HOWDIE – PERSONAL POLICY EXCESS AND LIMIT SECTION

Pay-out will not exceed the applicable limit. You must still prove your loss.

All excesses are per section per claim.

If you claim under more than one cover section because of the same event, you only have to pay the highest excess (basic excess plus the total of any additional and voluntary/compulsory excesses as applicable) under all the cover sections.

The basic excess becomes Nil when the policyholder is aged 55 or older, unless the policyholder opts to pay a voluntary excess, as stated in the Schedule. In the Motor section, this applies if the driver at the time of the accident is aged 55 or older. If the driver is under the age of 55 years old, the basic excess of R5 000 will apply.

Any cover included in your policy wording which is not shown in this document, is limited to the applicable section's sum insured and the relevant basic excess applies.

Version 3.5.10 – 4 November 2024

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
How to claim			
Claim procedure at your own expense	Nil	Nil	R20 000
Buildings			
How much we pay			
Basic excess	R1 000 or Nil if selected in the Schedule	Nil	Sum insured
What we cover you for			
Leaks, flooding:			
Geysers			
– **Damage to electrical geysers**			
• If authorised by us			Actual cost
• If not authorised by us:			
○ 50 – 150 litre			R13 000
○ 200 litre			R15 000
○ 250 litre	R500	Nil	R22 000
– **Damage to solar geysers**			
• If authorised by us			Actual cost
• If not authorised by us:			
○ 150 – 200 litre			R30 000
○ 300 litre			R43 000
Other water heating apparatus	R500		Sum insured
Individual components	Nil		Sum insured
Limited pay-out – unoccupied outbuildings			
Subsidence, landslip or ground heave – limited cover	Basic excess	Nil	Sum insured
– Limited pay-out for outbuildings, minimum security requirements not in place and no forced entry or exit	Basic excess	Nil	R20 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
We also cover you for			
Accidental damage to buildings	R1 000	R1 000	Sum insured
Accidental damage to fixed machinery: – Gate motor or garage-door motor – Any other fixed machinery	R1 000	R1 000	Actual cost R10 000
Accidental death	Nil	Nil	R10 000 per person
Acts by tenants	Nil	Nil	Sum insured
Alternative accommodation or loss of rent	Nil	Nil	25% of sum insured
Cover during property transfer	Basic excess	Nil	New property value
Damage to garden	Nil	Nil	R10 000
Demolition and professional fees	Nil	Nil	15% of sum insured
Domestic and wild animals	R500	Nil	R20 000
Emergency-services expenses	Nil	Nil	R25 000
Glass and sanitary-ware	R500	Nil	20% of sum insured
Holiday letting – Trauma counselling	Basic excess Nil	Nil Nil	Sum insured R10 000 per person
Home improvements	Nil	Nil	R100 000
Imminent danger security costs	Nil	Nil	R20 000
Keys, locks and remote controls	Nil	Nil	R10 000
Medical benefit	Nil	Nil	R5 000
Pest contamination	Nil	Nil	R10 000
Power surge – No surge arrester installed – Power surge arrester installed on the distribution board	10% of claim, minimum R3 500 Nil	10% of claim, minimum R3 500 Nil	Maximum R25 000 in each 12-month period of insurance Sum insured
Professional cleaning services	Nil	Nil	R5 000
Public supply or mains connections	Nil	Nil	R10 000
Removal of fallen trees	Nil	Nil	R10 000 (Limited to one claim in any 12-month period)
Restoring of soil	Nil	Nil	Actual cost
Security guards	Nil	Nil	R10 000
Temporary emergency measures	Nil	Nil	R50 000
Tracing of water leaks	R500	Nil	R5 000
Trauma counselling benefit	Nil	Nil	R5 000 per person
Water leakage from underground pipes	Nil	Nil	R10 000
Wheelchair- and disability-friendly alterations	Nil	Nil	R50 000
Additional cover you can choose			
Accidental damage to fixed machinery – increased cover	10% of claim, minimum R500	Nil	R20 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Geyser – extended cover	Nil	Nil	R10 000
Subsidence, landslip or ground heave – extended cover	Basic excess	Nil	Sum insured
Keys, locks and remote controls – increased cover	R500	Nil	R20 000
Your specific responsibilities			
Notify us about any improvements to your home	Basic excess	Nil	25% of sum insured
Household contents			
How much we pay			
Basic excess	R1 000 or Nil if selected in the Schedule	Nil	Sum insured
Any telecommunication devices such as cell phones (excluding accessories)	10% of claim, minimum R500	Nil	Sum insured
What we cover you for			
Jewellery, watches, rugs, art, etc.	Basic excess	Nil	33.33% of sum insured
Theft – Limited pay-out:			
– Theft from your outbuildings if you do not have minimum security requirements in place and there are clear signs of forced entry or exit	Basic excess	Nil	R10 000 if unoccupied, R50 000 if occupied
– Theft from any other home or educational institution where there are clear signs of forced entry or exit	Basic excess	Nil	R50 000
– Theft of outdoor furniture, etc.	Basic excess	Nil	R20 000
Theft – Limited pay-out following forced entry or exit from:			
– Your place of employment or from furniture storage	Basic excess	Nil	R10 000
– Your private home or outbuildings if lent, let or sub-let	Basic excess	Nil	R10 000
– An unattended vehicle, or from the vehicle you are driving from a place of purchase, repair or renovation	Basic excess	Nil	R5 000
We also cover you for			
Accidental damage – Audio-visual equipment, aerials, satellite dishes, and glass	Basic excess	Nil	Sum insured
Accidental death	Nil	Nil	R10 000 per person
Acts by tenants	Nil	Nil	Sum insured
Alternative accommodation or loss of rent	Nil	Nil	25% of sum insured

