

## HOWDIE – PERSONAL POLICY WORDING 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.**

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.

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 3.4.10 – 27 May 2024

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
<b>How to claim</b>			
Claim procedure at your own expense	Nil	Nil	R10 000
<b>Buildings</b>			
<b>How much we pay</b>			
Basic excess	R1 000 or Nil if selected in the Schedule	Nil	Sum insured
<b>What we cover you for</b>			
<b>Leaks, flooding:</b>			
<b>Geysers</b>			
– <b>Damage to electrical geysers</b>			
• If authorised by us			Actual cost
• If not authorised by us:			
○ 50 – 150 litre			R11 000
○ 200 litre			R14 000
○ 250 litre	R500	Nil	R20 000
– <b>Damage to solar geysers</b>			
• If authorised by us			Actual cost
• If not authorised by us:			
○ 150 – 200 litre			R29 000
○ 300 litre			R42 000
<b>Other water heating apparatus</b>	R500		Sum insured
<b>Individual components</b>	Nil		Sum insured
<b>Limited pay-out – unoccupied outbuildings</b>			
– 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
<b>We also cover you for</b>			
Accidental damage to buildings	R1 000	R1 000	Sum insured
Accidental damage to fixed machinery:			
– Gate motor or garage-door motor	R1 000	R1 000	Actual cost
– Any other fixed machinery			R10 000
Acts by tenants	Nil	Nil	Sum insured
Alternative accommodation or loss of rent	Nil	Nil	25% of sum insured
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
Home improvements	Nil	Nil	R100 000
Keys, locks and remote controls	Nil	Nil	R10 000
Medical benefit	Nil	Nil	R5 000
New premises that are not yet registered	Basic excess	Nil	Sum insured
Power surge			
– No surge arrester installed	10% of claim, minimum R3 500	10% of claim, minimum R3 500	Maximum R25 000 in each 12-month period of insurance
– Power surge arrester installed on the distribution board	Nil	Nil	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)
Security guards	Nil	Nil	R10 000
Temporary repairs	Basic excess	Nil	R20 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	R5 000
Wheelchair- and disability-friendly alterations	Nil	Nil	R50 000
<b>Additional cover you can choose</b>			
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

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
<b>Household contents</b>			
<b>How much we pay</b>			
Basic excess	R1 000 or Nil if selected in the Schedule	Nil	Sum insured
<b>What we cover you for</b>			
Jewellery, watches, rugs, art, etc.	Basic excess	Nil	33.33% of sum insured
<b>Theft – Limited pay-out:</b>			
– Theft from any other home or educational institution where residing temporarily	Basic excess	Nil	R50 000
– Theft from any other occupied private home	Basic excess	Nil	R30 000
– Theft of outdoor furniture, etc.	Basic excess	Nil	R20 000
<b>Theft – Limited pay-out following forced entry or exit from:</b>			
– Theft from your outbuilding if you do not have the minimum security requirements in place	Basic excess	Nil	R10 000
– Your place of employment or from furniture storage	Basic excess	Nil	R10 000
– Any other home or educational institution	Basic excess	Nil	R50 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
<b>We also cover you for</b>			
Accidental damage	Basic excess	Nil	Sum insured
Accidental death:			
– Up to 18 years of age	Nil	Nil	R5 000
– Over 18 but less than 80 years of age	Nil	Nil	R10 000
Alternative accommodation or loss of rent	Nil	Nil	25% of sum insured
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 worker's property	Nil	Nil	R10 000
Emergency-services expenses	Nil	Nil	Actual costs
Full-house (bowls)	Nil	Nil	R10 000 (Limited to one claim in any 12-month period)

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Garden damage	Nil	Nil	R5 000
Hole-in-one (golf)	Nil	Nil	R10 000 (Limited to one claim in any 12-month period)
Increase in sum insured over holiday season	Basic excess	Nil	10% of sum insured
Keys, locks and remote controls	R500	Nil	R15 000
Money:			
– Not kept in a locked safe	Nil	Nil	R1 000
– Kept in a locked safe that is fixed to the building	Nil	Nil	R5 000
Office contents	Basic excess	Nil	R30 000
Personal documents	Nil	Nil	R5 000
Professional cleaning services	Nil	Nil	R5 000
Power surge			
– No surge arrester installed	10% of claim, minimum R3 500	10% of claim, minimum R3 500	Maximum R25 000 in each 12-month period of insurance
– Power surge arrester installed on the distribution board	Nil	Nil	Sum insured
Removal of contents	Basic excess	Nil	Sum insured
Security guards	Nil	Nil	R10 000
Spoiling of food in fridge and freezer	Nil	Nil	R10 000
Stamp or coin collections	Nil	Nil	R5 000
Temporary repairs	Basic excess	Nil	R20 000
Tracing of water leaks	R500	Nil	R5 000
Trauma counselling benefit	Nil	Nil	R5 000 per person
Veterinary expenses and medical benefit	Nil	Nil	R5 000
Water leakage from underground pipes	5% of claim	Nil	R5 000
Wheelchair- and disability-friendly alterations	Nil	Nil	R50 000
<b>Additional cover you can choose</b>			
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
<b>Your specific responsibilities</b>			
Keep jewellery and watches in a safe – above the value of R50 000	Basic excess	Nil	If not kept in a safe, limited to a maximum of R50 000 for any one claim
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

