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 Your cover AUTOMATIC EXTENSIONS OF COVER Alternative accommodation Capital Additions Changes to your buildings because of physical injury Cost of preparing claims Fire Extinguishing charges Hiring of security guards/watchmen Metered water leakage New fixtures & fittings Pest contamination Reinstatement of gardens Removal of trees Reward for information Temporary removal of fixtures & fittings Tracing of leaks Underground services & servitudes

OPTIONAL EXTENSIONS OF COVER Average Waiver benefit

Building Geyser Maintenance Rental Property

- Malicious / accidental damage
- Personal belongings of guests

Legal Liability Subsidence, Landslip or Ground heave

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, R5 000 compulsory excess ٠ malicious damage or the escape or leaking of water when building is unoccupied
- 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

Section 2: HOUSE CONTENTS

Insured event Your cove AUTOMATIC EXTENSIONS OF COVER Alternative accommodation Business equipment Changes to buildings because of physical injury Cost of preparing claims Cover or contents not contained at Insured address stated in the schedule Fatal injury & emergency care

Fire extinguishing charges Foodstuffs Guest & domestic employees personal belongings Hiring of security guard / watchmen Hole in one / Full House

Laundrv Metered water leakage Money New Purchases Personal Baggage Insurance Pest contamination Restoring data on computers Restoring documents Replacing locks & keys

Excess As stated in the schedule

Nil basic excess Nil basic excess

As stated in the schedule Nil basic excess

R 3 500 compulsory excess

As stated in the schedule

R1 000 compulsory excess

Nil basic excess

Excess

R5 000 compulsory excess Nil excess R5 000 compulsory excess compulsory excess 10% of claim, min R 10 000

Maximum Sum insured As stated in your schedule

25% of Sum insured 25% of Sum insured R100 000 R20 000 25% of Sum Insured 25% of Sum Insured, emergency R10 000 R25 000 5% of Sum Insured 25% of Sum Insured 5% of Sum Insured, maximum R25 000 R10 000 R50 000 10% of Sum Insured, maximum R250 000 R100 000 25% of Sum Insured

Sum Insured reasonable costs

R25 000 R10 000 per event R5 million Sum Insured

Maximum Sum Insured As stated in your schedule

25% of Sum Insured R200 000 R100.000 R20 000 10% of Sum Insured

Fatal injury R50 000; emergency expenses R5 000 25% of Sum Insured R10 000 R50 000 25% of Sum Insured, emergency R10 000 Hole in one – R15 000 per annum/ Full house -R10 000 per annum R25 000 R25 000 R25 000

25 % of Sum Insured R15 000 25% of Sum Insured R25 000 R25 000 25% of Sum Insured