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Baggage cover	Basic excess	Nil	R5 000
Clearing-up costs	Nil	Nil	Actual costs
Credit/debit-card fraud	Nil	Nil	R5 000 (Limited to one claim in any 12-month period)
Damage to guests' property	Nil	Nil	R10 000
Domestic and wild animals	R500	Nil	R10 000
Domestic employee's property	Nil	Nil	R10 000
Emergency-services expenses	Nil	Nil	Actual costs
Garden damage	Nil	Nil	R5 000
Hole-in-one (golf) or full-house (bowls) & SA record			
– Hole-in-one or full-house			R10 000 in any 12-month period of insurance
– SA record	Nil	Nil	R10 000 in one calendar month, limited to a maximum of three records in any 12-month period
Holiday letting:	Basic excess	Nil	Sum insured
– Accidental damage	Basic excess	Nil	R25 000
– Trauma counselling	Nil	Nil	R10 000 per person
Increase in sum insured over holiday season	Basic excess	Nil	10% of sum insured
Imminent danger security costs	Nil	Nil	R20 000
Important documents	Nil	Nil	R10 000
Jewellery and watches			
– Lack of proof of purchase			R10 000
– Safe warranty			R50 000
– Unattended vehicle/building with no forced entry	Basic excess	Nil	R5 000
– Jewellery items under R10 000 not in safe accumulation limit of R50 000 will apply			R50 000
Keys, locks and remote controls	R500	Nil	R15 000
Money:			
– Any insured event except theft			R5 000
– Theft if no forcible or violent entry			R1 000
– Theft with forcible or violent entry			
• In a safe	Nil	Nil	R5 000
• Not in a safe	Nil	Nil	R1 000
Office contents	Basic excess	Nil	R30 000
Pest contamination	Nil	Nil	R25 000
Professional cleaning services	Nil	Nil	R5 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Power surge – No surge arrester installed – Power surge arrester installed on the distribution board	10% of claim, minimum R3 500 Nil	10% of claim, minimum R3 500 Nil	Maximum R25 000 in each 12-month period of insurance Sum insured
Removal of contents	Basic excess	Nil	Sum insured
Security guards	Nil	Nil	R10 000
Spoiling of food in fridge and freezer – Cost to cover spoilt contents – Contamination or odour	Nil	Nil	R5 000 R10 000
Stamp or coin collections	Nil	Nil	R5 000
Temporary emergency measures	Basic excess	Nil	R50 000
Tracing of water leaks	R500	Nil	R5 000
Trauma counselling benefit	Nil	Nil	R10 000 per person
Veterinary expenses and medical benefit	Nil	Nil	R20 000
Water leakage from underground pipes	Nil	Nil	R10 000
Wheelchair- and disability-friendly alterations	Nil	Nil	R50 000
Additional cover you can choose			
Home-based business stock	Basic excess	Nil	R30 000
Keys, locks and remote controls – increased cover	R500	Nil	R20 000
Subsidence, landslip or ground heave – extended cover	Basic excess	Nil	Sum insured
Your specific responsibilities			
Provide us with a valuation certificate – any item above the value of R10 000	Basic excess	Nil	If no valuation certificate provided, R10 000 maximum pay-out per item

