

Schedule of excesses, first amount payable attached to and forming part of the policy and effective from 1st of September 2011

The insured will be responsible for the excesses, (first amount payable) as reflected below.

Buildings (House Owners Insurance)

In the event of an insured loss or damage	First amount payable per event
<ul style="list-style-type: none"> caused to the insured property (other than by bursting, leaking or overflowing of geysers) where the value is greater than R1,000 	No first amount payable
<ul style="list-style-type: none"> caused to the insured property (other than by bursting, leaking or overflowing of geysers) where the value is less than R1,000 	The value of the claim/ No Claim
<ul style="list-style-type: none"> caused to the insured property by the bursting, leaking or overflowing of geysers only 	R500

Contents (Householders Insurance)

In the event of an insured loss or damage	First amount payable per event
<ul style="list-style-type: none"> to insured property 	R500,
<ul style="list-style-type: none"> occurring within the first 60 days from inception of the / this policy where there is no previous continual insurance cover 	10% of the loss, minimum R1 000

Personal All Risks Insurance

In the event of an insured loss or damage	First amount payable per event
<ul style="list-style-type: none"> to the insured general property not specified 	10% of the loss, minimum R350 per claim
<ul style="list-style-type: none"> to the insured specified sport equipment 	10% of the loss, minimum R350 per claim

Private Motor Vehicles (including LDV's with a gross mass not exceeding 3500kg & Combi Type Vehicles)

In the event of an insured loss or damage	Basic First Amount Payable per event
<ul style="list-style-type: none"> to the insured vehicle 	R2 800
<ul style="list-style-type: none"> to window glass of the insured vehicle resulting in replacement 	25% of loss, minimum R350
<ul style="list-style-type: none"> to window glass of the insured vehicle resulting in repair 	No first amount payable
In the event of an insured loss or damage:	
<ul style="list-style-type: none"> caused while the insured vehicle is being driven by any person that is younger than 25 years or who holds a valid drivers licence for 2 years or less unless declared to the insurer prior to the event causing loss or damage 	An additional 10% of loss, minimum R5 000
<ul style="list-style-type: none"> caused to the insured vehicle where there is no identifiable third party and the accident occurred between 24H00 to 05H00 	An additional R2500
<ul style="list-style-type: none"> occurring within the first 60 days from the inception of this policy where there is no previous continual comprehensive insurance cover 	An additional 10% of loss, minimum R1 000
<ul style="list-style-type: none"> caused by the theft (or attempted theft) and/or hijack of the insured vehicle unless the vehicle has been fitted with a recognised tracking device which is maintained in proper working order and a vehicle recovery contract is in force/place 	An additional 5% of loss

Inception Value Policy

In the event of an insured loss or damage	First amount payable per event
<ul style="list-style-type: none"> to the insured vehicle 	No additional first amount payable
In the event of loss or damage	Additional and cumulative to First amount payable per event:
<ul style="list-style-type: none"> where there is no identifiable third party 	No additional first amount payable

Caravans

In the event of an insured loss or damage	First amount payable per event
<ul style="list-style-type: none"> to the insured vehicle 	10% of loss, minimum R2500

Luggage Trailers

In the event of an insured loss or damage	First amount payable per event
<ul style="list-style-type: none"> to the insured vehicle 	10% of loss, minimum R350

Motor Cycles

In the event of an insured loss or damage	Basic first amount payable per event
<ul style="list-style-type: none"> to the insured vehicle 	10% of loss, minimum R2 000
In the event of an insured loss or damage	Additional and cumulative to Basic First Amount Payable per event
<ul style="list-style-type: none"> caused while the insured vehicle is being driven by any person that is younger than 25 years or who holds a valid drivers licence for 2 years or less unless declared to the insurer prior to the event causing loss or damage 	An additional 10% of claim
<ul style="list-style-type: none"> whilst the insured vehicle is driven by a person who has a learners licence 	An additional R5 000
<ul style="list-style-type: none"> caused to the insured vehicle where there is no identifiable third party and the accident occurred between 24H00 to 05H00 	An additional R2500
<ul style="list-style-type: none"> Any loss occurring within the first 60 days from the inception of this policy where there is no previous continual insurance cover 	An additional 10% of loss, minimum R1 000
<ul style="list-style-type: none"> caused by the theft (or the attempted theft) and/or hijack of the insured vehicle unless the vehicle has been fitted with a recognised tracking device which is maintained in proper working order and a recovery contract is in force 	An additional 5% of claim

Small Watercraft

In the event of an insured loss or damage	Basic first amount payable per event
<ul style="list-style-type: none"> to the insured watercraft 	5% of loss, minimum R2 500
In the event of an insured loss or damage	Additional and cumulative to Basic First Amount Payable per event
<ul style="list-style-type: none"> whilst the insured watercraft is skippered/operated/ driven by or is in control of a person who is under 18 years of age 	An additional R5 000
<ul style="list-style-type: none"> whilst the insured watercraft is driven by or is in control of a person who is under 25 years of age 	An additional R1500
<ul style="list-style-type: none"> caused by the theft and/or hijack of the insured watercraft 	An additional 2.5% of loss, minimum R500
<ul style="list-style-type: none"> whilst the insured watercraft is being towed and the operator of the towing vehicle is under 25 years of age 	An additional R1500