

Summary of cover, excesses and insured amounts

BUILDINGS

Insured event	Excess maximum	Insured amount
Your cover	Basic R1 500	As stated in the schedule (min. R2 500 000)
Insured over 55 years	Basic R1 000	As stated in the schedule (min. R2 500 000)
Accidental damage	Basic R1 500	Up to R500 000
Alternative accommodation/rent	Nil	25% of Sum insured
Alterations and additions	Nil	25% of Sum insured
Changes to your home because of physical injury	Nil	R100 000
Claims preparation costs	Nil	R20 000
Electrical and mechanical breakdown	Compulsory R2 500	R15 000
Fire extinguishing charges	Nil	25% of Sum insured
Hiring of security guards/watchmen	Nil	25% of Sum insured. Emergency – R10 000
Geyser maintenance repairs	Nil	Reasonable Costs
Metered water leakage	Nil	R25 000
Pest contamination	Nil	25% of Sum insured
Power surge	Compulsory R2 500	R250 000
Reinstatement of gardens	Nil	5% of Sum insured, maximum R25 000
Removal of fallen trees	Nil	R5 000
Temporary removal of fixtures and fittings	Nil	10% of Sum insured, maximum R250 000
Tracing of leaks	Nil	R100 000
Underground services and servitudes	Nil	25% of Sum insured

Excess waivers:

- No basic excess when you are over 55 years of age – **no longer applicable under this section**
- No excess when claim is over R100 000

Voluntary excess will apply to every claim

Voluntary excess

CONTENTS

Insured event	Excess maximum	Insured amount
Your cover	Basic R1 000	As stated in the schedule (min. R500 000)
Accidental Damage	Basic R1 000	Up to R500 000
Alternative accommodation/rent	Nil	25% of Sum insured
Business equipment and furniture	Nil	R200 000
Changes to your home because of physical injury	Nil	R100 000
Claims preparation costs	Nil	R20 000
Contents not contained at insured address as stated in the schedule	Additional R1 000	10% of Sum insured

Electrical and mechanical breakdown	Compulsory R2 500	R15 000
Fatal injury and trauma treatment	Nil	Fatal injury R50 000
Trauma counselling	R5 000	
Fire extinguishing charges	Nil	25% of Sum insured
Guests and domestic employee's personal belongings	Nil	R50 000
Hiring of security guards/watchmen	Nil	25% of Sum insured. Emergency – R10 000
Hole-in-One	Nil	Hole-in-One – R10 000
Full House (2 per annum)	Nil	Full House – R5 000
Laundry	Nil	R25 000
Metered water leakage	Nil	R25 000
Money	Nil	R25 000
Outdoor and garden items	Nil	R100 000
Personal baggage (Airport to Airport)	Nil	R15 000
Pest contamination	Nil	25% of Sum insured
Power surge	Compulsory R2 500	R250 000
Restoring data on computers	Nil	R25 000
Restoring documents	Nil	R25 000
Locks and keys	Nil	25% of Sum insured
Reward for information	Nil	R50 000
Spoilage of food and drink	Nil	25% of Sum insured
Swimming pool, borehole and other motors (if building not insured with us or anywhere else)	Nil	R15 000
Veterinary expenses	Nil	R5 000 per annum

Excess waivers:

- No basic excess when you are over 55 years of age
- No excess when claim is over R100 000

Voluntary excess will apply to every claim

Voluntary excess

ALL RISKS

Insured event	Excess maximum	Insured amount
Unspecified all risk items (Item limit up to selected sum insured)	R1 000	As stated in the schedule (min. R5 000)
Specified all risk items (as stated in the schedule)	Nil	As stated in the schedule
Golf carts 5% of claim, minimum	R1 000	As stated in the schedule
Pedal cycles in excess of R25 000 must be specified	Nil	As stated in the schedule
Power surge, mechanical, electrical and electronic damage	Compulsory R2 500	As stated in the schedule

