

HOWDIE - COMMERCIAL POLICY WORDING

SCHEDULE OF STANDARD FIRST AMOUNTS PAYABLE

Please note:

- The provisions and limits noted in this document are only a summary of the Automatic Provisions, Extensions and First Amounts Payable as noted in the Policy Wording and must be read in conjunction therewith. However, the Policy Schedule will always take precedence over the Policy Wording.
- Limits noted on the Policy Schedule in respect of optional extensions will be over and above the limits reflected in this document unless stated otherwise.
- If a first amount payable is not stated in a specified section on the Policy Schedule, the standard first amounts payable stated in this document will be applicable.
- The first amount payable(s) below expressed as percentages are applied to the monetary value of the claim, unless otherwise stated.
- Values denoted with an **asterisk (*)** express that additional cover may be purchased.

GENERAL PROVISIONS		
Automatic cover item description	Limit	First amount payable
Claims preparation costs <i>Applicable across all sections</i>	R500 000 (in the annual aggregate) <i>* Additional cover may be purchased in each section</i>	Nil
Fire-extinguishing charges <i>Applicable across the following sections:</i> <ul style="list-style-type: none"> Fire Buildings combined Office contents Solar power 	Reasonable cost not exceeding 20% of the sum insured per event	R1 000
Fire-extinguishing charges <i>Applicable across the following sections:</i> <ul style="list-style-type: none"> Motor Motor traders Electronic equipment Goods in transit * 	R20 000 per event	R1 000
Locks and keys <i>Applicable across the following sections:</i> <ul style="list-style-type: none"> Buildings combined Office contents Theft Money * 	1. R15 000 per section 2. R30 000 in the aggregate any one event	R1 000
Malicious damage <i>Applicable across the following sections:</i> <ul style="list-style-type: none"> Fire Buildings combined Office contents Solar power 	Not exceeding item sum insured	Nil
Property under construction or alteration	R2 500 000	R5 000
Security guard costs <i>Applicable across the following sections:</i> <ul style="list-style-type: none"> Fire Buildings combined Office contents Theft Glass Goods in transit Business all risks Electronic equipment Solar power 	R25 000 in the aggregate any one event	Nil
Subsidence and landslip (limited cover) <i>Applicable across the following sections:</i> <ul style="list-style-type: none"> Fire Buildings combined Office contents Solar power 	Up to Property sum insured <i>* Extended cover may be purchased per section, subject to approval</i>	R5 000

FIRE			
Automatic cover item description	Limit	First amount payable	
All other contents	R20 000 per event	R1 000	
Architects' and other professional fees <i>Limited to the sum insured of columns 1 and 3</i>	Not exceeding 20% of amount payable for damages	Nil	
Capital additions	Not exceeding 20% of the item sum insured (excluding Stock)		
Cleaning and maintenance equipment <i>Applicable to Column 1</i>	1. R20 000 per event 2. R60 000 in the annual aggregate	R1 000	
Cost of demolition, clearing and erection of hoardings	Not exceeding item sum insured	Nil	
Cost of removal of fallen or leaning trees	R10 000 per event	R1 000	
Deterioration of undamaged stocks <i>Applicable to Column 4</i>	1. Actual purchase costs; or 2. actual manufacturing costs; 3. less net amount received from salvage sale	Nil	
Discharge or leakage of fire protection systems	R150 000 per event *	R1 000	
Express delivery and overtime	Not exceeding 50% of the repair/ replacement costs had additional costs not been incurred	Nil	
Generator hire	1. R25 000 per event 2. R50 000 in the annual aggregate	R1 000	
Geysers (as defined) <i>Applicable to Column 1</i>	Standard geyser Up to 150 litres: R13 000 Up to 200 litres: R15 000 Up to 250 litres: R22 000 Solar Geyser Up to 150-200 litres: R30 000 Up to 300 litres: R43 000	10% of claim min R1 500	
Landscaping <i>Applicable to Column 1</i>	R25 000 per event	R1 000	
Motors and pumping equipment	1. R10 000 per event 2. R50 000 in the annual aggregate	R1 000	
Municipal plans scrutiny fee <i>Applicable to Column 1</i>	Not exceeding item sum insured	Nil	
Public authorities' requirements <i>Applicable to Column 1</i>			
Public supply <i>Applicable to Column 1</i>			
Sanitary ware	R150 000 per event	R1 000	
Shade nets and canopies <i>Applicable to Special perils</i>	R50 000 per event *	Co-Insurance table	
		Age	%
		Up to 1 year	10%
		Up to 2 years	25%
		Up to 3 years	40%
		Up to 4 years	60%
Up to 5 years	80%		
Over 5 years	100%		
Storage of contents	1. R20 000 per event 2. R100 000 in the annual aggregate	R1 000	
Temporary removal	Not exceeding 25% of the item sum insured	Nil	
Temporary repairs and measures after loss	R150 000 per event		
Water leaks/Loss of water	Loss of water 1. R15 000 per event 2. R50 000 in the annual aggregate	R1 000	

