



Car information	Minimum insured value	Maximum insured value	Excess applicable	Comprehensive cover
Car	R 10 000	R 2 000 000	Basic = R 4 500	
			Min = R 1 500   Max = R 27 500	
Car accessories	R 2 000	Not more than 50% of value of car	Basic car excess	Optional
Radio		R 30 000	Factory fitted, not specified = Basic excess	Optional
			Specified = R 750	
Third party liability		R 3 000 000	No excess	
Sasria		R 500m per calendar year		
Hail cover	Automatically included when car is financed, optional cover if car is not financed			Included
King's cab				Optional
Roadside assist benefit				Included
Accident assist benefit				Included
Medical assist benefit				Included
<b>Basic excess</b>				
Window replacement (excl. panoramic glass)			R 750	
Window chips			No excess	
<b>Additional excess if the incident driver (excluding legal spouse)</b>				
Is not the regular driver			R 4 500	
Is younger than 25 years			R 4 500	
Has had their driver's licence for less than 2 years			R 4 500	
If the incident occurred outside of SA and the car is not drivable			R 7 500	



Car information	Minimum insured value	Maximum insured value	Excess applicable		Comprehensive cover
			Min	Max	
When the incident occurs in the first 3 months of cover			R 3 500		
Tracking device required	From R 165 000				
High risk cars - tracking device required regardless of value	Toyota (Hilux, Quantum, HI-Ace, Tazz, Yaris, Fortuner, Land Cruiser, Corolla), Volkswagen (Polo, Golf, Citi), Hyundai (H100), Nissan (1400), Isuzu (KB) <b>Note:</b> Toyota Hilux & Fortuner - early warning compulsory or two non-early warnings				
High performance cars	If the insured is under 25 (male) & 23 (female) we don't insure it				
Cars we don't cover	CMC, Zotye, DFSK, Fudie, Cam, Gonow, Foton, Faw, JMC, Chana				
Regular driver	Person who drives the car most often				
Business & private use	How often will vehicle be used for business in 1 month? - 6 times or less = private - more than 6 times = business				

## Buildings insurance



Buildings information	Minimum insured value	Maximum insured value	Excess applicable		Comprehensive cover
			Min	Max	
Standard construction - Town house/cluster	R 400 000	R 7 000 000	R 1 500	5% of claim or Max R4500	
Standard construction - Flat/cottage	R 350 000	R 7 000 000	R 1 500	5% of claim or Max R4500	
Non-standard construction - Free standing house	R 500 000	R 2 500 000	R 1 500	5% of claim or Max R4500	
Non-standard construction - Town house/cluster	R 400 000	R 2 000 000	R 1 500	5% of claim or Max R4500	



Buildings information	Minimum insured value	Maximum insured value	Excess applicable		Comprehensive cover
			Min	Max	
Non-standard construction - Flat/cottage	R 350 000	R 1 500 000	R 1 500	5% of claim or Max R4500	
Home assist benefit					Included
Liability to other parties		R 1 000 000		No excess	Included
Liability to domestic employees		R 1 00 000		No excess	Included
Subsidence cover					Optional
Sasria					Included
Water heating systems/solar panels (per unit)		R 1 0 000			
Immovable structures, fixtures, fittings & improvements (per unit, damaged in same incident)		R 1 0 000			
Temporary accommodation (client or tenant)		10% of insured			
Swimming pool equipment					Included
Borehole					Included
Satellite dish (tenants to cover under home contents)					Included

## Home contents insurance



Home contents information	Minimum insured value	Maximum insured value	Excess applicable		Comprehensive cover
			Min	Max	
Standard construction - Free standing house	R 100 000	R 4 000 000	R 1 500	5% of claim or Max R4500	
Standard construction - Town house/cluster	R 75 000	R 3 000 000	R 1 500	5% of claim or Max R4500	
Standard construction - Flat/cottage	R 50 000	R 2 000 000	R 1 500	5% of claim or Max R4500	



Home contents information	Minimum insured value	Maximum insured value	Excess applicable		Comprehensive cover
			Min	Max	
Non-standard construction - Free standing house	R 100 000	R 2 500 000	R 1 500	5% of claim or Max R4500	
Non-standard construction - Town house/cluster	R 75 000	R 2 000 000	R 1 500	5% of claim or Max R4500	
Non-standard construction - Flat/cottage	R 50 000	R 1 500 000	R 1 500	5% of claim or Max R4500	
Home assist benefit					Included
Liability to other parties		R 1 000 000		No excess	Included
Tenant's liability		R 100 000		No excess	Included
Liability to domestic employees		R 100 000		No excess	Included
Sasria					Included
<b>Additional cover</b>					
Food that has deteriorated		R 2 000		R 400	Included
Washing stolen from the line		R 2 000		R 400	Included
Guest's belongings		R 2 000		R 400	Included
Locks & keys		R 2 000		R 400	Included
Hole in one in golf/full house in bowling		R 3 000		R 400	Included
Domestic employee's belongings		R 4 500		R 400	Included
Rent to live elsewhere		10% of insured value		R 400	Included
Garden & leisure equipment		R 2 000		R 400	Included
Veterinary expenses		R 1 500		R 400	Included
Jewellery	Valuation certificates - items valued at R15 000 or more Values more than R 35 000 - specified individually, noted on policy				



Portable possessions information	Minimum insured value	Maximum insured value	Excess applicable	Comprehensive cover
Portable possessions unspecified - Per item		R 2 000	R 500	
Portable possessions unspecified - Per policy		R 20 000		
Portable possessions specified - Per item	R 2 000	R 150 000	R 500 or 5%	
Portable possessions specified - Per policy		R 300 000		
Cellphones - Per item	R 800	R 15 000		
Cellphones - Per policy		R 50 000		
Bicycles - Per item	R 1 000	R 150 000		
Bicycles - Per policy		R 200 000		
R1 bicycles - Per Item		R 50 000		Only one R1 item per comp car covered
R1 golf clubs - Per item		R 30 000		Only one R1 item per comp car covered
R1 hearing aids - Per item		R 30 000		Only one R1 item per comp car covered
R1 Nikon camera - Per item		R 30 000		Only one R1 item per comp car covered
Contact lenses & spectacles - Per item	R 1 500	R 8 000		
Contact lenses & spectacles - Per policy	R 1 500	R 30 000		
Jewellery	Valuation certificates - items valued at R15 000 or more Values more than R 35 000 - specified individually, noted on policy			

## Trailer & caravan insurance



Trailer & caravan information	Minimum insured value	Maximum insured value	Excess applicable	Comprehensive cover
Caravan	R 10 000	R 400 000	R 2 500	
Caravan contents	R 5 000	R 80 000		Optional
Trailer	R 3 000	R 250 000	R 2 500	
Trailer contents	R 10 000	R 30 000		Optional
Liability to other parties			No excess	Included
Sasria				Included