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Reward for i	in formation		DE0.000
		Nil basic excess	R50 000
		Nil basic excess	R 75 000
Electrical and Mechanical breakdown of building items		Nil basic excess	R25 000 R10 000 per annum
Veterinary e	xpenses	Nil basic excess	R to ooo per annum
OPTIONAL	EXTENSIONS OF COVER		
-	aiver benefit	As stated in the schedule	Sum Insured
	orate Geyser Maintenance	Nil basic excess	reasonable costs
Rental Prop	-		
	nage 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
Electrical a	nd Mechanical breakdown of building items	Nil basic excess	R 50 000/ R 100 000
top-up			
Basic Exce			
	No basic excess when you are over 55 years of age No basic excess when claim is over R 100 000		
Voluntary ex	ccess and Compulsory excesses will apply		
to every clai			
Co			
Compulsor	y excesses Removal of Contents	R5 000 compulsory excess	
:	Cover for Contents while not at the address	R5 000 compulsory excess R1 000 compulsory excess	
•	Loss / damage from theft / attempted theft,	R5 000 compulsory excess	
	malicious damage or the escape or leaking of water		
	when building is unoccupied		
•	Loss or damage due to power surge	R 3 500 compulsory excess	
	in absence of a Class 2 SANS approved surge		
	protection device fitted to the main electrical distribution board		
Section 3: /		F igure 1	Maximum Sum incured
Insured eve	ent	Excess	Maximum Sum insured
Your cover	C EXTENSIONS OF COVER	As stated in the schedule	As stated in your schedule
	for Unspecified all risk items	R2 000 basic excess per event	As stated in your schedule
	for unspecified electronic equipment, pedal	R 1 000 basic excess per item	As stated in your schedule
	pusiness items		
•	for Specified all risk items (as stated in your schedule)	Nil basic excess	As stated in your schedule
Basic Exce	ss waivers		
•	No basic excess when you are over 55 years of age		
Voluntary ex	ccesses and compulsory excesses will apply		
to every clai			
Compulsor	y excesses Items stolen from unoccupied vehicle and vehicle	R1 000 compulsory excess	
•	has no compartment		
	PERSONAL LEGAL LIABILITY	_	
Insured Eve		Excess	Limit of Indemnity
Personal Le		Nil basic excess	R30 000 000
			B 20,000,000
Tenants' liat	•	Nil basic excess	R30 000 000
Wrongful an	rest omestic employees	Nil basic excess Nil basic excess	R30 000 000 R30 000 000
	npanies / Garden Services	Nil basic excess	R3 000 000
	emises liability	Nil basic excess	R3 000 000
	d Members Liability	Nil basic excess	R3 000 000
Section 5: I	MOTOR		
Insured eve		Excess	Maximum Sum insured
Your cover		As stated in the schedule	As stated in your schedule
	C EXTENSIONS OF COVER		-
	emergency repairs	Nil basic excess	R10 000
-	your vehicle because of physical injury	Nil basic excess	R100 000
Child seat		Nil basic excess	R2 500
Delivery afte	er repairs	Nil basic excess	Reasonable costs
Difference in	n excess for hired vehicle	Nil basic excess	R10 000
Fire extingu	ishing charges	Nil basic excess	Reasonable costs
Four x Four			



