one – R15 000 per annum/ Full house - R10 000 per annum
Laundry	Nil basic excess	R25 000
Metered water leakage	Nil basic excess	R25 000
Money	Nil basic excess	R25 000
New Purchases	Nil basic excess	25 % of Sum Insured
Personal Baggage Insurance	Nil basic excess	R15 000
Pest contamination	Nil basic excess	25% of Sum Insured
Restoring data on computers	Nil basic excess	R25 000
Restoring documents	Nil basic excess	R25 000
Replacing locks & keys	Nil basic excess	25% of Sum Insured

Reward for information	Nil basic excess	R50 000
Spoilage of food & drink	Nil basic excess	R 75 000
Electrical and Mechanical breakdown of building items	Nil basic excess	R25 000
Veterinary expenses	Nil basic excess	R10 000 per annum
<b>OPTIONAL EXTENSIONS OF COVER</b>		
<b>Average Waiver benefit</b>	As stated in the schedule	Sum Insured
<b>Body Corporate Geyser Maintenance</b>	Nil basic excess	reasonable costs
<b>Rental Property</b>		
Loss or damage to house contents	R 5 000 compulsory excess	Sum Insured
• By theft or attempted theft	R 5 000 compulsory excess	with signs of forcible & violent entry – Sum Insured / No signs of forcible & violent entry – R 50 000
• Personal effects of guests	Nil basic excess	R10 000 per event
• Legal Liability	R5 000 compulsory excess	R5 million
<b>Electrical and Mechanical breakdown of building items top-up</b>	Nil basic excess	R 50 000/ R 100 000

#### Basic Excess waivers

- No basic excess when you are over 55 years of age
- No basic excess when claim is over R 100 000

Voluntary excess and Compulsory excesses will apply to every claim

#### Compulsory excesses

- Removal of Contents R5 000 compulsory excess
- Cover for Contents while not at the address R1 000 compulsory excess
- Loss / damage from theft / attempted theft, malicious damage or the escape or leaking of water when building is unoccupied R5 000 compulsory excess
- Loss or damage due to power surge in absence of a Class 2 SANS approved surge protection device fitted to the main electrical distribution board R 3 500 compulsory excess

### Section 3: ALL RISKS

Insured event	Excess	Maximum Sum insured
Your cover	As stated in the schedule	As stated in your schedule
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Your cover for Unspecified all risk items	R2 000 basic excess per event	As stated in your schedule
Your cover for unspecified electronic equipment, pedal cycles and business items	R 1 000 basic excess per item	As stated in your schedule
Your cover for Specified all risk items (as stated in your schedule)	Nil basic excess	As stated in your schedule

#### Basic Excess waivers

- No basic excess when you are over 55 years of age

Voluntary excesses and compulsory excesses will apply to every claim

#### Compulsory excesses

- Items stolen from unoccupied vehicle and vehicle has no compartment R1 000 compulsory excess

### SECTION 4: PERSONAL LEGAL LIABILITY

Insured Event	Excess	Limit of Indemnity
Personal Legal Liability	Nil basic excess	R30 000 000
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Tenants' liability	Nil basic excess	R30 000 000
Wrongful arrest	Nil basic excess	R30 000 000
Liability to domestic employees	Nil basic excess	R30 000 000
Security companies / Garden Services	Nil basic excess	R3 000 000
Business premises liability	Nil basic excess	R3 000 000
Trustees and Members Liability	Nil basic excess	R3 000 000

### Section 5: MOTOR

Insured event	Excess	Maximum Sum insured
Your cover	As stated in the schedule	As stated in your schedule
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Authorising emergency repairs	Nil basic excess	R10 000
Changes to your vehicle because of physical injury	Nil basic excess	R100 000
Child seat	Nil basic excess	R2 500
Delivery after repairs	Nil basic excess	Reasonable costs
Difference in excess for hired vehicle	Nil basic excess	R10 000
Fire extinguishing charges	Nil basic excess	Reasonable costs
Four x Four		

• Emergency repairs	Nil basic excess	R7 500
• Winching equipment	Nil basic excess	R 10 000
Where the insured vehicle is a 4x4 or 4x2 vehicle And its mechanical components are damaged following water crossing or tidal changes.	Basic excess in schedule plus 5 % of claim, minimum R7 500	As stated in your schedule
Head, Tail, or spotlight damage	Basic excess of 15% of claim, minimum R 150	R10 000
Imported parts	Nil basic excess	R10 000
Locks and keys	Nil basic excess	up to 25 % of Sum Insured
Emergency expenses, per event	Nil basic excess	R 5 000
Radios and various players and specified accessories	Basic excess of 25% of claim, minimum R250	2.5% of vehicle value, maximum R10 000
Repatriation costs	Nil basic excess	Up to your Sum Insured
Replacing your vehicle	Nil basic excess	Up to your Sum Insured
Reward for information	Nil basic excess	R50 000
Tracking device	Nil basic excess	R2 000
Tow-in costs and vehicle protection	Nil basic excess	Reasonable costs
Vehicle transfer cover	Nil basic excess	R750 000/highest valued vehicle (the lesser)
Window glass	Basic excess of 15% of claim, minimum R150	Up to your Sum Insured
Wreckage removal costs	Nil basic excess	Reasonable costs

