VAN FLYMEN – PRESTIGE EXCESS AND LIMIT SECTION

This section forms part of your policy schedule. We will never pay more than the applicable limit shown in this document. Any cover that is included in your policy wording and is not shown in this document will be covered up to the applicable sum insured.

You may have to pay an excess. This is the first amount that you must pay towards a claim under this policy.

The following are the different types of excesses which could apply to a claim:

- **Basic excess:** This is the amount that you chose for the following cover sections: **Home**, **Contents**, **Assets specified** and **Motor**.
- **Additional excess:** This is an extra amount in addition to your basic excess. If additional excesses apply to you, we will note them in your policy schedule. More than one additional excess can be applied in the event of a claim.
- **Benefit-specific excess:** This is an excess that is predetermined for specific benefits and can either be a rand amount or a percentage of the total claim.
    - The benefit-specific excess applies if only the relevant item(s) is damaged, lost or stolen and no other items are being claimed for.
    - It is not treated as the highest excess if your claim involves more than one benefit or more than one cover section.
- **55 year or older excess:** All excesses (except those noted below) become Nil when the policyholder is aged 55 or older, unless the policyholder opts to pay a basic excess, as shown in the policy schedule. An excess will still be payable regardless of the age of the policyholder for claims related to the following benefits:
    - **Home** and **Contents** cover sections
        - Power surge (Included cover and Optional cover)
        - Alarm not activated additional excess
    - **Motor** cover section
        - Non-regular driver additional excess
        - Application of early-warning tracking device(s) accidentally not activated additional excess
        - Incorrect use of vehicle additional excess
        - Theft of spare wheels (including 4x4 cover)
        - Replacement of windscreen, fitted glass and lights
    - **Cyber insurance** cover section
        - Data restoration and malware decontamination
        - Express kidnapping
- If your claim involves more than one benefit under a cover section, you only have to pay the highest excess. The excess that you must pay is the total of all of the following:
    - Your basic excess or alternatively the rand amount or a percentage of the claim amount (as applicable).
    - Any applicable additional excesses.
- If you claim under more than one cover section because of the same event, you again only have to pay the highest excess (as explained above) between all the cover sections.
- If we settle a claim by making a payment to you, then we will deduct the excess from the amount we pay. If we settle a claim in any other way, then you must pay the excess directly to the service provider.

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Section/Sub-section	Limit	Excess

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General Terms & Conditions

Claiming under this policy		
Claims preparation costs	R25 000	N/A

Home

Basic excess: As selected and shown in your policy schedule.
If a loss is greater than R250 000 then basic excess is Nil.

Included cover		
Accidental damage	Sum insured	10% of claim, minimum R500
Accidental damage to underground public services	Actual cost	Nil
Accidental death	R50 000 per person 6 years and older R20 000 per child younger than 6 years old	Nil
Acts by tenants	Sum insured	Nil
Alternative accommodation or loss of rent	25% of sum insured	Nil
Breakdown of fixed machinery	R25 000	Nil
Cover during property transfer	New property value	New property chosen excess
Damage to concealed water pipes	Actual cost	Basic excess
Domestic and wild animals	Sum insured	Basic excess
• Emergency services	Actual cost	Nil
Garden and landscaping	R50 000	Nil
Geysers:		
• **Electrical geyser**		
◦ If authorised by us	Actual cost	Basic excess
◦ If not authorised by us:		
▸ 50 – 150 litre	R13 000	
▸ 200 litre	R15 000	
▸ 250 litre	R22 000	
• **Solar geyser**		
◦ If authorised by us	Actual cost	Basic excess
◦ If not authorised by us:		
▸ 50 – 150 litre	R30 000	
▸ 200 litre	R43 000	
• **Other water heating apparatus**	Sum insured	Basic excess
• **Individual components**	Sum insured	Nil
Green building cost cover	R25 000 unless authorised by us	Nil
Holiday letting	Sum insured	Basic excess
• Trauma counselling for paying guests	R10 000 per person	Nil

Section/Sub-section	Limit	Excess
Home improvements: • Alterations, renovations and additions • Theft of building materials and fittings • Temporary removal of fixtures	25% of sum insured R50 000 10% of sum insured; maximum R250 000	Nil
Home modifications for disability	R100 000	Nil
Imminent danger security costs	R25 000	Nil
Keys, locks and remote control units	Actual cost	R500
Leak detection and repairs	R100 000	Nil
Loss of metered water	R25 000, maximum 2 claims in 12 months	Nil
Pest contamination	R25 000	Nil
Power surge – included cover	R50 000	Basic excess Nil if surge arrester is installed
Professional cleaning services	R25 000	Nil
Professional fees and demolition costs	25% of sum insured	Nil
Removal of fallen trees	R15 000	Nil
Restoring of soil	Actual cost	Nil
Security guards	R25 000	Nil
Subsidence, landslip or ground heave – standard cover	Sum insured	Basic excess
Temporary emergency measures	R50 000	Nil
Trauma counselling	R15 000 per person	Nil
Optional cover		
Garden and landscaping – extended cover	Selected sum insured	Nil
Power surge • Surge arrester is required for cover above R100 000 (included and optional cover combined), else cover is limited to R100 000	Selected sum insured	R2 500 Nil if surge arrester is installed
Subsidence, landslip or ground heave – extended cover	Sum insured	Basic excess
Security measures		
Alarm not activated additional excess	Sum insured	10% of claim, minimum R5 000
Theft and malicious damage		
Outbuildings – property is unoccupied – no minimum security measures and no forcible or violent entry	R50 000	Basic excess