All Risks			
What we cover you for			
Basic excess	Refer to schedule	Nil	Sum insured
Remote blocking – specified property – CCTV footage available – CCTV footage not available	 Basic excess Basic excess	 Nil Nil	 75% of claim 50% of claim up to a maximum of R20 000 (whichever is the lesser)
Remote blocking – unspecified property – CCTV footage available – CCTV footage not available	 Basic excess Basic excess	 Nil Nil	 50% of claim up to a maximum of R5 000 No cover

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
How much we pay			
Unspecified property	Basic excess	Nil	25% of sum insured per item
– Asset all risk cover automatic inclusion	Basic excess	Nil	Sum insured
– Power surge	10% of claim, minimum R3 500	10% of claim, minimum R3 500	Sum insured
Specified property (including sports equipment while in use)	Basic excess	Nil	Specified sum insured
– Pedal-cycle or any parts when left unattended:			
• securely locked with a lock, chain or cable	Basic excess	Nil	Specified sum insured
• not securely locked with a lock, chain or cable	Basic excess	10% of claim, minimum R500	R20 000
– Power surge	10% of claim, minimum R3 500	10% of claim, minimum R3 500	Specified sum insured
– Any telecommunication devices such as cell phones (excluding accessories)	10% of claim, minimum R500	Nil	Specified sum insured
Personal computers – extended cover for laptops and desktops	Basic excess	Nil	Specified sum insured
Items kept in a vault or safety deposit box – temporarily removed	10% of claim, minimum R500	Nil	15% of the value of all the items kept in the vault or safety deposit box
Your specific responsibilities			
Provide us with a valuation certificate – any item above the value of R10 000	Basic excess	Nil	If no valuation certificate provided, R10 000 maximum pay-out per item

Personal liability

What we cover you for			
General personal liability	Nil	Nil	Sum insured
Tenant's personal liability	Nil	Nil	Sum insured
Property owner's liability	Nil	Nil	Sum insured
– Towards paying guests	Nil	Nil	R5 000 000
Spread of fire liability	Nil	Nil	Sum insured or R5 000 000 if you live on a farm, plot or smallholding

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit

Security-related liability:	Excess	Limit: Sum insured up to R1 000 000	Limit: Sum insured up to R20 000 000
– Wrongful arrest	Nil	R50 000	R150 000
– Activities of your security company	Nil	R50 000	R3 000 000
– Electric fence	Nil	R50 000	R1 000 000
Extended personal liability	Nil	Nil	Sum insured

Cyber insurance

There are five cover options available. The limits that apply to you will be as per the cover option you selected and shown in your schedule.

The following annual claim limits apply per cover option:

- Mega – R25 000
- Giga – R50 000
- Tera – R100 000
- Peta – R150 000
- Exa – R250 000

Mega cover option:			
– Theft of funds	Nil	Nil	R25 000
Giga cover option:			
– Theft of funds	Nil	Nil	R50 000
– Identity theft	Nil	Nil	R20 000
– Data restoration and malware decontamination	R1 000	R1 000	R20 000
– Cyber bullying	Nil	Nil	R20 000
• Trauma benefit	Nil	Nil	R5 000
• Additional school costs	Nil	Nil	R5 000
– Cyber extortion	Nil	Nil	R5 000
Tera cover option:			
– Theft of funds	Nil	Nil	100 000
– Identity theft	Nil	Nil	R50 000
– Data restoration and malware decontamination	R1 000	R1 000	R25 000
– Cyber bullying	Nil	Nil	R25 000
• Trauma benefit	Nil	Nil	R5 000
• Additional school costs	Nil	Nil	R5 000
– Cyber extortion	Nil	Nil	R5 000
– Online sales and shopping	Nil	Nil	R1 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Peta cover option:			
– Theft of funds	Nil	Nil	R150 000
– Identity theft	Nil	Nil	R50 000
– Data restoration and malware decontamination	R1 000	R1 000	R25 000
– Cyber bullying	Nil	Nil	R25 000
• Trauma benefit	Nil	Nil	R5 000
• Additional school costs	Nil	Nil	R5 000
– Cyber extortion	Nil	Nil	R10 000
– Online sales and shopping	Nil	Nil	R2 500
– Express kidnapping	R1 000	R1 000	R50 000
Exa cover option:			
– Theft of funds	Nil	Nil	R250 000
– Identity theft	Nil	Nil	R50 000
– Data restoration and malware decontamination	R1 000	R1 000	R25 000
– Cyber bullying	Nil	Nil	R50 000
• Trauma benefit	Nil	Nil	R5 000
• Additional school costs	Nil	Nil	R5 000
– Cyber extortion	Nil	Nil	R25 000
– Online sales and shopping	Nil	Nil	R5 000
– Express kidnapping	R1 000	R1 000	R100 000
– Data and privacy breach by a third party	Nil	Nil	R100 000
– Third party liability	Nil	Nil	R10 000