Water leaks/Loss of water (cont.)	Leak detection 1. R10 000 per event 2. R20 000 in the annual aggregate	R1 000
	Filling of pools/ponds 1. R10 000 per event 2. R20 000 in the annual aggregate	R1 000
Wild baboons and monkeys	1. R30 000 per event 2. R60 000 in the annual aggregate	R1 000
Optional extension item description	Limit	First amount payable
Additional Leakage - first loss	As stated in Schedule	R1 000
Average extension: Day One Basis (non-adjustable) - applicable to buildings and machinery only		Basic
Brands and labels		10% min R2 500
Escalation/Inflation (Year 1 and Year 2)		Nil
Riot and strike		Nil
Stock declaration conditions		5% min R5 000
Subsidence and landslip (extended cover)		5% min R5 000
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	R3 000
Weather-related losses: (KZN only) <i>Water/Flood, Storm, Hail and/or Snow</i>		5% min R5 000, max R50 000
BUILDINGS COMBINED		
Automatic cover item description	Limit	First amount payable
Architects' and other professional fees <i>Limited to the sum insured of property affected</i>	Not exceeding 20% of amount payable for damages	Nil
Capital additions	Not exceeding 20% of the item sum insured	
Cleaning and maintenance equipment	1. R20 000 per event 2. R60 000 in the annual aggregate	R1 000
Cost of demolition, clearing and erection of hoardings	Not exceeding item sum insured	Nil
Cost of removal of fallen or leaning trees	R10 000 per event	R1 000
Discharge or leakage of fire protection systems	R150 000 per event	R1 000
Generator hire	1. R25 000 per event 2. R50 000 in the annual aggregate	R1 000
Geysers (as defined)	Standard geyser Up to 150 litres: R13 000 Up to 200 litres: R15 000 Up to 250 litres: R22 000 Solar Geyser Up to 150-200 litres: R30 000 Up to 300 litres: R43 000	10% of claim min R1 500
Landscaping	R25 000 per event	R1 000
Motors and pumping equipment	1. R10 000 per event 2. R50 000 in the annual aggregate	R1 000
Maintenance fees and levies	1. R5 000 per unit 2. R100 000 in the annual aggregate (all units)	Nil
Municipal plans scrutiny fee	Not exceeding item sum insured	
Public authorities' requirements	Not exceeding item sum insured	Nil
Sanitary ware and fixed glass	R150 000 per event	R1 000

