# HOWDIE – GUARDRISK COMMERCIAL POLICY WORDING
# SCHEDULE OF STANDARD FIRST AMOUNTS PAYABLE

**In the event of a first amount payable not being stated on a specified section,**
**the following standard first amounts payable will be applicable**

| Fire | | | |
|---|---|---|---|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Basic Excess | 0% | R2 500 | Not Applicable |
| Goods in the open (designed to operate in the open) | 0% | R2 500 | Not Applicable |
| Malicious Damage (not following theft) | 0% | R2 500 | Not Applicable |
| Removal of fallen Trees | 0% | R500 | Not Applicable |
| Subsidence and Landslip (Limited cover) | 1% of sum insured | R500 | Not Applicable |
| Solar Excess | 10% | R1 000 | Not Applicable |
| Geysers | 10% | R1 000 | Not Applicable |
| Geysers (Non-compliant installation – additional Excess) | 0% | R1 000 | Not Applicable |
| Geyser Repair | 0% | R350 | Not Applicable |
| Power Surge | 10% | R1000 | Not Applicable |

| Buildings Combined | | | |
|---|---|---|---|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Basic Excess | 0% | R2 500 | Not Applicable |
| Removal of fallen Trees | 0% | R500 | Not Applicable |
| Accidental damage to Sanitary ware | 0% | R250 | Not Applicable |
| Subsidence and Landslip (Limited cover) | 1% of sum insured | R500 | Not Applicable |
| Solar Excess | 10% | R1 000 | Not Applicable |
| Geysers | 10% | R1 000 | Not Applicable |
| Geysers (Non-compliant installation – additional Excess) | 0% | R1 500 | Not Applicable |
| Geyser Repair | 0% | R350 | Not Applicable |
| Power Surge | 10% | R1000 | Not Applicable |
| Theft or attempt thereat following forced entry into/exit from building | 0% | R2 500 | Not Applicable |
| Theft or attempt thereat following forced entry into/exit from building Unoccupied less than 30 days: | 20% | R5 000 | Not Applicable |
| Unoccupied buildings (First 4 weeks of un-occupation) after 4 weeks cover is cancelled | 25% | R5 000 | Not Applicable |

| Office Contents | | | |
|---|---|---|---|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Basic Excess | 10% | R1 000 | Not Applicable |
| Theft (following forcible and violent entry/exit) | 10% | R500 | Not Applicable |
| Locks & Keys | 0% | R500 | Not Applicable |
| Lightning Excess | 10% | R1 000 | Not Applicable |
| Power Surge | 10% | R1000 | Not Applicable |

## Electronic Equipment

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Basic Excess | 10% | R1 000 | Not Applicable |
| Reconstitution of Data/Programs | 10% | R1 000 | Not Applicable |
| Telecommunications access lines | 0% | 24 Hours -Time excess | Not Applicable |
| Additional increase in cost of working | 0% | 24 Hours -Time excess | Not Applicable |
| Power Surge and Lightning Strike Excess (Additional Excess) | 10% | R1 000 | Not Applicable |
| Power Surge (With SANS approved surge protection) | 0% | R0 | R0 |

## Business Interruption

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Basic Excess | 0% | R2 500 | Not Applicable |
| Theft | 0% | R2 500 | Not Applicable |
| Accidental Damage | 0% | R2 500 | Not Applicable |

## Accounts Receivable

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Basic Excess | 0% | R2 500 | Not Applicable |

## Theft

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Basic Excess | 10% | R1 000 | Not Applicable |
| Additional Premises | 10% | R1 000 | Not Applicable |
| Solar Excess | 10% | R5 000 | Not Applicable |
| Personal Effects | 0% | R500 | Not Applicable |
| Locks & Keys | 0% | R500 | Not Applicable |

## Money

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Basic Excess | 10% | R1 000 | Not Applicable |
| Dishonesty of Employees, discovered within 14 days | 2% of sum insured plus 10% of net claim | R0 | Not Applicable |
| Locks & Keys | 0% | R500 | Not Applicable |

## Glass

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Basic Excess | 10% | R1 000 | Not Applicable |

## Fidelity

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Basic Excess | 2% of sum insured plus 10% of net claim | R0 | Not Applicable |

## Goods In Transit

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Basic Excess | 10% | R1 000 | Not Applicable |
| Theft/Hijack | 15% | R2 500 | Not Applicable |

## Business All Risk

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Basic Excess | 10% | R1 000 | Not Applicable |

## Accidental Damage

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Basic Excess | 10% | R1 500 | Not Applicable |
| Solar Excess | 10% | R1 500 | Not Applicable |

## Public Liability & Broadform Liability

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| General & Tenants | 0% | R1 500 | Not Applicable |
| Products Liability | 10% | R1 500 | Not Applicable |
| Defective Workmanship | 10% | R1 500 | Not Applicable |
| Work Away Liability | 10% | R1 500 | Not Applicable |
| Statutory Legal Defence Costs | 0% | R1 500 | Not Applicable |
| Wrongful Arrest and Defamation | 0% | R1 500 | Not Applicable |