Legal costs

Paying out after a claim			
Legal costs cover is subject to 90 days waiting period			
Legal costs	R1 000	Nil	R100 000 in any 12-month period
Identity theft	Nil	Nil	R10 000

Personal accident

Paying out after a claim			
Death	Nil	Nil	Sum insured
– Children 6 months and older, but younger than 6 years			R20 000
– Children 6 years and older, but younger than 14 years			R50 000
Medical benefit	Nil	Nil	Sum insured
Disability	Nil	Nil	Sum insured stated in the disability table

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
What we cover you for			
Bodily injury	Nil	Nil	Actual cost
Disappearance	Nil	Nil	Death benefit sum insured
Bereavement benefit	Nil	Nil	R10 000
Hospital benefit	Nil	Nil	R1 000 per day, maximum R20 000 in any 12-month period
Life support machinery	Nil	Nil	R100 000 per person
Mobility cover	Nil	Nil	R150 000 per person
Rehabilitation costs	Nil	Nil	R150 000 per person
Return of a body	Nil	Nil	R75 000 per person
Return of an injured person	Nil	Nil	R150 000 per person
Search and rescue	Nil	Nil	R100 000 per person, up to a maximum of R500 000 per incident and up to a maximum of R500 000 in any 12-month period
Trauma counselling	Nil	Nil	R1 000 per visit, maximum R10 000 per person per incident. Maximum R100 000 in any 12-month period
Motor			
Paying out after a claim			
Basic excess **Note:** the over 55 excess applies if the driver at the time of the accident is 55 and over.	Selected excess in the Schedule	Nil	Sum insured
Hail damage	Basic excess	Nil	Sum insured
Non-regular driver – additional excess – Driver's licence less than 2 years and/or – Under 25 years old	5% of claim, minimum R1 000	5% of claim, minimum R1 000	Sum insured
Theft/hijack			
If a tracking device is a requirement for your vehicle then it will be noted on your policy schedule, and the excess below will not be applicable.			
– Without early-warning or radio frequency tracking device – With early-warning or radio frequency tracking device	Basic excess plus 5% of claim Nil	5% of claim Nil	Sum insured
Tracking device not activated – additional excess	5% of claim	5% of claim	Sum insured

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
How much we pay			
If a part is not available	Nil	Nil	R5 000
How we handle claims in neighbouring countries (Repatriation)	Nil	Nil	R50 000
Liability to third parties – Vehicle – Golf cart, quad-bike, motorised lawnmower and three-wheeled vehicle	Nil	Nil	R5 000 000 R1 000 000
Comprehensive cover			
Specified sound equipment	Basic excess	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Windscreen, fitted glass and lights: – Replacement – Generic glass – Replacement – Other glass – Repair (Windcreen and fitted glass) – Head-, tail – or spotlight glass damage	 10% of claim, minimum R250 25% of claim, minimum R500 Nil 5% of claim, minimum R1 200	 Nil 25% of claim, minimum R500 Nil Nil	 **If authorised by us:** R50 000 **If not authorised by us:** R15 000 Actual cost Sum insured
Safeguarding your vehicle: Towing and storage after an insured event: – With our permission (SA) – Without our permission (SA) Towing after a mechanical or electrical breakdown: – With our permission – Without our permission	Nil Nil	Nil Nil	 Actual cost R4 400 Actual cost R1 850
We also cover you for			
Motorised caravan contents	Nil	Nil	R5 000
Courtesy (substitute) vehicle	Basic excess	Nil	Sum insured
Child car seat	Nil	Nil	R5 000
Damage due to vermin or domestic animals	Basic excess	Nil	Sum insured
Delivery after repairs	Nil	Nil	Actual cost
Emergency hotel expenses	Nil	Nil	R500 pp for any one claim, maximum R5 000 for any 12-month period
Emergency repairs	Nil	Nil	R5 000
Emergency-services expenses	Nil	Nil	Actual cost
Keys, locks and remote controls	R500	Nil	R10 000
Medical benefit	Nil	Nil	R5 000 per occupant injured with a maximum of R25 000 per incident