#### OPTIONAL EXTENSIONS OF COVER

Cover for Credit Shortfall	Nil basic excess	30% of Sum Insured, limited to R 500 000
Car hire	Nil basic excess	As stated in your schedule
New Vehicles – three years	Nil basic excess	New List Price
Depreciation Protection Cover	Nil basic excess	As stated in your schedule

#### Basic excess waivers

- No basic excess when you or named driver are over 55 years of age and licensed over 5 years
- No basic excess where vehicle is less than 12 months old from date of first registration and driven by you or main driver at time of loss
- No basic excess for vehicles stolen / hijacked with a working tracking unit

Voluntary and Compulsory excesses will apply to every claim

#### Compulsory excesses

Where the insured vehicle is damaged whilst being driven by or is in the charge of, for the purpose of being driven, by a person licenced less than 2 years, or younger than 25 years of age, other than the main driver, or when with a member of the motor trade and being overhauled, serviced, or repaired or waiting for collection from a recognised motor dealer.

R 3 500 compulsory excess

Where the soft top of a convertible insured vehicle is maliciously damaged.

Excess in schedule, minimum R 2 500

As stated in your schedule

#### Section 6: MOTORCYCLES

Insured event	Excess	Maximum Sum Insured
Your cover	As stated in your schedule	As stated in your schedule

#### AUTOMATIC EXTENSIONS OF COVER

Authorising emergency repairs	Nil basic excess	R3 500
Delivery after repairs	Nil basic excess	Reasonable costs
Imported parts	Nil basic excess	R10 000
Locks and keys	Nil basic excess	R10 000
Emergency Care Benefit	Nil basic excess	R5 000
Radios and various players and specified accessories	Basic excess of 5% of claim, minimum R 250	R10 000
Repatriation costs	Nil basic excess	Up to your Sum Insured
Replacing your vehicle	Nil basic excess	Up to your Sum Insured
Reward for information	Nil basic excess	R50 000
Tow-in costs and vehicle protection	Nil basic excess	Reasonable costs
Tracking device	Nil basic excess	R2 000
Wreckage removal costs	Nil basic excess	Reasonable costs

#### OPTIONAL EXTENSIONS OF COVER

Cover for Credit Shortfall	Nil basic excess	30% of Sum Insured, limited to R500 000
New Vehicles – Three years	Nil basic excess	New List Price
Depreciation Protection Cover	Nil basic excess	As stated in your schedule

#### Basic excess waivers

- No basic excess when you or named driver Are over 55 years of age and licensed over 5 years

- No basic excess where vehicle is less than 12 months old from date of first registration and driven by you or main driver at time of loss
- No basic excess for vehicles stolen / hijacked with a working tracking unit

Voluntary and Compulsory excesses will apply to every claim

#### SECTION 7: CARAVANS AND TRAILERS

##### Insured event

Your cover

##### AUTOMATIC EXTENSIONS OF COVER

Authorising emergency repairs

Delivery after repairs

Locks and keys

Repatriation costs

Reward for information

Tow-in costs and vehicle protection

Wreckage removal costs

##### Excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

##### Maximum Sum insured

As stated in your schedule

R3 500

Reasonable costs

R10 000

Up to your Sum Insured

R50 000

Reasonable costs

Reasonable costs

##### OPTIONAL EXTENSIONS OF COVER

Cover for Credit Shortfall

Nil basic excess

30% of Sum Insured, limited to R100 000

##### Basic excess waiver

- No basic excess when you or named driver are over 55 years of age and licensed over 5 years

Voluntary excesses and compulsory excesses will apply to every claim

#### SECTION 8: CLASSIC CAR AND MOTORCYCLE

##### Insured event

Your cover

##### AUTOMATIC EXTENSIONS OF COVER

Authorising emergency repairs

Cherished remains

Delivery after repairs

Fire extinguishing charges

Head, Tail, or spotlight damage

Imported parts

Locks and keys

Emergency expenses, per event

Repatriation costs

Protection during removal and delivery

Temporarily detached parts

Window glass

Wreckage removal costs

##### Excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Basic excess of 15% of claim, minimum R 150

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Basic excess of 15 % of claim, minimum R 150

Nil basic excess

##### Maximum Sum insured

As stated in your schedule

R10 000

25% of agreed value/5% vehicle burnt out

Reasonable costs

Reasonable costs

R10 000

R10 000

up to 25 % of Sum Insured

R5 000

Up to your Sum Insured

Reasonable costs

25% of market or agreed value

Up to your Sum Insured

Reasonable costs

##### Basic excess waivers

- No basic excess when you or named driver are over 55 years of age and licensed over 5 years
- No basic excess for vehicles stolen / hijacked with a working tracking unit