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Section/Sub-section	Limit	Excess
Contents		
Basic excess: As selected and shown in your policy schedule. If a loss is greater than R250 000 then basic excess is nil.		
Included cover		
Accidental damage	Sum insured	10% of claim, minimum R500
Accidental death	R50 000 per person 6 years and older R20 000 per child younger than 6 years old	Nil
Acts by tenants	Sum insured	Nil
Alternative accommodation or loss of rent	25% of sum insured	Nil
Business contents	R250 000	Basic excess
Cell phones	Sum insured	10% of claim, minimum R500
Clearing up costs	Actual cost	Nil
Contents in a storage facility	Sum insured	Basic excess
Contents in transit • Theft from an unattended vehicle by remote jamming with no CCTV footage	10% of sum insured R10 000	Basic excess R1 000
Contents temporarily at another location	20% of sum insured	Basic excess
Contents when you move	Sum insured	Basic excess
Credit, debit and SIM card fraud	R5 000	Nil
Domestic and wild animals	Sum insured	Basic excess
Emergency services	Actual cost	Nil
Garden and landscaping	R50 000	Nil
Garden and outdoor items • Theft of motorised lawnmower and power equipment with no forcible or violent entry	R100 000 R10 000	Basic excess R1 000
Hole-in-one (golf) or full-house (bowls) & SA record • Hole-in-one or full-house • SA record	 R15 000 in any 12-month period of insurance R10 000 in one calendar month, limited to a maximum of three records in any 12-month period	 Nil
Holiday letting • Accidental damage • Trauma counselling for paying guests	Sum insured R50 000 R10 000 per person	Basic excess R5 000 Nil
Home modifications for disability	R100 000	Nil
Imminent danger security costs	R25 000	Nil
Important documents	R25 000	Nil
Increase in sum insured over the holiday season	20% of sum insured	Basic excess

Section/Sub-section	Limit	Excess
Items out and about	Percentage of your contents sum insured as selected and shown in your policy schedule. Maximum R500 000 per item.	Basic excess
• Cell phones	Items out and about sum insured	10% of claim, minimum R500
• Jewellery and watches safe requirement	R75 000	Basic excess
• Emergency toiletries and clothing	R5 000	Nil
• Unattended bicycle	R25 000	Basic excess
• Firearms	Maximum R100 000 per item/claim	Basic excess
Jewellery and watches	33% of sum insured	Basic excess
• No proof of ownership and value	R25 000	
• Valuation certificate required	Over R25 000	
• Temporary location with no forced entry	R10 000	
• Theft from an unattended vehicle:	R75 000	
◦ Remote jamming and no CCTV footage	R10 000	
• Safe requirement	R75 000	
Keys, locks and remote control units	Actual cost	R500
Loss of fish	R50 000	Basic excess
Loss of metered water	R25 000, maximum 2 claims in 12 months	Nil
Mechanical, electronic or electrical breakdown	R50 000	R1 000
Money:		
• Any event except theft	R50 000	Nil
• Theft if no forcible or violent entry	R5 000	
• Theft with forcible or violent entry:		
◦ In a safe	R50 000	Nil
◦ Not in a safe	R5 000	
Newly bought contents	15% of sum insured	Basic excess
Out of vehicle theft:		
• Forcible or violent entry	Items out and about limit	Basic excess
• Remote jamming and no CCTV footage	R10 000	R1 000
Pest contamination	R25 000	Nil
Power surge – included cover	R50 000	Basic excess Nil if surge arrester is installed
Professional cleaning services	R25 000	Nil
Property of guests and domestic employees	R50 000	Nil
Property of parents and grandparents	R50 000	Nil
Property of students and scholars	R100 000	Nil
Restoration of data	R25 000	Nil
Security guards	R25 000	Nil