		Co-Insurance table	
		Age	%
Shade nets and canopies <i>Applicable to Special perils</i>	R50 000 per event *	Up to 1 year	10%
		Up to 2 years	25%
		Up to 3 years	40%
		Up to 4 years	60%
		Up to 5 years	80%
		Over 5 years	100%
Storage of contents	1. R20 000 per event 2. R100 000 in the annual aggregate	R1 000	
Temporary removal	Not exceeding 25% of the item sum insured	Nil	
Temporary repairs and measures after loss	R150 000 per event		
Water leaks/Loss of water	Loss of water 1. R15 000 per event 2. R50 000 in the annual aggregate	R1 000	
Water leaks/Loss of water (cont.)	Leak detection 1. R10 000 per event 2. R20 000 in the annual aggregate	R1 000	
	Filling of pools/ponds 1. R10 000 per event 2. R20 000 in the annual aggregate	R1 000	
Wild baboons and monkeys	1. R20 000 per event 2. R40 000 in the annual aggregate	R1 000	
Sub-Section B - Public supply connections	Not exceeding item sum insured	Nil	
Sub-Section C - Rent	30% of the Building sum insured *		
Sub-Section D - Liability	R5 000 000 per event *		
Optional extension item description	Applicable to/Limited to	First amount payable	
Average extension: Day One Basis (non-adjustable) - applicable to buildings only	Buildings sum insured	As per Fire and allied perils	
Escalation/Inflation (Year 1 and Year 2)	As stated in the Schedule	Nil	
Prevention of access (extension to Sub-Section C)	1. 30% of the Building sum insured 2. R20 000 000 in the annual aggregate		
Riot and strike	As stated in the Schedule		
Subsidence and landslip (extended cover)		10% min R1 000	
Theft of external fixtures and fittings			
First amount payable item description	Applicable to	First amount payable	
Fire and allied perils	Each and every loss	R3 000	
Weather-related losses: (KZN only) <i>Water/Flood, Storm, Hail and/or Snow</i>		5% min R5 000, max R50 000	
All other claims		R1 000	
OFFICE CONTENTS			
Automatic cover item description	Limit	First amount payable	
Capital additions	Not exceeding 20% of the item sum insured	Nil	
Discharge or leakage of fire protection systems	R150 000 per event *	R1 000	
Property owned by any partner, director or employee of insured <i>Noted under definition of Contents</i>	1. R20 000 per event 2. R40 000 in the annual aggregate	R1 000	
Removal of debris	Not exceeding item sum insured	Nil	
Sanitary ware and fixed glass	R150 000 per event	R1 000	
Temporary removal	Not exceeding 25% of the item sum insured	Nil	
Temporary repairs and measures after loss	R150 000 per event		
Theft (following forcible and violent entry/exit)	25% of the Contents sum insured *	10% min R1 000	
Wild baboons and monkeys	1. R20 000 per event 2. R40 000 in the annual aggregate	R1 000	

Sub-Section B - Rent	30% of Contents sum insured	Nil
Sub-Section C - Documents	R150 000 per event *	
Sub-Section D - Liability Documents		
Sub-Section E - Increase in cost of working	25% of the Contents sum insured	
Optional extension item description	Applicable to/Limited to	First amount payable
Additional leakage - first loss	As stated in the Schedule	10% min R1 000
Losses in the open at the insured premises		10% min R1 500
Riot and strike		Nil
Theft (non-forcible)		10% min R2 000
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	10% min R500
Weather-related losses: (KZN only) <i>Water/Flood, Storm, Hail and/or Snow</i>		5% min R5 000, max R50 000
BUSINESS INTERRUPTION		
Automatic cover item description	Limit	First amount payable
Prevention of access	Limited to 75% of the Gross profit/Gross rentals/Revenue sum insured, not exceeding R20 000 000, per event	Nil
Solar power system(s) limitation <i>14 Day Indemnity period</i>	Limited to 25% of the Gross profit/Gross rentals/Revenue sum insured, not exceeding R10 000 000, per event	Time excess: 24 Hours
Optional extension item description	Applicable to/Limited to	First amount payable
Accidental Damage	Limited to 20% the Gross Profit/Gross Rentals/Revenue sum insured; R5 000 000; or the sum insured stated in the Schedule; whichever is the lesser	Nil
Deposit premium	Gross Profit/Gross Rentals/Revenue sum insured	
1. Specified Suppliers/Sub-Contractors	Limited to 25% (or the percentage stated in the Schedule) of the Gross profit sum Insured; or the sum insured stated in the Schedule; whichever is lesser	
2. Specified Customers		
3. Unspecified Suppliers	Limited to 10% (or the percentage stated in the Schedule) of the Gross profit sum Insured; or the sum insured stated in the Schedule; whichever is lesser	
4. Prevention of access - extended cover	Limited to 75% the Gross Profit/Gross Rentals/Revenue sum insured; R20 000 000; or the sum insured stated in the Schedule; whichever is the lesser	
5. Public Utilities - insured perils only		
6. Public telecommunications - insured perils only		
Theft by Forced entry	Limited to 20% the Gross Profit/Gross Rentals/Revenue sum insured; R5 000 000; or the sum insured stated in the Schedule; whichever is the lesser	
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	Nil
ACCOUNTS RECEIVABLE		
Optional extension item description	Applicable to/Limited to	First amount payable
Riot and strike	As stated in the Schedule	Nil
Transit	As per Section sum insured	
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	Nil
THEFT		
Automatic cover item description	Limit	First amount payable
All contents <i>Personal effects, tools and pedal cycles of the Insured, principal, partner, director or employee</i>	1. R20 000 per person 2. R40 000 in the aggregate any one event	R1 000
Loss or damage to buildings	R30 000 per event in the annual aggregate	R1 000

