

GIB - PERSONAL LINES

EXECUTIVE TABLE OF LIMITS

LIMITS OF COVER

The limits below are for additional cover to or to limit the sum insured or limit of indemnity in your policy schedule.

Please read them together with the relevant exclusions, extensions to cover and provisions in your policy wording.

Limit

BUILDINGS SECTION

Powersurge	R100 000
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Extensions to cover

If your building value increases	25% of sum insured
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Professional and other rebuilding costs	25% of sum insured
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Special alterations	R120 000
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Loss of rent	25% of sum insured
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Metered water	R15 000
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Leak detection and repair	R15 000
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Re-landscaping of gardens and removing fallen trees	R25 000
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Temporary repairs after a loss	R20 000
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Emergency accommodation	R50 000
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Damaged caused by wild animals	R10 000
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Green building cost cover	R20 000
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Additional Cover that you may choose to take

Electrical or Mechanical Breakdown (if stated in your schedule to apply)	R15 000
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CONTENTS SECTION

Exclusions

Money or currency, Mandela coins and Kruger rands	R10 000
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Theft from outbuildings – no forcible or violent entry	R25 000
Powersurge	R100 000
Extensions to cover	
Contents while you are on holiday	R50 000
Contents at boarding school, college, university, nursing home, hospital or residential care home	R50 000
Contents at work	R20 000
Contents in for repair or cleaning	R20 000
Domestic helper's property	R15 000
Guest's property	R20 000
Business run from your premises	R100 000
Contents outside on your premises	R50 000
Washing on the wash-line	R25 000
Metered water	R15 000
Leak detection and repair	R15 000
Re-landscaping of gardens and removing fallen trees	R15 000
Removal of debris after a claim	Reasonable costs
Credit/Debit cards	R10 000
Fridge or deep freeze contents	R15 000
Loss of documents	R25 000
Vets fees	R25 000
Pest Control	R10 000
Locks and keys	R20 000
Rent and other accommodation	25% of Sum Insured
Additional costs after damage - temporary repairs and watchmen	R15 000
Additional costs after damage - emergency accommodation	R15 000
Additional costs after damage - storage of contents	R15 000
Golfer's hole in one	R10 000
Bowler's full house	R10 000
Reinstatement of data or programs on your computer	R15 000

Software and programs	R15 000
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Provisions

Locked safe warranty	R50 000
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Jewellery certificate	R50 000
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Additional cover that you may choose to take

Clothing and any item worn or carried by you – Unspecified all risks (if stated in you schedule to apply)	2% of the contents sum insured with an item limit of 25% of unspecified all risks sum insured
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ALL RISKS SECTION

Extensions to cover

Reinstatement of data or programs on your computer	R15 000
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Software and programs	R15 000
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Theft from a motor car following jamming	R20 000
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Bicycles and money	R5 000
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Provisions

Jewellery certificate (if stated in your schedule to apply)	R50 000
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Locked safe warranty (if stated in your schedule to apply)	R50 000
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PERSONAL LIABILITY SECTION

Cover

Emergency medical expenses	R10 000
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Exclusions

Use of any bicycle for racing	R50 000
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Extensions to cover

Bodily injury to domestic helpers	R20 000
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Liability to domestic helpers	R100 000
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Wrongful arrest	R100 000
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Identity theft	R100 000
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Home business liability	R1 000 000
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Liability for unattached trailers	R5 000 000
Spread of Fire liability if your premises are outside of a municipal area	R3 000 000

MOTOR SECTION

Cover given

Third party liability	R20 000 000
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Extensions to cover

Injury causing death	R20 000
Locks and keys	R20 000
Tools, spare parts and travel accessories	R15 000
Emergency accommodation	R15 000

Provisions

Motor car sound equipment	R15 000
Repairs and measures after damage or theft	R10 000

PERSONAL ACCIDENT SECTION

Benefits given

More than one accident policy	R2 000 000
Injury from the same cause	R2 000 000

Extensions to cover

Return of your body	R20 000
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WATERCRAFT SECTION

Exclusions

Third party liability – Jetski, Waterbike, Wetbike	R250 000
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Extensions to cover

Injury causing death	R50 000
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DRONE SECTION

Cover given

Third Party Liability

R1 000 000

Additional cover that you may choose to take

Cameras, sensors and monitoring equipment (if stated in the schedule to apply)

R15 000

GENERAL SECTION

General extensions to cover

Claims preparation costs

R50 000

General Provisions

Repatriation

R50 000