Section/Sub-section	Limit	Excess
Spoiling of food in fridge and freezer: • Cost to cover spoilt contents • Contamination or odour	 R50 000 R100 000	Nil
Storage costs after a valid claim event	Actual cost	Nil
Temporary emergency measures	R50 000	Nil
Trauma counselling	R15 000 per person	Nil
Veterinary expenses	R50 000	Nil
Water pumping machinery	R25 000	R1 000
Optional cover		
Average waiver	As per Terms & Conditions	Nil
Bed-and-breakfast: • Accidental damage • Blinds, canopies and external signs • Cleaning and dry-cleaning of paying guests' property • Malicious damage and theft – no forcible or violent entry • Property of paying guests • Stock and consumables • Trauma counselling for paying guests	Sum insured R50 000 R10 000 R5 000 R50 000 R25 000 R30 000 R10 000 per person	Basic excess R5 000 Nil Nil Basic excess Nil Basic excess Nil
Business contents – extended cover	Specified sum insured	Basic excess
Garden and outdoor items – extended cover	Selected sum insured	Basic excess
Marquee hire	R50 000	Basic excess
Power surge • Surge arrester is required for cover above R100 000 (included and optional cover combined), else cover is limited to R100 000	Selected sum insured	R2 500 Nil if surge arrester is installed
Security measures		
Alarm not activated additional excess	Sum insured	10% of claim, minimum R5 000
Theft and malicious damage		
Outbuildings – property unoccupied – no minimum security measures, and no forcible or violent entry	R50 000	Basic excess
Outbuildings – property occupied – no forcible or violent entry	R100 000	Basic excess
Limited cover – theft and malicious damage	R50 000 any one claim	Basic excess
Your responsibilities – No minimum proof of ownership and value		
Other valuables – silver/gold items, art, collections, collector's items, hand-woven carpets or rugs	R50 000	Basic excess

Section/Sub-section	Limit	Excess

Assets Specified

Basic excess: As selected and shown in your policy schedule.

What we cover		
Specified items	Specified sum insured per item	Basic excess
Cell phones	Specified sum insured per item	10% of claim, minimum R500
Items kept in a vault or safety deposit box – temporarily removed • Notified • Not notified	 Specified sum insured 30% of the value of all the items kept in the vault or safety deposit box	 Basic excess
Your responsibilities – No minimum proof of ownership and value		
Jewellery and watches	R25 000 per specified item, per claim	Basic excess
Other specified items	R50 000	Basic excess
Paying out after a claim		
Limited cover – theft from the private residential building or the property	R50 000 any one claim	Basic excess

Fine Arts

Basic excess: Nil

Main cover		
Loss or damage	Sum insured, maximum R20 000 000 per risk address	Nil

Jewellery and watches:	Limit per item	Limit per claim	Excess
• Valuation certificate required	N/A	R25 000	Nil
• Safe warranty (if not worn)	R75 000	R2 000 000	Nil
• Worn, carried by you or in your line of sight	R750 000	R2 000 000	Nil
• In a safe	R750 000	R5 000 000	Nil
• In a bank vault	N/A	R5 000 000	Nil

Included cover		
Appreciation of items in the art collection	20% of sum insured of item	Nil
Death of an artist	2.5 times the sum insured of item	Nil
Depreciation in value	Up to sum insured of item	Nil
Newly bought art	30% of sum insured of full collection	Nil
Pairs and sets	Sum insured of the pair or set	Nil
Protecting your collection	20% of sum insured of full collection	Nil
Optional cover		
Art at a temporary location	Specified sum insured, maximum R5 000 000	Nil
Art in transit in South Africa	Specified sum insured, maximum R5 000 000	Nil

Section/Sub-section	Limit	Excess
Exhibition cover	Specified sum insured, maximum R5 000 000	Nil
Defective title	Specified sum insured	Nil
Your responsibilities – No minimum proof of ownership and value		
Other valuables – silver/ gold items, art, collections, collector's items, hand-woven carpets or rugs	R50 000	Nil

Personal Liability

Basic excess: Nil

What we cover		
General personal liability	R30 000 000	Nil
Included cover		
Credit cards, forgery and counterfeiting	R25 000	Nil
Director's and officer's liability	R1 000 000	Nil
Domestic employee's liability	R5 000 000	Nil
Electric fence	R1 000 000	Nil
Golfer's extension	R50 000	Nil
Home business liability	R1 000 000	Nil
Liability towards domestic employees	R30 000 000	Nil
Liability towards paying guests	R5 000 000	Nil
Renting out your home to tenants	R30 000 000	Nil
Security companies and garden services	R5 000 000	Nil
Spread of fire liability	R30 000 000 or R5 000 000 if you live on a farm, plot or smallholding	Nil
Tenant's liability	R30 000 000	Nil
Wrongful arrest	R100 000	Nil
Optional cover		
Extended personal liability	R30 000 000	Nil