Property of guests <i>Applicable to accommodation risks only</i>	1. R15 000 per person 2. R30 000 in the aggregate any one event	R1 000
Temporary repairs and measures after loss	1. R20 000 per event 2. R40 000 in the annual aggregate	Nil
Optional extension item description	Applicable to/Limited to	First amount payable
Additional damage to buildings	As stated in the Schedule	R1 000
Losses in the open at the insured premises		10% min R1 500
Malicious damage cover only		R1 000
Petrol in underground tank(s)		10% min R1 000
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	10% min R1 000
MONEY		
Automatic cover item description	Limit	First amount payable
Credit/debit cards	1. R10 000 per event 2. R30 000 in the annual aggregate	Nil
Custody of Money	R10 000 per event	R1 000
Minor limits <i>Applicable to Specific Exceptions 4,5,6 and 7 under Sub-Section A.</i>	Up to Major limit Sum insured or R10 000 per event, whichever is the lesser	R1 000
Receptacles and clothing	R20 000 per event *	Nil
Seasonal increase <i>Applicable period: 15 December to 15 January</i>	15% of the Major limit or R50 000*, whichever is the lesser	10% min R1 000
Sub-Section B - Personal accident (assault)	1. Death – R20 000 per event 2. Permanent disability – R20 000 per event 3. Emergency expense shortfall – R20 000 per event 4. Other reasonable expenses (as listed) – up to R30 000 per event in the annual aggregate	Nil
Optional extension item description	Applicable to/Limited to	First amount payable
Riot and strike	As stated in the Schedule	Nil
First amount payable item description	Applicable to	First amount payable
Major limit	Each and every loss	10% min R1 000
Money in transit		15% min R1 000
Hold-up		20% min R1 000
Collectors/roundsman		10% min R1 000
GLASS		
Automatic cover item description	Limit	First amount payable
Boarding up	R10 000 per event	Nil
Damage to shop fronts	R10 000 per event	
Removal and reinstallation	R10 000 per event	
Watchman	R10 000 per event	
Optional extension item description	Applicable to/Limited to	First amount payable
Riot and strike	As stated in the Schedule	Nil
Special replacement	As per Section sum insured	
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	10% min R1 000
FIDELITY GUARANTEE		
Optional extension item description	Applicable to/Limited to	First amount payable
Computer losses	Computer losses first amount payable	As per Policy Wording