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•	Emergency repairs Winching equipment	Nil basic excess Nil basic excess	R7 500 R 10 000
And its	e the insured vehicle is a 4x4 or 4x2 vehicle s mechanical components are damaged following crossing or tidal changes.	Basic excess in schedule plus 5 % of claim, minimum R7 500	As stated in your schedule
		Basic excess of 15% of claim, minimum R 150	R10 000
Head, Tail, or spotlight damage Imported parts		Nil basic excess	R10 000
•	and keys	Nil basic excess	up to 25 % of Sum Insured
	gency expenses, per event	Nil basic excess	R 5000
-	s 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
•	cing your vehicle	Nil basic excess	Up to your Sum Insured
Reward for information		Nil basic excess	R50 000
Tracki	ng device	Nil basic excess	R2 000
Tow-in costs and vehicle protection		Nil basic excess	Reasonable costs
Vehicl	e transfer cover	Nil basic excess	R750 000/highest valued vehicle (the less
Windo	w glass	Basic excess of 15% of claim, minimum R150	Up to your Sum Insured
Wreck	age removal costs	Nil basic excess	Reasonable costs
ортіс	DNAL EXTENSIONS OF COVER		
Cover	for Credit Shortfall	Nil basic excess	30% of Sum Insured, limited to R 500 000
Car hi	re	Nil basic excess	As stated in your schedule
New V	/ehicles – three years	Nil basic excess	New List Price
Depre	ciation 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 vears		
	 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		
Volunt	ary and Compulsory excesses will apply		
to eve	ry claim		
Comp	ulsory excesses		
Where	e the insured vehicle is damaged whilst	R 3 500 compulsory excess	
-	driven by or is in the charge of, for the purpose of		
-	driven, by a person licenced less than 2 years,		
	nger than 25 years of age, other than the main driver,		
or whe			
	en with a member of the motor trade and being		
	auled, serviced, or repaired or waiting for collection from		
	•		
a reco Where	auled, serviced, or repaired or waiting for collection from gnised motor dealer.	Excess in schedule, minimum R 2 500	As stated in your schedule
a reco Where vehicle	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged.	Excess in schedule, minimum R 2 500	As stated in your schedule
a reco Where vehicle Sectic	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES		
a reco Where vehicle Sectic	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event	Excess	As stated in your schedule Maximum Sum insured As stated in your schedule
a reco Where vehicle Sectio Insure Your c	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event		Maximum Sum insured
a reco Where vehicle Sectio Insure Your o AUTO	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event cover	Excess	Maximum Sum insured
a reco Where vehicle Sectic Insure Your c AUTO Author	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ad event sover MATIC EXTENSIONS OF COVER	Excess As stated in your schedule	Maximum Sum insured As stated in your schedule
a reco Where vehicle Sectic Insure Your c AUTO Author Delive	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event over MATIC EXTENSIONS OF COVER rising emergency repairs	Excess As stated in your schedule Nil basic excess	Maximum Sum insured As stated in your schedule R3 500
Where wehicle Section Insure Your of AUTO Author Delive Import	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event sover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs	Excess As stated in your schedule Nil basic excess Nil basic excess	Maximum Sum insured As stated in your schedule R3 500 Reasonable costs
Where vehicle Section Insure Your of AUTO Author Delive Import Locks	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ad event sover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs ted parts	Excess As stated in your schedule Nil basic excess Nil basic excess Nil basic excess	Maximum Sum insured As stated in your schedule R3 500 Reasonable costs R10 000
a reco Where vehicle Sectic Insure Your c AUTO Author Delive Import Locks Emerg	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event sover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs ted parts and keys	Excess As stated in your schedule 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 R10 000
Where vehicle Section Section Nour of Author Delive Import Locks Emerg Radios	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event cover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs ted parts and keys gency Care Benefit	Excess As stated in your schedule 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 R10 000 R5 000
a reco Where Section Insure Your c Author Delive Import Locks Emerg Radios Repati Replac	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event cover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs ted parts and keys gency Care Benefit s and various players and specified accessories riation costs cing your vehicle	Excess As stated in your schedule Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Basic excess of 5% of claim, minimum R 250	Maximum Sum insured As stated in your schedule R3 500 Reasonable costs R10 000 R10 000 R5 000 R10 000 Up to your Sum Insured Up to your Sum Insured
a reco Where Section Insure Your c Author Delive Import Locks Emerg Radios Repatu Replac	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ad event cover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs ted parts and keys gency Care Benefit s and various players and specified accessories riation costs cing your vehicle rd for information	Excess As stated in your schedule Nil basic excess Nil basic excess Nil basic excess Nil basic excess Nil basic excess Basic excess of 5% of claim, minimum R 250 Nil basic excess	Maximum Sum insured As stated in your schedule R3 500 Reasonable costs R10 000 R10 000 R5 000 R10 000 Up to your Sum Insured Up to your Sum Insured R50 000