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
<b>All Risks</b>			
<b>What we cover you for</b>			
<b>Basic excess</b>	Refer to schedule	Nil	Sum insured
<b>Remote blocking – specified property</b>			
– CCTV footage available	Basic excess	Nil	75% of claim
– CCTV footage not available	Basic excess	Nil	50% of claim up to a maximum of R20 000 (whichever is the lesser)
<b>Remote blocking – unspecified property</b>			
– CCTV footage available	Basic excess	Nil	50% of claim up to a maximum of R5 000
– CCTV footage not available	Basic excess	Nil	No cover
<b>How much we pay</b>			
<b>Unspecified property</b>			
– 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	
<b>Specified property</b> (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
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
<b>Your specific responsibilities</b>			
Keep jewellery and watches in a safe – above the value of R50 000	Basic excess	Nil	If not kept in a safe, limited to a maximum of R50 000 for any one claim
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

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

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	R1 000 000
– Electric fence	Nil	R50 000	R1 000 000
Extended personal liability	Nil	Nil	Sum insured

### Cyber insurance

– Theft of funds	Nil	Nil	R50 000
– Identity theft	Nil	Nil	R25 000
– Data restoration	Nil	Nil	R30 000
– Cyber bullying	R1 000	R1 000	R30 000
– Cyber extortion	Nil	Nil	R50 000
– Third party liability	Nil	Nil	R5 000
– Network security liability (including IOT), privacy breach and data breach liability	Nil	Nil	R100 000
	Nil	Nil	R50 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			Sum insured
– Children 6 months and older, but younger than 6 years	Nil	Nil	R20 000
– Children 6 years and older, but younger than 14 years			R50 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Medical benefit	Nil	Nil	Sum insured
Disability	Nil	Nil	Sum insured stated in the disability table
<b>What we cover you for</b>			
Bodily injury	Nil	Nil	Actual cost
Disappearance	Nil	Nil	Death benefit sum insured
Exposure	Nil	Nil	Sum insured as per the schedule of compensation
Bereavement benefit	Nil	Nil	R10 000
Trauma counselling	Nil	Nil	R5 000 per person

## Motor

Motor			
<b>Paying out after a claim</b>			
Basic excess <b>Note:</b> 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
<b>Theft/hijack</b>			
<b>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.</b>			
– Without early-warning or radio frequency tracking device	Basic excess plus 5% of claim	5% of claim	Sum insured
– With early-warning or radio frequency tracking device	Nil	Nil	
Tracking device not activated – additional excess	5% of claim	5% of claim	Sum insured
<b>How much we pay</b>			
If a part is not available	Nil	Nil	R5 000
How we handle claims in neighbouring countries	Nil	Nil	R20 000

Liability to third parties	Excess	Limit: Sum insured up to R5 000 000	Limit: Sum insured up to R20 000 000
Vehicle	Nil	Sum insured	Sum insured
Golf cart, quad-bike, motorised lawnmower and three-wheeled vehicle	Nil	R1 000 000	R1 000 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
<b>Comprehensive cover</b>			
Window glass:			
– Replacement – Generic glass	Nil	Nil	<b>If authorised by us:</b> R50 000
– Replacement – Other glass	20% of claim, minimum R500	20% of claim, minimum R500	<b>If not authorised by us:</b> R15 000
– Repair	Nil	Nil	Actual cost
Safeguarding your vehicle after:			
– Accident: Towing and release fees	Nil	Nil	<b>If authorised by us:</b> Actual cost
– Accident: Emergency repairs	Nil	Nil	<b>If not authorised by us:</b> R4 250
– Breakdown: Towing and release fees	Nil	Nil	R5 000
			<b>If authorised by us:</b> Actual cost
			<b>If not authorised by us:</b> R1 850
<b>We also cover you for</b>			
Motorised caravan contents	Nil	Nil	R5 000
Courtesy vehicle	Basic excess	Nil	Sum insured
Child car seat	Nil	Nil	R2 500
Damage due to vermin or domestic animals	Basic excess	Nil	Sum insured
Delivery after repairs	Nil	Nil	R5 000
Emergency hotel expenses	Nil	Nil	R500 pp for any one claim, maximum R5 000 for any 12-month period
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
Aftermarket accessories and equipment	Basic excess	Nil	R5 000
Riot and strike cover outside South Africa and Namibia	Basic excess	Nil	Sum Insured
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	Nil	R10 000
Trauma counselling	Nil	Nil	R10 000 per person
Vehicle rental excess	Nil	Nil	R5 000
Wheelchair- and disability-friendly alterations	Nil	Nil	R25 000
Wreckage removal	Nil	Nil	R20 000



Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
<b>Additional cover you can choose</b>			
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
<b>Third party, fire and theft</b>			
Safeguarding your vehicle after:			
– Fire or theft: Towing and release fees	Nil	Nil	<b>If authorised by us:</b> Actual cost <b>If not authorised by us:</b> R4 250
– Fire or theft: Emergency repairs	Nil	Nil	R5 000
– Breakdown: Towing and release fees	Nil	Nil	<b>If authorised by us:</b> Actual cost <b>If not authorised by us:</b> R1 850
<b>We also cover you for</b>			
Aftermarket accessories and equipment	Basic excess	Nil	R5 000
Riot and strike cover outside South Africa and Namibia	Basic excess	Nil	Sum insured
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	Nil	R10 000
Trauma counselling	Nil	Nil	R10 000 per person
<b>Additional cover you can choose</b>			
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

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
<b>Motorcycle</b>			
<b>Paying out after a claim</b>			
Basic excess <b>Note:</b> the over 55 excess applies if the driver at the time of the accident is 55 and over.	R3 000	Nil	Sum insured
<b>Comprehensive cover</b>			
Window glass:			
– Replacement – Generic glass	Nil	Nil	<b>If authorised by us:</b> R50 000
– Replacement – Other glass	20% of claim, minimum R500	20% of claim, minimum R500	<b>If not authorised by us:</b> R15 000
– Repair	Nil	Nil	Actual cost
Safeguarding your motorcycle after:			
– Accident: Towing and release fees	Nil	Nil	<b>If authorised by us:</b> Actual cost <b>If not authorised by us:</b> R4 250
– Accident: Emergency repairs	Nil	Nil	R5 000
– Breakdown: Towing and release fees	Nil	Nil	<b>If authorised by us:</b> Actual cost <b>If not authorised by us:</b> R1 850
<b>We also cover you for</b>			
Delivery after 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
Riot and strike cover outside South Africa and Namibia	Basic excess	Nil	Sum insured
Trauma counselling	Nil	Nil	R10 000 per person
<b>Third party, fire and theft</b>			
Safeguarding your motorcycle after:			
– Fire or theft: Towing and release fees	Nil	Nil	<b>If authorised by us:</b> Actual cost <b>If not authorised by us:</b> R4 250
– Fire or theft: Emergency repairs	Nil	Nil	R5 000
– Breakdown: Towing and release fees	Nil	Nil	<b>If authorised by us:</b> Actual cost <b>If not authorised by us:</b> R1 850

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
<b>Caravan and trailer</b>			
<b>Paying out after a claim</b>			
Basic excess	5% of claim, minimum R500	Nil	Sum insured
<b>Comprehensive cover</b>			
Window glass (caravan):			
– Replacement – Generic glass	Nil	Nil	<b>If authorised by us:</b> R50 000
– Replacement – Other glass	20% of claim, minimum R500	20% of claim, minimum R500	<b>If not authorised by us:</b> R15 000
– Repair	Nil	Nil	Actual cost
Safeguarding your caravan/trailer after:			
– Accident: Towing and release fees	Nil	Nil	<b>If authorised by us:</b> Actual cost
– Accident: Emergency repairs	Nil	Nil	<b>If not authorised by us:</b> R4 250 R5 000
<b>We also cover you for</b>			
Caravan and trailer contents	Nil	Nil	R5 000
Delivery after repairs	Nil	Nil	R1 000
Emergency hotel expenses	Nil	Nil	R500 pp for any one claim, maximum R5 000 for any one 12-month period
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
Riot and strike cover outside South Africa and Namibia	Basic excess	Nil	Sum insured
<b>Additional cover you can choose</b>			
Caravan and trailer contents – increased cover	Nil	Nil	As stated in the Schedule
Keys, locks and remote controls – increased cover	R500	Nil	R20 000
<b>Third party, fire and theft</b>			
Safeguarding your caravan/trailer after:			
– Fire or theft: Towing and release fees	Nil	Nil	<b>If authorised by us:</b> Actual cost
– Fire or theft: Emergency repairs	Nil	Nil	<b>If not authorised by us:</b> R4 250 R5 000
– Breakdown: Towing and release fees (motorised caravans only)	Nil	Nil	<b>If authorised by us:</b> Actual cost
			<b>If not authorised by us:</b> R1 850

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
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### Pleasure-craft

<b>Paying out after a claim</b>			
Basic excess	R2 500	Nil	Sum insured
Specified accessories	5% of claim, minimum R500	Nil	Specified sum insured
Window glass:			
– Replacement – Generic glass	Nil	Nil	<b>If authorised by us:</b> R50 000 <b>If not authorised by us:</b> R15 000
– Replacement – Other glass	20% of claim, minimum R500	20% of claim, minimum R500	
– Repair	Nil	Nil	
Liability to third parties	Nil	Nil	R3 000 000
<b>How much we pay</b>			
How we handle claims in neighbouring countries	Nil	Nil	R50 000
<b>We also cover you for</b>			
Damage due to vermin or animals	Basic excess	Nil	Sum insured
Delivery after a claim	Nil	Nil	R2 000
Emergency and salvage expenses	Nil	Nil	R20 000
Medical benefit	Nil	Nil	R10 000
Transit by land	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 emergency repairs	Nil	Nil	R10 000

### Additional excess

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