Cost of recovery	As stated in the Schedule	
Extortion	As per Section sum insured	Nil
Losses discovered more than 24 months after being committed but not more than 36 months thereafter		
Losses discovered more than 24 months after being committed, subject to satisfactory systems audit		
Reduction/reinstatement of sum insured		
Retroactive cover - no previous insurance in force		
Superseded insurance	As stated in the Schedule	As stated in the Schedule
Voluntary first amount payable		
First amount payable item description	Applicable to	First amount payable
As stated in the Hollard Business Policy Wording		
GOODS IN TRANSIT		
Automatic cover item description	Limit	First amount payable
Breakdown or damage	1. R20 000 per event 2. R40 000 in the annual aggregate	R1 000
Clearing up and removal of debris costs	R20 000 per event *	Nil
Optional extension item description	Applicable to/Limited to	First amount payable
Riot and strike	As stated in the Schedule	Nil
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	10% min R2 500
Theft/hijack		20% min R2 500
BUSINESS ALL RISKS		
Automatic cover item description	Limit	First amount payable
Remote blocking <i>Applicable specified items</i>	Item sum insured or R25 000, whichever is the lesser	10% min R1 000
Optional extension item description	Applicable to/Limited to	First amount payable
Increase in cost of working	Not exceeding the amount stated in the Schedule or R150 000, whichever is the lesser	Nil
Riot and strike	As stated in the Schedule	
First amount payable item description	Applicable to	First amount payable
All other claims	Specified items, per event	10% min R500
Laptops/Notebooks/Tablets	Specified items, per event	10% min R1 000
ACCIDENTAL DAMAGE		
Automatic cover item description	Limit	First amount payable
Additional costs <i>Applicable to buildings, plant and machinery</i>	Not exceeding Defined Event 1 – Property sum insured	Nil
First amount payable item description	Applicable to	First amount payable
Defined event 1 - Property	Each and every loss	10% min R2 500
Defined event 2 - Leakage		10% min R2 500
Defined event 3 - Power surge	With approved Surge protection	Nil
	Without approved Surge protection	10% min R3 000
GROUP PERSONAL ACCIDENT/STATED BENEFITS		
Automatic cover item description	Limit	First amount payable
Additional Death benefit	R15 000 per Insured Person	Nil
Body transportation costs	R75 000 per Insured Person	

Childcare <i>Applicable to Accidental Bodily Injury</i>	<ol style="list-style-type: none"> R300 per day (max: 28 days) R15 000 in the annual aggregate, per Insured Person R100 000 in the annual aggregate, per Policy 	Time excess: 7 days
Crime benefit	Additional 10% of Insured Person's Death or Permanent Disability benefit up to a maximum of R100 000	
Disfigurement <i>(payment is not in addition to the Permanent Disability benefit)</i>	50% of the Permanent Disability benefit	
Disfigurement requiring corrective medical procedure <i>(payment is not in addition to the Permanent Disability benefit or Disfigurement Extension)</i>	<ol style="list-style-type: none"> Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per Insured Person All other areas of the body – 10% of the Permanent Disability benefit, maximum R100 000 per Insured Person 	Nil
Emergency transportation costs <i>Applicable to Accidental Bodily Injury</i>	<ol style="list-style-type: none"> R200 000 per Insured Person R1 000 000 per event 	
Family/Domestic employee emergency expense shortfall <i>Applicable to Accidental Bodily Injury</i>	<ol style="list-style-type: none"> R50 000 per Insured Person R200 000 per event in the annual aggregate 	R250
Life support equipment <i>Applicable to Accidental Bodily Injury</i>	R100 000 per Insured Person, per event	
Mobility costs <i>(payment is not in addition to the Permanent Disability benefit)</i>	R250 000 per Insured Person	
Paraplegia <i>Applicable to Accidental Bodily Injury (payment is in addition to Permanent Total Disability benefit)</i>	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000 and a maximum of R500 000	Nil
Quadriplegia <i>Applicable to Accidental Bodily Injury (payment is in addition to Permanent Total Disability benefit)</i>	25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000 and maximum of R1 000 000	
Rehabilitation costs <i>Applicable to Permanent Disability</i>	80% of training costs, maximum R150 000 per Insured Person	
Relocation costs <i>Applicable to Death and Permanent Disability</i>	<ol style="list-style-type: none"> R150 000 per person 75% of the actual loss caused 	
Repatriation Costs <i>Applicable to Accidental Bodily Injury</i>	R200 000 per Insured Person	
Search and rescue <i>Applicable to Accidental Bodily Injury</i>	<ol style="list-style-type: none"> R100 000 per Insured Person, per event R500 000 in the annual aggregate 	
Seat belt benefit <i>(payment is not in addition to benefit)</i>	10% of the Death or Permanent Disability benefit, maximum R100 000	Nil
Temporary drivers <i>Applicable to Accidental Bodily Injury (payment is in addition to Temporary Total Disability benefit)</i>	R2 000 per week or the Temporary Total Disability benefit, whichever is the lesser	
Trauma counselling	<ol style="list-style-type: none"> R1 000 per consultation R10 000 per annum per Insured Person R100 000 in the annual aggregate 	
Optional extension item description	Applicable to/Limited to	First amount payable
HIV accidental exposure	As per section sum insured	Nil
War risk	As per Policy Wording	Nil
Assistance services	Limit	First amount payable
24-Hour HIV Protection	As per Policy Wording	Nil
Trauma & Assault assistance		
UClaim (ClaimCare/COIDCare)		