a reco Where vehicle Sectic Insure Your c Auttoo Delive Import Locks Emerg Radios Repat Replac Replac Revar Tow-ir	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event cover MATIC EXTENSIONS OF COVER frising emergency repairs ry after repairs ted parts and keys gency Care Benefit s and various players and specified accessories riation costs cing your vehicle rd for information n costs and vehicle protection	Excess As stated in your schedule Nil basic excess Nil basic excess Nil basic excess Nil basic excess Basic excess ONI basic excess Nil basic excess	Maximum Sum insured As stated in your schedule R3 500 Reasonable costs R10 000 R10 000 R5 000 R10 000 Up to your Sum Insured Up to your Sum Insured R50 000 Reasonable costs
a reco Where vehicle Sectic Insure Your c Author Delive Import Locks Emerg Radios Repati Replac Revar Tow-ir Tracki	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event sover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs ted parts and keys gency Care Benefit s and various players and specified accessories riation costs cing your vehicle rid for information n costs and vehicle protection ng device	Excess As stated in your schedule Nil basic excess Nil basic excess Nil basic excess Nil basic excess Basic excess Nil basic excess	Maximum Sum insured As stated in your schedule R3 500 Reasonable costs R10 000 R10 000 R5 000 R10 000 Up to your Sum Insured Up to your Sum Insured Up to your Sum Insured R50 000 Reasonable costs R2 000
a reco Where vehicle Sectic Insure Your c Author Delive Import Locks Emerg Radios Repatu Replac Rep	auled, serviced, or repaired or waiting for collection from gnised motor dealer. e the soft top of a convertible insured e is maliciously damaged. on 6: MOTORCYCLES ed event sover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs led parts and keys gency Care Benefit s and various players and specified accessories riation costs cing your vehicle rd for information n costs and vehicle protection ng device lage removal costs	Excess As stated in your schedule Nil basic excess Nil basic excess Nil basic excess Nil basic excess Basic excess ONI basic excess Nil basic excess	Maximum Sum insured As stated in your schedule R3 500 Reasonable costs R10 000 R10 000 R5 000 R10 000 Up to your Sum Insured Up to your Sum Insured R50 000 Reasonable costs
a reco Where vehicle Sectic Insure Your c AUTO Author Delive Import Locks Emerge Radios Repatu Replac Repata Replac Sector Tracki Wreck	auled, serviced, or repaired or waiting for collection from gnised motor dealer. a the soft top of a convertible insured a is maliciously damaged. and 6: MOTORCYCLES ad event gover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs led parts and keys gency Care Benefit s and various players and specified accessories riation costs cing your vehicle rd for information n costs and vehicle protection ng device iage removal costs DNAL EXTENSIONS OF COVER	Excess As stated in your schedule Nil basic excess Nil basic excess Nil basic excess Nil basic excess Basic excess Nil basic excess	Maximum Sum insured As stated in your schedule R3 500 Reasonable costs R10 000 R5 000 R10 000 Up to your Sum Insured Up to your Sum Insured R50 000 Reasonable costs R2 000 Reasonable costs
a reco Where vehicle Sectic Insure Your c AUTO Author Delive Import Locks Repate Readia Replac Replac Revar Tracki Wreck	auled, serviced, or repaired or waiting for collection from gnised motor dealer. a the soft top of a convertible insured a is maliciously damaged. and 6: MOTORCYCLES ad event cover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs ted parts and keys gency Care Benefit s and various players and specified accessories ritation costs cing your vehicle rd for information n costs and vehicle protection ng device (age removal costs DNAL EXTENSIONS OF COVER for Credit Shortfall	Excess As stated in your schedule Nil basic excess Nil basic excess Nil basic excess Nil basic excess Basic excess of 5% of claim, minimum R 250 Nil basic excess Nil basic excess	Maximum Sum insured As stated in your schedule R3 500 Reasonable costs R10 000 R10 000 R5 000 R10 000 Up to your Sum Insured Up to your Sum Insured Up to your Sum Insured R50 000 Reasonable costs R2 000 Reasonable costs 30% of Sum Insured, limited to R500 000
a reco Where vehicle Sectic Insure Your c AUTO Author Delive Import Locks Emerg Radios Repata Repata Repata Wreck OPTIC Cover New V	auled, serviced, or repaired or waiting for collection from gnised motor dealer. a the soft top of a convertible insured a is maliciously damaged. and 6: MOTORCYCLES ad event gover MATIC EXTENSIONS OF COVER rising emergency repairs ry after repairs led parts and keys gency Care Benefit s and various players and specified accessories riation costs cing your vehicle rd for information n costs and vehicle protection ng device iage removal costs DNAL EXTENSIONS OF COVER	Excess As stated in your schedule Nil basic excess Nil basic excess Nil basic excess Nil basic excess Basic excess Nil basic excess	Maximum Sum insured As stated in your schedule R3 500 Reasonable costs R10 000 R10 000 R5 000 R10 000 Up to your Sum Insured Up to your Sum Insured R50 000 Reasonable costs R2 000