MOTOR

Insured event	Excess maximum	Insured amount
Your cover	As stated in the schedule	As stated in the schedule
Automatic extensions		
Authorised emergency repairs	Nil	R5 000
Changes to your vehicle because of physical injury	Nil	R100 000
Child seat	Nil	R2 500
Fire extinguishing charges	Nil	Reasonable costs
4X4		
• Emergency repairs	Nil	R7 500
• Winching equipment	Nil	R5 000
Head, tail or spotlight damage (Not applicable to Classic)	15% of claim, min R150	R5 000
Imported parts	Nil	R5 000
Ingestion of fluids into the engine of the insured vehicle	Basic excess as stated in the schedule plus 5% of claim minimum R5 000	As stated in the schedule
Locks and keys	15% of claim, minimum R150	R10 000
Emergency expenses, trauma treatment and Injury causing death		
• Emergency expense per event	Nil	R10 000
• Emergency expense, per person per event	Nil	R2 000
• Hijack emergency expense per event	Nil	R100 000
• Hijack emergency expense, per person per event	Nil	R25 000
• Hijack trauma and therapy costs, per person per event	Nil	R5 000
Repatriation costs	Nil	R20 000
Sound equipment and specified accessories	25% of claim, minimum R250	Up to 2.5% of vehicle value, max. R15 000
Purchasing a vehicle (applicable to existing policy holders only the lowest	Nil	Highest valued vehicle on the schedule but limited to R500 000 whichever it is
Window glass	20% of claim, minimum R250	Unlimited unless otherwise stated
Wreckage removal costs	Nil	Reasonable costs
Where the insured vehicle is damaged whilst being driven by or whilst in the custody or control of a person licenced less than 2 years or younger than 25 years of age	Double the excess as stated in the schedule	As stated in the schedule
Where the soft-top of a convertible insured vehicle is maliciously damaged	Additional 5% of claim, minimum R2 500	As stated in the schedule

Excess waivers: (not applicable to Classic cars)

- No basic excess if you and/or your spouse are over 55 years of age and licensed more than 5 years
- No basic excess if 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 or hi-jacked if fitted with an approved tracking unit in working condition

MOTORCYCLES: Must be supported by a vehicle or form part of a combined portfolio

Insured event	Excess maximum	Insured amount
Your cover	As stated in the schedule	As stated in the schedule
Automatic extensions		
Authorised emergency repairs	Nil	R3 500
Imported parts	Nil	R5 000
Locks and keys	15% of claim, minimum R150	R5 000

CLASSIC CARS

Insured event	Excess maximum	Insured amount
Your cover	As stated in the schedule	As stated in the schedule
Authorised emergency repairs	Nil	R5 000
Imported parts	Nil	R5 000
Cherished remains	Excess as stated in the schedule	Percentage of salvage as determined by us (insurer)
Locks and keys	15% of claim, minimum R150	R5 000
Temporarily detached parts	Excess as stated in the schedule	25% of market or agreed value with a maximum of R25 000
Window glass	20% of claim, minimum R250	Limited to R30 000
Wreckage removal costs	Nil	Reasonable costs

CARAVAN AND TRAILERS

Insured event	Excess maximum	Insured amount
Your cover	As stated in the schedule	As stated in the schedule
Authorised emergency repairs	Nil	R3 500
Locks and keys	15% of claim, minimum R150	R5 000
Wreckage removal costs	Nil	Reasonable costs

PERSONAL ACCIDENT

Insured event	Excess maximum	Insured amount
Your cover	Nil	R1 000 000
Death benefit	Nil	R250 000
Domestic employees	Nil	R114 000
Emergency expenses	R250	R20 000
Mobility cover	Nil	R100 000
Motor vehicle accident or hijacking	Nil	Refer to policy wording
Permanent disablement	Nil	% of R250 000
Rehabilitation costs	Nil	R20 000
Temporary disablement	Nil	Refer to policy wording
Trauma treatment	Nil	R5 000

LIABILITY

Insured event	Excess maximum	Insured amount
Personal Liability	Nil	R5 000 000
Extended Personal Liability	Nil	R20 000 000
Identity theft:		
• Legal expenses	Nil	R30 000
• Lost income	Nil	R750
• Obligation to pay	Nil	R2 500
• Miscellaneous expenses	Nil	R2 500
Third Party Liability/Motorcycles	Nil	R1 000 000
Pillion Passenger Liability	Nil	R100 000
Third Party Liability/Classic cars	Nil	R1 000 000

WATERCRAFT

As stated in the schedule	R400 000
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Oct 2024