First amount payable item description	Applicable to	First amount payable
Temporary total disability	Each and every loss	Time excess: 7 days
Emergency expense shortfall		R250
MOTOR		
Automatic cover item description	Limit	First amount payable
Additional costs <i>Applicable to Sub-Section A</i>	R40 000 in the aggregate per event	Nil
Contingent liability <i>Applicable to Sub-Section B</i>	R2 500 000 per event	Sub-Section B basic excess
Emergency accommodation <i>Applicable to Private type cars and LDVs with a GVM less than 3 500kg</i>	1. R1 000 per person 2. R5 000 per event 3. R10 000 in the annual aggregate	Nil
Loss of fuel	R2 000 per event, per vehicle	
Loss of locks, keys, central locking devices and remotes	R20 000 per event, per vehicle *	R1 250
Parking facilities and movement of third-party vehicles	R2 500 000 per event, per vehicle *	Nil
Passenger liability (Specified vehicles only) <i>Excluding caravans, trailers, special types, quad bikes and golf carts</i>	R2 500 000 per event	
Repatriation of vehicles used outside the territorial scope <i>Applicable to Private type cars and LDVs with a GVM less than 3 500kg</i>	Limits apply per event: 1. Occupants (Maximum of 4) – R20 000 2. Vehicle transport cost – R20 000 3. Temporary repairs – R20 000	
Sound equipment	Factory-fitted – replacement value, per vehicle	Basic first amount payable as per category below
	After-market – R5 000 per vehicle <i>* Additional cover may be purchased and specified under Business All Risks section</i>	R500
Tracking device	R2 000 per vehicle <i>* Additional cover may be purchased and specified under Business All Risks section</i>	Nil
Wreckage removal	R20 000 any one event *	
Sub-Section B - Liability to third parties <i>Applicable to Comprehensively insured vehicles</i>	R2 500 000 per event <i>* Additional cover may be purchased and other cover options to be purchased from ground up</i>	Sub-Section B basic excess
Sub-Section C - Emergency expense shortfall <i>Applicable to all vehicles excluding buses or taxis</i>	1. R10 000 per event, per vehicle 2. R50 000 total for all occupants	Nil
Optional extension item description	Applicable to/Limited to	First amount payable
Credit shortfall	As stated in the Schedule, per vehicle	Sub-Section A basic excess
Loss of use <i>Available for Vehicles over 3500kg's GVM</i>		Nil
Retail value plus (Specified vehicles only) <i>Available for Private type cars and LDVs with a GVM less than 3 500kg</i>		Sub-Section A basic excess
Riot and strike	As per vehicle sum insured	Nil
Unauthorised passenger's personal injury liability <i>Available for Private type cars and LDVs with a GVM less than 3 500kg</i>	As stated in the Schedule, per vehicle	Nil
Vehicle hire (Specified vehicles only) <i>Available for Private type cars and LDVs with a GVM less than 3 500kg</i>	As stated in the Schedule, per vehicle	Nil

