

BRYTE HOWDIE – COMMERCIAL INSURANCE POLICY LIMITS, EXCESS AND BENEFITS SCHEDULE

Policy section benefits

Policy section benefits will attach to the policy only where the section has been selected and included in the policy contract. All benefit limits stated below as 'reasonable cost' will be limited to R5,000,000 per occurrence, provided that the total amount recoverable shall not exceed the sum insured or limit of indemnity on the section affected.

Benefit	Benefit limit
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General policy

Claims preparation costs	R30,000
Fire extinguishing and water bombing – prevention	R50,000

Fire

All other contents	R7,500
Money and stamps limitation	R7,500
Architects' and other professional fees	20% of claim
Capital additions	20% of sum insured
Cost of demolition	Reasonable cost
Fire extinguishing charges	Reasonable cost
Municipal plans scrutiny fees	Reasonable cost
Public authorities	Up to sum insured
Temporary removal	20% of sum insured
Loss of water by leakage	R10,000
Geyser and water pipe replacement	R20,000
Geyser repair	R10,000

Buildings combined

Public supply connections	Up to sum insured
Rent	25% of sum insured
Liability	R2,500,000
Architects' and other professional fees	20% of claim
Capital additions	20% of sum insured
Cost of demolition, clearing and erection of hoardings	Up to sum insured
Fire extinguishing charges	Reasonable cost
Municipal plans scrutiny fees	Up to sum insured
Public authorities requirements	Reasonable cost
Temporary removal	Up to sum insured
Loss of water by leakage	R10,000
Geyser and water pipe replacement	R20,000
Geyser repair	R10,000
Damage to landscape gardens	R10,000
Leakage	Up to sum insured

Policy section benefits

Benefit	Benefit limit
Locks and keys	R10,000
Maintenance and cleaning equipment	R10,000
Removal of trees	R10,000
Swimming pool/borehole pump	R10,000
Watchmen	R10,000

Office contents	
Rent	25% of sum insured
Documents	Up to sum insured
Legal liability documents	Up to sum insured
Increase in cost of working	25% of sum insured
Capital additions	20% of sum insured
Fire extinguishing charges	Reasonable cost
Locks and keys	R5,000
Removal of debris	Reasonable cost
Temporary repairs and measures after a loss	Reasonable cost
Malicious damage	Up to sum insured

Business interruption	
Storage, transit and vehicle	Reasonable cost
Contract sites	Reasonable cost
Prevention of access	10-kilometre radius. Cover limited to 10% of business interruption cover limit or R5,000,000, whichever is the lesser.
Additional premises	Reasonable cost

Theft	
Additional premises	50% of sum insured
Damage to buildings	R20,000
Locks and keys	R5,000
Personal effects of guests	R7,500 per person

Money	
Outside business hours	R3,000
Receptacles and clothing	R5,000
Residence of director/employee	R3,000
Transit/business trip	R3,000

Glass	
Cost and expenses	R5,000

Policy section benefits

Benefit	Benefit limit
Fidelity guarantee	
Extended cover for past employees	30 days
Goods in transit	
Fire extinguishing charges	Reasonable cost
Public liability	
Additional insured	Up to limit of indemnity
Security firm	Up to limit of indemnity
Cross liabilities	Up to limit of indemnity
Tools of trade	Up to limit of indemnity
Employer's and visitor's property	Up to limit of indemnity
Liability by agreement	Up to limit of indemnity
Unattached trailers	Up to limit of indemnity
Medical emergency treatment	Reasonable cost
Car parks	Up to limit of indemnity
Tenant's liability	Up to limit of indemnity
Employers' liability	
Principals	Up to limit of indemnity
Stated benefits	
Exposure	Up to death or permanent total disablement limit
Disappearance	Up to death or permanent total disablement limit
Life support	R10,000
Group personal accident	
Exposure	Up to death or permanent total disablement limit
Disappearance	Up to death or permanent total disablement limit
Life support	R10,000
Motor	
Locks and keys	R10,000
Fire extinguishing charges	R5,000
Third party liability	R5,000,000
Contingent liability	R5,000,000
Passenger liability	R2,500,000
Unauthorised passenger liability	R2,500,000
Parking facilities	R5,000,000
Medical emergency treatment cost	R1,000 per person, maximum R20,000 per occurrence

Policy section benefits

Benefit	Benefit limit
Electronic equipment	
Architects' and other professional fees	20% of claim
Clearance costs	20% of claim
Express delivery and overtime	Limited to 50% of amount incurred
Power surge or lightning strikes	Up to sum insured
Fire brigade charges	Reasonable cost
Reinstatement	Up to sum insured
Capital additions and currency fluctuations	25% of sum insured
Prevention of access	20-kilometre radius
Motor personal accident	
Life support machinery	Up to the limit of indemnity
Named person basis	Up to the limit of indemnity
Umbrella liability	
Excess layer protection	Up to the limit of indemnity
Difference in cover protection	Up to the limit of indemnity
Additional risk protection	Up to the limit of indemnity
Protection of other parties	Up to the limit of indemnity
Cross liabilities	Up to the limit of indemnity

Risk extensions

Premiums for the risk extensions (only applicable if selected) are shown in the Premium calculation

Fire
Leakage first loss limit
Leakage full cover
Malicious damage
Escalator clause
Vehicles in the open
Deterioration of food stock
Subsidence and landslip (extended cover)
Stock declaration condition
Disposal of salvage
SASRIA

Buildings combined
Subsidence and landslip
Prevention of access
Escalator clause
Additional geyser and waterpipes
SASRIA

Office contents
Theft by forcible entry
Theft extension
SASRIA

Business interruption
Specified suppliers/sub-contractors
Unspecified suppliers
Customers
Public utilities – insured perils only, cover limited to 50% of the business interruption cover limit or R25,000,000, whichever is the lesser, VAT inclusive, with a 3-month indemnity period limit.
Public telecommunications – insured perils only, cover limited to 50% of the business interruption cover limit or R25,000,000, whichever is the lesser, VAT inclusive, with a 3-month indemnity period limit.
Accidental damage
SASRIA

Accounts receivable
Riot and strike
Duplicate records
Protections
Transit extensions

Risk extensions

Theft

Damage to buildings

Money

Riot and strike

Personal accident assault

Locks and keys

Petrol attendants

Seasonal increase

SASRIA

Glass

Special replacement

Riot and strike

Fidelity guarantee

Retroactive cover extension

Superseded insurance

Voluntary first amount payable

Reduction/reinstatement of insured amount

Cost of recovery

Computer losses

Losses discovered more than 24 months after being committed

Goods in transit

Debris removal

Restricted cover

Riot and strike

SASRIA

Business all risks

Increase in cost of working

Riot and strike

Alternative power solutions

Accidental damage

Defined events

Average

Excluded property

Reinstatement

First loss average

Power surge – maximum limit R350,000

Risk extensions

Public liability

Products liability
Defective workmanship
Legal defence cost
Wrongful arrest and defamation
EU liability
Drone liability

Stated benefits

Business limitation
Burns disfigurements

Group personal accident

Business limitation
Burns disfigurements

Motor

Additional third party liability
Additional passenger liability
Additional unauthorised passenger liability
Riot and strike
Additional locks and keys
Wreckage removal
Credit shortfall
Car hire
Loss of use
Third party only
Third party, fire and theft
Extras
Voluntary excess/excess waiver
SASRIA

Electronic equipment

Increase in cost of working
Reinstatement of data

Basic excess structure

This should be read in conjunction with any additional specific excess shown under each individual policy.

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

Basic excess structure

Section	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

Basic excess structure

Section	Excess
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
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