Basic excess waivers

- No basic excess when you or named driver Are over 55 years of age and licensed over 5 years
- MUA Insuring the Individual.

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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	Excess					
Your cover						
AUTOMATIC EXTENSIONS OF COVER						
Authorising emergency repairs	Nil basic excess					
Delivery after repairs	Nil basic excess					
Locks and keys	Nil basic excess					
Repatriation costs	Nil basic excess					
Reward for information	Nil basic excess					
Tow-in costs and vehicle protection	Nil basic excess					
Wreckage removal costs	Nil basic excess					
OPTIONAL EXTENSIONS OF COVER						
Cover for Credit Shortfall	Nil basic excess					

Basic excess waiver

named driver are over 55 years of age and licensed over 5 years Voluntary excesses and compulsory excesses will apply

No basic excess when you or

to every claim

•

SECTION 8: CLASSIC CAR AND MOTORCYCLE Insured event

Your cove AUTOMATIC EXTENSIONS OF COVER Authorising emergency repairs Cherished remains Delivery after repairs Fire extinguishing charges Head, Tail, or spotlight damage Imported parts Locks and kevs Emergency expenses, per event Repatriation costs Protection during removal and delivery Temporarily detached parts Window glass Wreckage removal costs

Basic excess waivers

- No basic excess when you or named driver ٠
- are over 55 years of age and licensed over 5 years No basic excess for vehicles stolen / hijacked with ٠
 - 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

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

Excess

Excess

Nil basic excess

Basic excess of 15% of claim, minimum R 150

Basic excess of 15 % of claim, minimum R 150

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

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

30% of Sum Insured, limited to R100 000

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

Limit of Indemnity R30 000 000 R5 000 000

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



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Voluntary and Compulsory excesses will apply to every claim

SECTION			
SECTION 11: CYBER INSURANCE CYBER LIABILITY		Excess	Maximum Sum Insured
Cyber LIABILITY Cyber-attack		Nil basic excess	R120 000
Cyber Legal Assist (24-hour legal assist line)		Nil basic excess	Unlimited
		Nil basic excess	Unlimited
Cyber Legal Assist (Legal mediation) Cyber Legal Assist (Legal litigation)		Nil basic excess	R55 000
CYBER TH		Nil basic excess	R25 000
CYBER BL		Nil Dasic excess	1123 000
		Nil basic excess	Unlimited
	al Assist (24-hour legal assist line)		Unlimited
Legal Medi	allon	Nil basic excess	Unimited
SECTION	12: PERSONAL ACCIDENT		
Your Cove	r	Excess	Maximum Sum Insured
Main Mem	<u>ber Cover Plans available</u>		
Option 1			
•	Death	Nil basic excess	R 250 000
•	Disability	Nil basic excess	R 250 000
•	Hospitalisation (per day)	Nil basic excess	R 500 (per day)
Option 2			
•	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)
Option 3			
•	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	<u>benefit (death / disability / hospitalisation)</u>		
• ch	ildren unborn up to the age of 6 years old	Nil basic excess	R10 000
	ildren 6 up to the age of 14 years old	Nil basic excess	R30 000
	ildren between 14 and 21, and up to 25		
if t	hey are registered full-time students	Nil basic excess	25% of the main member's Sum Insured
OPTIONAL	_ EXTENSIONS		
Cohabiting	g Partner or Spouse		
Option 1	<u>a</u>		
•	Death	Nil basic excess	R 250 000
•	Death Disability	Nil basic excess	R 250 000
•	Hospitalisation (per day)	Nil basic excess	R 500 (per day)
Option 2			
•	Death		B 500 000
:	Death Disability	Nil basic excess Nil basic excess	R 500 000 R 500 000
•	Hospitalisation (per day)	Nil basic excess	R 1 000 (per day)
Option 3	(per day)		
•	Death		R 1 000 000
:	Death Disability	Nil basic excess Nil basic excess	R 1 000 000 R 1 000 000
•	Hospitalisation (per day)	Nil basic excess	R 1 250 (per day)
	employee's Benefit		
Option 1			
•	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 Ev	vent	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.



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