Waiver of basic compulsory first amount payable (Specified vehicles only) <i>Available for Private type cars and LDV's with a GVM less than 3 500kg</i>	As stated in the Schedule, per vehicle	Nil
Value added product	Limit	First amount payable
Roadside assist <i>Available for Private type cars and LDV's with a GVM less than 3 500kg</i>	As stated in the Schedule, per vehicle	Nil
First amounts payable (applicable to the specified vehicle category)		
Description	Applicable to	First amount payable
Windscreen/Glass (all vehicles excluding trailers and caravans)		
Glass - Repair	Per vehicle	Nil
Glass - Replacement		25% min R500
Private Type Vehicles (PV)		
Sub-Section A (Basic)	Per vehicle Theft/hijack cover subject to Motor Security Requirements stated in the Policy Schedule	5% min R3 000
Sub-Section B (Basic)		Nil
Theft/hijack <i>(falls away if vehicle is recovered)</i>		Additional 5% of Gross claim
Additional cumulative first amounts payable		
Driver aged under 25 years	Per vehicle <i>(in addition to Basic and Theft/hijack)</i>	R1 000
Driver licensed less than 2 years		R1 500
Light Delivery Vehicles (LDV)/Commercial Vehicles (up to a GVM of 3 500kg)		
Sub-Section A (Basic)	Per vehicle Theft/hijack cover subject to Motor Security Requirements stated in the Policy Schedule	5% min R3 500
Sub-Section B (Basic)		Nil
Theft/hijack <i>(falls away if vehicle is recovered)</i>		Additional 5% of Gross claim
Additional cumulative first amounts payable		
Driver aged under 25 years	Per vehicle <i>(in addition to Basic and Theft/hijack)</i>	R1 000
Driver licensed less than 2 years		R1 500
Heavy Commercial Vehicles (HCV)/Trailers (over 3500kg GVM), Buses and Special Types		
Sub-Section A (Basic)	Per vehicle	10% min R5 000
Sub-Section B (Basic)		R2 500
Theft/hijack <i>(falls away if vehicle is recovered)</i>		Additional 10% of Gross claim
Additional cumulative first amounts payable		
Driver aged under 25 or licensed less than 2 years	Per vehicle <i>(in addition to Basic and Theft/hijack)</i>	5% min R1 000
Motorcycles		
Sub-Section A (Basic)	Per vehicle	5% min R2 000
Sub-Section B (Basic)		Nil
Theft/hijack <i>(falls away if vehicle is recovered)</i>		15% min R1 000
Additional cumulative first amounts payable		
Driver aged under 25 years	Per vehicle <i>(in addition to Basic and Theft/hijack)</i>	R750
Driver licensed less than 2 years		R750
Driver's license endorsed within the last 3 years		R750
Trailers/Caravans (up to a GVM of 3 500kg)		
Windscreen/Glass	Per vehicle	R500
All other claims		R1 000
MOTOR TRADERS RISK		
Automatic cover item description	Limit	First amount payable
Additional costs <i>Applicable to Sub-Section A</i>	R40 000 in the aggregate per event	Nil
Contingent liability <i>Applicable to Sub-Section B</i>	R2 500 000 per event	R2 500

