

HOWDIE – GUARDRISK COMMERCIAL POLICY WORDING

AUTOMATIC PROVISIONS, EXTENSIONS AND FIRST AMOUNTS PAYABLE

Fire	
Extension	Limit
Removal of fallen trees	R10 000
Landscaping	R10 000
Riot and strike (other than RSA & Namibia)	R100 000
Temporary repairs	R25 000
Geysers (as defined)	<p style="text-align: center;"><u>Standard Geyser</u></p> <p style="text-align: center;">Up to 150 litres: R13 000 Up to 200 litres: R15 000 Up to 250 litres: R22 000</p> <p style="text-align: center;"><u>Solar Geyser</u></p> <p style="text-align: center;">Up to 200 litres: R30 000 Up to 300 litres: R43 000</p>
Geyser Repair	R2000 limit (R350 Excess)
Power Surge	R50 000
Additional claims preparation costs	R20 000
Water Leaks / Loss Of Water	R15 000 per event R50 000 in the annual aggregate

Building Combined	
Extension	Limit
Liability	R3 000 000
Riot and strike (other than RSA & Namibia)	R100 000
Geyser	<p style="text-align: center;"><u>Standard Geyser</u></p> <p style="text-align: center;">Up to 150 litres: R13 000 Up to 200 litres: R15 000 Up to 250 litres: R22 000</p> <p style="text-align: center;"><u>Solar Geyser</u></p> <p style="text-align: center;">Up to 200 litres: R30 000 Up to 300 litres: R43 000</p>
Geyser Repair	R2000 limit (R350 Excess)
Removal of fallen trees	R10 000
Landscaping	R10 000
Temporary Repairs	R25 000
Power Surge	R50 000
Additional claims preparation costs	R20 000

Office Contents	
Extension	Limit
Riot and strike (other than RSA & Namibia)	R100 000
Locks and keys	R10 000
Temporary Repairs	R25 000
Power Surge	R50 000
Additional claims preparation costs	R20 000

Electronic Equipment	
Extension	Limit
Increase in cost of working	R20 000
Reinstatement of Data/Programs	R20 000
Telecommunications access lines	R10 000
Prevention of access	R10 000
Riot and strike (other than RSA & Namibia)	R100 000
Additional claims preparation costs	R20 000

Business Interruption	
Extension	Limit
Additional increase in cost of working	R50 000
Riot and strike (other than RSA & Namibia)	R100 000
Additional claims preparation costs	R20 000

Accounts Receivable	
Extension	Limit
Riot and strike (other than RSA & Namibia)	R100 000
Additional claims preparation costs	R20 000

Theft	
Extension	Limit
Damage to buildings	R20 000
Malicious damage to contents	R10 000
Personal effects	R5 000
Temporary Repairs	R10 000
Locks and keys	R10 000
Additional claims preparation costs	R20 000

Money	
Extension	Limit
Clothing	R5 000
Receptacles Limit	R10 000
Locks and keys	R10 000
Personal accident assault – capital sum	R20 000
- Temporary disablement (Weekly sum)	R200
- Medical Expenses	R1 000
- Trauma extension	R2 000
Riot and strike (other than RSA & Namibia)	R100 000
Additional claims preparation costs	R20 000

Glass	
Extension	Limit
Riot and strike (other than RSA & Namibia)	R100 000
Cost of expenses	R10 000
Other costs – Increased limit	R10 000
Additional claims preparation costs	R20 000

Fidelity	
Extension	Limit
Cost of recovery (where loss exceed sum insured)	R10 000
Additional claims preparation costs	R20 000

Goods In Transit	
Extension	Limit
Debris removal	R15 000
Riot and strike (other than RSA & Namibia)	R100 000
Fire extinguishing charges	R10 000
Additional claims preparation costs	R20 000

Business All Risk	
Extension	Limit
Increase in cost of working	25% of item sum insured
Riot and strike (other than RSA & Namibia)	R100 000
Additional claims preparation costs	R20 000

Accidental Damage	
Extension	Limit
Additional claims preparation costs	R20 000

Public Liability & Broadform Liability	
Extension	Limit
Additional claims preparation costs	R20 000

Employees Liability	
Extension	Limit
Additional claims preparation costs	R20 000

Stated Benefits	
Extension	Limit
Additional claims preparation costs	R20 000

Group Personal Accident	
Extension	Limit
Additional claims preparation costs	R20 000

Motor	
Extension	Limit
Limits of liability Sub Section B	
(a) In respect of occurrence directly or indirectly due to or in consequence of fire or explosion	R5 000 000
(b) Passenger liability (extension 2 and/or 3)	
- Motor cycles	R500 000
- Busses	R1 000 000
- Other vehicles	R5 000 000
(c) Any other event and the aggregate of (a), (b) and (c)	R5 000 000
Contingent liability	R5 000 000
Unauthorized liability	
- Other vehicles	R5 000 000
Parking facilities and movement of third party vehicles	R5 000 000
Windscreen	
Loss of keys	R3 000
Wreckage removal	R15 000
Trauma	R5 000
Riot and strike (other than RSA & Namibia)	R100 000
Liability in respect of theft of:	
- Radios, tape players, telephones, car kits excluding cell phones	R5 000
Additional claims preparation costs	R20 000

Motor Traders Internal	
Extension	Limit
Riot and strike (other than RSA & Namibia)	R100 000

Motor Traders External	
Extension	Limit
Riot and strike (other than RSA & Namibia)	R100 000
Additional claims preparation costs	R20 000

Homeowners	
Extension	Limit
Geysers (as defined)	<p>Standard Geysers</p> <p>Up to 150 litres: R13 000 Up to 200 litres: R15 000 Up to 250 litres: R22 000</p> <p>Solar Geysers</p> <p>Up to 200 litres: R30 000 Up to 300 litres: R43 000</p>
Geyser Repair	R2000 limit (R350 Excess)
Property owners liability	R3 000 000
Loss of rent	25% of building sum insured
Guards/watchmen	R10 000
Riot and strike (other than RSA & Namibia)	R100 000
Damage to gardens	R15 000
Locks and keys	R10 000
Tracing of water leaks	R10 000
Additional claims preparation costs	R20 000

Householders	
Extension	Limit
Tenants liability	R3 000 000
Property in the open	R20 000
Locks and keys	R10 000
Watchmen (limited to one section only)	R10 000
Refrigerator and deep freeze contents	R7 500
Documents	R15 000
Property of parents	R30 000
Cost of water lost by leakage	R10 000
Groceries in transit after purchase	R10 000
Riot and strike (other than RSA & Namibia)	R100 000
Additional claims preparation costs	R20 000

Machinery Breakdown	
Extension	Limit
Riot and strike (other than RSA & Namibia)	R100 000
Additional claims preparation costs	R20 000

Personal All Risk	
Extension	Limit
Riot and strike (other than RSA & Namibia)	R100 000
Additional claims preparation costs	R20 000