

BRYTE – COMMERCIAL INSURANCE – EXCESS

Excess Type	Bryte Excess
Fire	
Basic	R3,000
Lightning	10% min R1,500
Weather Related losses (KZN Only)	5% min R5,000 max R50,000
Leakage	R1,000
Geyser	10% min R1,500
Buildings Combined	
Basic	R3,000
Lightning	10% min R2,500
Weather Related losses (KZN Only)	5% min R5,000 max R50,000
All Other	R5,000
Geyser	10% min R1,500
Office Contents	
Basic	10% min R1,000
Lightning	10% min R2,500
Weather Related losses (KZN Only)	5% min R5,000 max R50,000
Theft	10% min R1,000
Non-forcible Theft	10% min R2,000
Leakage	R1,000
Business Interruption	
Basic	Nil
Accounts Receivable	
Basic	Nil
Theft	
Basic	10% min R1,000
Accidental Damage to buildings	10% min R1,000
Vehicles in the open	5% min R3,000
Malicious Damage cover only	10% min R1,000
Money	
Basic	10% min R1,000
Money – in transit	10% min R1,000
Hold-up	10% min R1,000

Excess Type	Bryte Excess
Glass	
Basic	10% min R500
Fidelity Guarantee	
Basic	Refer to policy wording
Goods in Transit	
Basic	10% min R1,500
Theft/Hijack	15% additional
Business All Risks	
Basic	10% min R750
Laptops/Notebooks/Tablets	10% min R1,000
Mobile Phones	R750
Alternative power solutions	10% min R2,500
Group Personal Accident	
Temporary total disability	7 Days (Time Excess)
Medical Expenses	R250
Stated Benefits	
Temporary total disability	7 Days (Time Excess)
Medical Expenses	R250
Accidental Damage	
Defined events (i) – Accidental Damage	10% min R1,000
Defined events (ii) – Leakage	10% min R2,500
Defined events (iii) – Power Surge (without approved surge protection)	10% min R2,500
Defined events (iii) – Power Surge (with SANS approved surge protection)	Nil
Public Liability	
Basic	R1,500
Products liability	10% min R3,500 max R25,000
Defective Workmanship	10% min R3,500 max R25,000
Work away	10% min R3,500 max R25,000
Electronic Equipment	
Basic	10% min R1,000
Lightning	10% min R1,000 max R2,000
Laptops/Notebooks/Tablets – theft or disappearance of the insured item NOT accompanied by means of force/forcible & or violent entry/exit	10% min R1,000

Excess Type	Bryte Excess
Laptops/Notebooks/Tablets – theft or disappearance of the insured item by means of force/forcible & or violent entry/exit	15% min R2,500
Power Surge (without approved surge protection)	10% min R2,500
Power Surge (with SANS approved surge protection)	Nil

Motor Specified

Windscreen/Glass	
Generic/Alternative Glass	20% min R500
Glass – Repair	Nil
Glass – Replacement (Private Type)	20% min R500
Glass – Replacement (Commercial Type)	20% min R500
Trailer/Caravan	20% min R500
PVT Type Vehicle	5% min R3,000
LDV Type Vehicle	5% min R3,500
HCV/Buses (over 3500kg)	10% min R5,000
Theft/Hijack Motor	5% of claim
Driver aged under 25 years	5% min R2,000
Driver licensed less than 2 years	5% min R2,000
Caravan/Trailer	5% min R1,000
Motorcycles	5% min R2,500
Special Types	5% min R3,000
Single vehicle accident – no third party involved	21:00 and 05:00 PVT & LDV
Driver under 25	5% min R2000
Licensed under 2 years	5% min R2000

Machinery Breakdown/Business Interruption/Deterioration of Stock

Machinery Breakdown	10% min R2,500
Business Interruption	24 Hours
Deterioration of Stock	10% min R1,000
Power Surge (without approved surge protection)	10% min R2,500
Power Surge (with SANS approved surge protection)	Nil