Loss of keys <i>Applicable to Sub-Section A</i>	R10 000 per event	R1 000
Wreckage removal <i>Applicable to Sub-Section A</i>	R20 000 per event	Nil
Sub-Section C - Emergency expense shortfall <i>Applicable to all vehicles excluding buses or taxis</i>	1. R10 000 per injured occupant 2. R50 000 total for all injured occupants	
Optional extension item description	Applicable to/Limited to	First amount payable
Legal liability of passengers for acts of negligence	As stated in the Schedule	R2 500
Riot and strike	Not exceeding item value	Nil
Social, domestic and pleasure use		Sub-Section A and B basic excess
Special type vehicle		Sub-Section B basic excess
Tools of trade		R2 500
Unauthorised use by employee		R2 500
Vehicle hire <i>Available for Private type cars and LDV's with a GVM less than 3 500kg</i>	As stated in the Schedule	Nil
Vehicle hoists and ramps	Not exceeding item value	R2 500
First amount payable item description	Applicable to	First amount payable
Sub-Section A (Basic)	Per vehicle	10% min R5 000
Sub-Section B (Basic)		R2 500
Glass - Repair		Nil
Glass - Replacement		25% min R500
ELECTRONIC EQUIPMENT		
Automatic cover item description	Limit	First amount payable
Architects' and other professional fees	Not exceeding 20% of the claim amount	Nil
Capital additions and currency fluctuations	Not exceeding 25% of the items' sum insured for Sub-Section A	
Clearance costs	Not exceeding 20% of the claim amount	
Express delivery and overtime	Not exceeding 50% of the repair/ replacement cost	
Prevention of access <i>Applicable to Sub-Section B</i>	R20 000 per event <i>(3-month indemnity period)</i>	Time excess: 24 hours
Remote blocking	Not exceeding item sum insured or R25 000, whichever is the lesser	As per standard first amount payable below
Software upgrade	Not exceeding 20% of the value of the insured equipment or R10 000, whichever is the lesser	R1 000
Sub-Section B - Consequential Loss Increased cost of working	R20 000 per event*	Time excess: 24 hours
Sub-Section B - Consequential Loss Reinstatement of data/programs	R20 000 per event*	R1 000
Optional extension item description	Applicable to/Limited to	First amount payable
Incompatibility cover	As stated in the Schedule	R1 000
Riot and strike		Nil
Telecommunication access lines		Time excess: 12 hours
First amount payable item description	Applicable to	First amount payable
Basic	Specified item, per item	10% min R1 000
Lightning/Power surge	With approved Surge protection	Nil
	Without approved Surge protection	10% min R2 500
Laptops/Notebooks/Tablets	Specified items, per event	10% min R1 000

MACHINERY BREAKDOWN		
Automatic cover item description	Limit	First amount payable
Increase in cost of working <i>Applicable to Sub-Section C</i>	R100 000 per event *	Nil
Optional extension item description	Applicable to/Limited to	First amount payable
Express delivery and overtime	As stated in the Schedule	Nil
Foundations and masonry refractories		
Riot and strike		
First amount payable item description	Applicable to	First amount payable
Sub-Section A - Machinery Breakdown	Each and every loss	10% min R2 500
Power surge <i>Applicable to Sub-Section A</i>	With approved Surge protection	Nil
	Without approved Surge protection	10% min R3 000
Sub-Section B - Business interruption	Each and every loss	Time excess: 24 hours
Sub-Section C - Deterioration of stock		10% min R1 000
SOLAR POWER		
Automatic cover item description	Limit	First amount payable
Architects' and other professional fees	Not exceeding 20% of the claim amount	Nil
Capital additions	Not exceeding 20% of the item sum insured	
Clearance costs	Not exceeding 20% of the claim amount	
Credit Shortfall	Not exceeding 20% of the replacement value	
Express delivery and overtime	Not exceeding 50% of the repair/ replacement cost	
Software upgrade	Not exceeding 25% of the value of the insured equipment or R10 000, whichever is the lesser	R1 000
Temporary removal	Not exceeding 25% of the item sum insured	Nil
Temporary repairs after a loss	R150 000 per event	Nil
Sub-Section B - Liability	R1 000 000 per event *	R2 500
Sub-Section C - Accidental damage	1. R100 000 per event 2. R250 000 in the annual aggregate	R1 000
Optional extension item description	Applicable to/Limited to	First amount payable
Incompatibility cover	As stated in the Schedule	Nil
Power surge	3. R250 000 per event 4. R500 000 in the annual aggregate	With approved Surge protection: Nil
		Without approved Surge protection: 10% min R3 000
Theft (non-forcible)	As stated in the Schedule	10% min R2 000
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	10% min R1 500
Theft (forcible and violent entry/exit)		10% min R1 000