Voluntary and Compulsory excesses will apply to every claim

#### SECTION 9: LEGAL LIABILITY TO THIRD PARTIES

##### Insured Event

Legal Liability to Third Parties

Watercraft legal liability

##### Excess

Nil basic excess

Nil basic excess

##### Limit of Indemnity

R30 000 000

R5 000 000

#### SECTION 10: WATERCRAFT

##### Insured event

Your cover

##### AUTOMATIC EXTENSIONS OF COVER

Authorising emergency repairs

Fire extinguishing charges

Imported parts

Locks and keys

Repatriation costs

Reward for information

Tow-in costs

Wreckage removal & Salvage costs

##### Excess

Nil basic excess

Nil basic excess

Nil basic excess

Basic excess of 15% of claim, minimum R 150

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

##### Maximum Sum insured

As stated in your schedule

R10 000

Reasonable costs

R10 000

up to 25 % of Sum Insured

Up to the Sum Insured

R50 000

Reasonable costs

Reasonable costs

##### Basic excess waivers

- No basic excess when you, your spouse or life

partner or any named pilot is piloting or in charge of the watercraft and are over 55 years of age and licensed over 5 years

Voluntary and Compulsory excesses will apply to every claim

#### SECTION 11: CYBER INSURANCE

##### CYBER LIABILITY

	Excess	Maximum Sum Insured
Cyber-attack	Nil basic excess	R120 000
Cyber Legal Assist (24-hour legal assist line)	Nil basic excess	Unlimited
Cyber Legal Assist (Legal mediation)	Nil basic excess	Unlimited
Cyber Legal Assist (Legal litigation)	Nil basic excess	R55 000
<b>CYBER THEFT</b>	Nil basic excess	R25 000

##### CYBER BULLYING

Cyber Legal Assist (24-hour legal assist line)	Nil basic excess	Unlimited
Legal Mediation	Nil basic excess	Unlimited

#### SECTION 12: PERSONAL ACCIDENT

##### Your Cover

	Excess	Maximum Sum Insured
<b>Main Member Cover Plans available</b>		
<b>Option 1</b>		
• Death	Nil basic excess	R 250 000
• Disability	Nil basic excess	R 250 000
• Hospitalisation (per day)	Nil basic excess	R 500 (per day)
<b>Option 2</b>		
• Death	Nil basic excess	R 500 000
• Disability	Nil basic excess	R 500 000
• Hospitalisation (per day)	Nil basic excess	R 1 000 (per day)
<b>Option 3</b>		
• Death	Nil basic excess	R 1 000 000
• Disability	Nil basic excess	R 1 000 000
• Hospitalisation (per day)	Nil basic excess	R 1 250 (per day)

##### Children's benefit (death / disability / hospitalisation)

• children unborn up to the age of 6 years old	Nil basic excess	R10 000
• children 6 up to the age of 14 years old	Nil basic excess	R30 000
• children between 14 and 21, and up to 25 if they are registered full-time students	Nil basic excess	25% of the main member's Sum Insured

#### OPTIONAL EXTENSIONS

##### Cohabiting Partner or Spouse

<b>Option 1</b>		
• Death	Nil basic excess	R 250 000
• Disability	Nil basic excess	R 250 000
• Hospitalisation (per day)	Nil basic excess	R 500 (per day)
<b>Option 2</b>		
• Death	Nil basic excess	R 500 000
• Disability	Nil basic excess	R 500 000
• Hospitalisation (per day)	Nil basic excess	R 1 000 (per day)
<b>Option 3</b>		
• Death	Nil basic excess	R 1 000 000
• Disability	Nil basic excess	R 1 000 000
• Hospitalisation (per day)	Nil basic excess	R 1 250 (per day)

##### Domestic employee's Benefit

<b>Option 1</b>		
• Death	Nil basic excess	R 50 000
• Disability	Nil basic excess	R 50 000
• Hospitalisation (per day)	Nil basic excess	R 250 (per day)

#### SECTION 13: IDENTITY THEFT

Insured Event	Excess	Limit of Indemnity
• Legal expenses	Nil basic excess	R50 000
• Lost income	Nil basic excess	R5 000
• Obligation to pay	Nil basic excess	R5 000
• Miscellaneous expenses	Nil basic excess	R5 000

"For policy valuation purposes all amounts stated in the policy including sums insured, limits of cover, excesses, and deductibles, are expressed inclusive of VAT. For clarity it is noted that in cases where an excess is expressly recovered by an insurer from an insured the excess amount in terms of the policy so recovered does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence."

##### **NOTE:**

- **Any voluntary excesses will be noted on the policy schedule and not on this page;**
- **Compulsory excesses may apply to your policy and will be noted on the policy schedule, if applicable.**