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Aftermarket accessories and equipment	Basic excess	Nil	R5 000
Theft of spare wheels (fixed to the outside of a vehicle):			
– With factory fitted or VESA approved wheel-lock	Nil	Nil	R10 000
– Without factory fitted or VESA approved wheel-lock	R2 500	R2 500	R10 000
Transit cover	Basic excess	Nil	Sum insured
Trauma counselling	Nil	Nil	R10 000 per person
Vehicle rental excess	Nil	Nil	R10 000
Wheelchair- and disability-friendly alterations	Nil	Nil	R50 000
Wreckage removal	Nil	Nil	Actual cost
Additional cover you can choose			
Car hire	Nil	Nil	As selected in the Schedule
Extension of liability	Nil	Nil	R1 000 000
Keys, locks and remote controls – increased cover	R500	Nil	R20 000
Paying off your vehicle	Nil	Nil	Percentage selected in the Schedule
4x4 cover:			
– Emergency accommodation	Nil	Nil	R1 000 per person per day for up to 4 persons, total maximum of R16 000
– First aid equipment	Nil	Nil	R2 500
– Fitted winch equipment	Nil	Nil	R15 000
– Luggage	Basic excess	Nil	R10 000
– Aftermarket accessories and equipment	Nil	Nil	R10 000
– Head-, tail- and spotlights	R1 000	Nil	R10 000
– Personal documents	Nil	Nil	R2 500
– Tools – not standard to vehicle	Nil	Nil	R5 000
Third party, fire and theft			
Specified sound equipment	Basic excess	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Safeguarding your vehicle:			
Towing and storage after fire or attempted theft:			
– With our permission (SA)	Nil	Nil	Actual cost
– Without our permission (SA)			R4 400
Towing after a mechanical or electrical breakdown:			
– With our permission	Nil	Nil	Actual cost
– Without our permission			R1 850

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
We also cover you for			
Aftermarket accessories and equipment	Basic excess	Nil	R10 000
Theft of spare wheels (fixed to the outside of a vehicle):			
– With factory fitted or VESA approved wheel-lock	Nil	Nil	R10 000
– Without factory fitted or VESA approved wheel-lock	R2 500	R2 500	R10 000
Trauma counselling	Nil	Nil	R10 000 per person
Additional cover you can choose			
Car hire	Nil	Nil	As selected in the Schedule
Extension of liability	Nil	Nil	R1 000 000
Keys, locks and remote controls – increased cover	R500	Nil	R20 000

Motorcycle			
Paying out after a claim			
Basic excess **Note:** the over 55 excess applies if the driver at the time of the accident is 55 and over.	R3 000	Nil	Sum insured
Comprehensive cover			
Specified sound equipment	Basic excess	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Window glass:			
– Replacement – Generic glass	10% of claim, minimum R250	Nil	**If authorised by us:** R30 000 **If not authorised by us:** R15 000
– Replacement – Other glass	25% of claim, minimum R500	25% of claim, minimum R500	
– Repair	Nil	Nil	Actual cost
Safeguarding your motorcycle:			
Towing and storage after an insured event:			
– With our permission (SA)	Nil	Nil	Actual cost
– Without our permission (SA)			R4 400
Towing after a mechanical and electrical breakdown:			
– With our permission	Nil	Nil	Actual cost
– Without our permission			R1 850
We also cover you for			
Delivery after repairs	Nil	Nil	Actual cost