## Employers Liability

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| General & Tenants | 0% | R1 500 | Not Applicable |

## Motor Specified

**Windscreen/Glass**

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Private Type vehicles, LDV’s | 25% | R500 | Not Applicable |
| Special Types & Commercial Trucks | 25% | R2 500 | Not Applicable |
| Other Glass (replace) Commercial vehicles | 25% | R350 | Not Applicable |

**Basic and additional excesses**

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Passenger Cars, LDV's & Minibuses (18 seater and less) | 5% | R2 500 | Not Applicable |
| Trucks & Mechanical Horses (Vehicle with Gross vehicle mass of over 3500kg , Buses (19 seater and more) | 5% | R3 500 | Not Applicable |
| Special Types i.e., road making and construction machinery/vehicles, refuse removal vehicles, street sweepers, etc. | 5% | R3 000 | Not Applicable |
| Tractors, Harvesters & Other Agricultural Equipment | 10% | R2 500 | Not Applicable |
| Trailers | 10% | R1 000 | Not Applicable |
| Motorcycles | 10% | R2 500 | Not Applicable |
| Loss of keys | 0% | R750 | Not Applicable |
| **Additional cumulative first amounts payable** | | | |
| Theft/hi-jack (if not fitted with VESA approved tracking device in working order) | | Additional 5% of gross claim | Not Applicable |

## Motor Traders

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Sub-section A (Basic) | 10% | R5 000 | Not Applicable |
| Sub-section B (Basic) | 0% | R2 500 | Not Applicable |
| **Window/Glass** | | | |
| Generic/Alternative Glass (as approved by Hollard) | 0% | R0 | Not Applicable |
| Other Glass (repair) | 0% | R0 | Not Applicable |
| Other Glass (replace) | 25% | R500 | Not Applicable |

| **Optional Extensions** | | | |
|---|---|---|---|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Contingent Liability | As per basic excess applicable to Sub-section B | | |
| Vehicle Hoists and Ramps | As per basic excess applicable to Sub-section B | | |
| Legal Liability of Passengers for Acts of Negligence | As per basic excess applicable to Sub-section B | | |
| Vehicle Hire | 0% | R0 | Not Applicable |
| Social, Domestic and Pleasure Use | As per basic excess applicable to Sub-sections A and B | | |
| Special Type Vehicles | As per basic excess applicable to Sub-sections A and B | | |
| Tools of Trade | As per basic excess applicable to Sub-section B | | |
| Riot & Strike Outside RSA and Namibia | 10% | R1 000 | Not Applicable |
| Unauthorized Use by Employees | As per basic excess applicable to Sub-section B | | |

## Homeowners

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Occupied Premises | 0% | R1 000 | Not Applicable |
| Un-occupied Premises | 0% | R1 500 | Not Applicable |
| Removal of Fallen trees | 0% | R500 | Not Applicable |
| Accidental Damage to Sanitary ware | 0% | R250 | Not Applicable |

| | | | |
|---|---|---|---|
| Subsidence & Landslip Cover (Limited) | 1% of sum insured | R500 | Not Applicable |
| Solar Excess | 10% | R1 000 | Not Applicable |
| Geysers | 10% | R1 000 | Not Applicable |
| Geysers Non-compliant installation – Additional | 0% | R1 500 | Not Applicable |
| Geyser Repair | 0% | R350 | Not Applicable |
| Power Surge | 10% | R1000 | Not Applicable |

| Householders | | | |
|---|---|---|---|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Occupied Premises | 0% | R1 000 | Not Applicable |
| Un-occupied Premises | 0% | R1 500 | Not Applicable |
| Subsidence & Landslip Cover (Limited) | 1% of sum insured | R500 | Not Applicable |
| Power Surge | 10% | R1000 | Not Applicable |

## Machinery Breakdown

| Description | FAP % (of claim) | Minimum Amount | Time Excess |
|---|---|---|---|
| Basic Excess | 10% | R2 500 | Not Applicable |
| Deterioration of Stock | 0% | R0 | 48 Hours |
| Stock Spoilage: | 0% | R0 | 48 Hours |
| Power Surge | 10% | R1000 | Not Applicable |

## Personal All Risk

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|---|---|---|
| Unspecified All Risks | 0% | R250 | Not Applicable |
| Cellphones | 0% | R500 | Not Applicable |
| Pedal cycles / non-motorized scooters – specified or not | 0% | R250 | Not Applicable |
| Contents of caravans and luggage trailers | 0% | R250 | Not Applicable |
| Contact Lenses | 0% | R250 | Not Applicable |
| Clothing and Personal effects (Theft out of any vehicle accompanied by visible, forcible, and violent entry to or exit from such vehicle) | 0% | R250 | Not Applicable |
| Clothing and Personal effects | 0% | R250 | Not Applicable |
| Motor radios, tape players and equipment of a similar nature and motor telephones | 10% | R500 | Not Applicable |

## Personal Liability

| Description | FAP % (of claim) | Minimum Amount | Time Excess |
|---|---|---|---|
| Basic | 10% of the claim, minimum R1 000 with a maximum of R25 000 | | |