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Emergency hotel expenses	Nil	Nil	R500 pp for any one claim, maximum R5 000 in each 12-month period of insurance
Emergency repairs	Nil	Nil	R5 000
Emergency-services expenses	Nil	Nil	Actual cost
Keys, locks and remote controls	R500	Nil	R10 000
Medical benefit	Nil	Nil	R5 000
Aftermarket accessories and equipment	Basic excess	Nil	R5 000
Trauma counselling	Nil	Nil	R10 000 per person
Additional cover you can choose			
Keys, locks and remote controls – increased cover	R500	Nil	R20 000
Paying off your motorcycle	Basic Excess	Nil	Percentage selected in the Schedule
Third party, fire and theft			
Specified sound equipment	Basic excess	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Safeguarding your motorcycle: Towing and storage after an insured event: – With our permission (SA) – Without our permission (SA) Towing after a mechanical and electrical breakdown: – With our permission – Without our permission	Nil Nil	Nil Nil	 Actual cost R4 400 Actual cost R1 850

Caravan and trailer			
Paying out after a claim			
Basic excess	5% of claim, minimum R500	Nil	Sum insured
Comprehensive cover			
Specified sound equipment (caravan)	Basic excess	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Window glass (caravan): – Replacement – Generic glass – Replacement – Other glass – Repair	 10% of claim, minimum R250 25% of claim, minimum R500 Nil	 Nil 25% of claim, minimum R500 Nil	 **If authorised by us:** R30 000 **If not authorised by us:** R15 000 Actual cost

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Safeguarding your caravan/trailer: Towing and storage after an insured event: – With our permission (SA) – Without our permission (SA)	Nil	Nil	Actual cost R4 400
We also cover you for			
Caravan and trailer contents	Nil	Nil	R5 000
Delivery after repairs	Nil	Nil	Actual cost
Emergency hotel expenses	Nil	Nil	R500 pp for any one claim, maximum R5 000 for any one 12-month period
Emergency repairs	Nil	Nil	R5 000
Emergency-services expenses	Nil	Nil	Actual cost
Keys, locks and remote controls	R500	Nil	R10 000
Aftermarket accessories and equipment	Basic excess	Nil	R5 000
Transit cover	Basic excess	Nil	Sum insured
Additional cover you can choose			
Caravan and trailer contents – increased cover	Nil	Nil	As stated in the Schedule
Keys, locks and remote controls – increased cover	R500	Nil	R20 000
Paying off your caravan/trailer	Basic Excess	Nil	Percentage selected in the Schedule
Third party, fire and theft			
Specified sound equipment (caravan)	Basic excess	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Safeguarding your caravan/trailer: Towing and storage after an insured event: – With our permission (SA) – Without our permission (SA)	Nil	Nil	Actual cost R4 400

Pleasure-craft			
Paying out after a claim			
Basic excess	R3 000	Nil	Sum insured
Specified accessories	5% of claim, minimum R500	Nil	Specified sum insured
Window glass: – Replacement – Generic glass – Replacement – Other glass – Repair	10% of claim, minimum R250 25% of claim, minimum R500 Nil	Nil 25% of claim, minimum R500 Nil	**If authorised by us:** R30 000 **If not authorised by us:** R15 000 Actual cost

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Liability to third parties	Nil	Nil	R3 000 000
How much we pay			
How we handle claims in neighbouring countries (Repatriation)	Nil	Nil	R50 000
We also cover you for			
Cost of importing parts	Nil	Nil	10% of sum insured
Damage due to vermin or animals	Basic excess	Nil	Sum insured
Delivery after a claim	Nil	Nil	Actual cost
Emergency accommodation	Nil	Nil	R3 000 per day, maximum 3 days
Emergency and salvage expenses	Nil	Nil	Actual cost
Emergency repairs	Nil	Nil	R5 000
Keys, locks and remote controls	R500	Nil	Actual cost
Locating and assessing	Nil	Nil	20% of sum insured
Medical benefit	Nil	Nil	R10 000
Transit cover	5% of claim, minimum R500	Nil	Sum insured
Trauma counselling benefit	Nil	Nil	R10 000 per person
Tow-and-assist	Nil	Nil	R10 000
Towing and storage after an insured event: – With our permission (SA) – Without our permission (SA)	Nil	Nil	 Actual cost 50% of the cost
Additional cover you can choose			
Paying off your pleasure-craft	Basic Excess	Nil	Percentage selected in the Schedule

Additional excess			
Any additional excess stated in the Schedule	As stated in the Schedule	As stated in the Schedule	