Personal Accident

Basic excess: Nil

What we cover		
Death benefit: • An insured person 14 years and older, up to and including 80 years old • Children 6 years and older, but younger than 14 years old • Children 6 months and older, but younger than 6 years old	Maximum R7 500 000 per accident R2 000 000 per insured person R50 000 per insured person R20 000 per insured person	Nil
Disappearance benefit – early payment of the death benefit	As per the death benefit above	Nil

Section/Sub-section	Limit	Excess
Permanent disablement benefit	R250 000 per insured person, maximum R1 000 000 per accident	Nil
Temporary disablement benefit: • Employed insured person – temporary total disablement	100% of the average weekly earnings of the insured person during the 12 months prior to the injury payable for a maximum of 104 weeks	Nil
• Employed insured person – temporary partial disablement	40% of the average weekly earnings of the insured person during the 12 months prior to the injury payable for a maximum of 104 weeks	Nil
• Unemployed insured person – temporary total disablement	A weekly benefit of R5 000 payable for a maximum of 8 weeks	
Bereavement benefit	R20 000	Nil
Emergency transportation costs	R100 000 per insured person, maximum R500 000 per accident	Nil
Hospital benefit	R1 000 per day, maximum R20 000 in any 12-month period	Nil
Life support machinery	R100 000 per insured person	Nil
Mobility cover	R150 000 per insured person	Nil
Rehabilitation costs	R150 000 per insured person	Nil
Return of a body	R75 000 per insured person	Nil
Return of an injured person	R150 000 per insured person	Nil
Search and rescue	R100 000 per insured person, up to a maximum of R500 000 per accident and up to a maximum of R500 000 in any 12-month period	Nil
Trauma counselling	R1 000 per trauma counselling visit, up to a maximum of R10 000 per insured person per incident and up to a maximum of R100 000 in any 12-month period	Nil

Watercraft

Basic excess: R1 000

Main cover		
Loss or damage	Sum insured	Basic excess
Other accessories (excluding motors)	Specified sum insured	Basic excess
Liability cover	R5 000 000	Nil
Included cover		
Cost of importing parts	10% of sum insured	Nil
Damage caused by vermin and animals	Sum insured	Basic excess
Delivery after repairs	Actual cost	Nil
Emergency accommodation	R3 000 per day, maximum of three days	Nil

Section/Sub-section	Limit	Excess
Emergency repairs	R15 000	Nil
Emergency services, clean-up and debris removal	Actual cost	Nil
Keys, locks and remote control units	Actual cost	R500
Locating and assessing	20% of sum insured	Nil
Medical benefit	R10 000	Nil
Salvage costs	Actual cost	Nil
Tow-and-assist cover	R10 000	Nil
Towing and storage: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Actual cost 50% of the cost R50 000	Nil
Transit cover	Sum insured	Basic excess
Trauma counselling	R15 000 per person	Nil
Window glass	Actual cost	Basic excess

Motor

Basic excess: As selected and shown in your policy schedule.
Basic excess for vintage motor vehicles: R1 500

What we cover		
Hail damage (only applicable to comprehensive cover)	Sum insured	Basic excess
Specified vehicle accessories	Specified sum insured	Nil
Non-regular driver additional excess: • Driver's licence less than 2 years and/or • Under 25 years old	Sum insured	R3 000
Theft/hijack (tracking device/s with vehicle recovery required):		
• No tracking device fitted	No cover	
• Any tracking device fitted without vehicle recovery	No cover	
• All tracking device/s fitted with vehicle recovery	Sum insured	Nil
Theft/hijack (tracking device not required):		
• No tracking device fitted • Any tracking device fitted without vehicle recovery • All tracking device/s fitted with vehicle recovery	Sum insured	Basic excess Basic excess Nil
Application of early-warning tracking device(s) accidentally not activated additional excess	Sum insured	5% of claim
Incorrect use of vehicle additional excess	Sum insured	R3 000
Included cover – Comprehensive cover		
Child car seat	R10 000	Nil
Clean-up and debris removal	Actual cost	Nil

Section/Sub-section	Limit	Excess
Cost of importing parts	R10 000	Nil
Courtesy vehicle	120% of sum insured, maximum R4 620 000	Basic excess
Courtesy vehicle excess	R20 000	Basic excess
Credit shortfall – limited	R200 000	Nil
Damage caused by vermin and animals	Sum insured	Basic excess
Delivery after repairs	Actual cost	Nil
Emergency accommodation	R3 000 per day, maximum of three days	Nil
Emergency repairs	R15 000	Nil
Emergency services	Actual cost	Nil
Fire extinguishing costs	Actual cost	Nil
Hospital benefit	R1 000 per day, maximum R20 000 per person, in any 12-month period	Nil
Keys, locks and remote control units	Actual cost	R500
Modifications for disability	R100 000	Nil
Theft of spare wheels	R10 000	Nil if securely fitted, otherwise R2 500 if not
Towing after a mechanical breakdown (within SA): • With our permission • Without our permission	 Actual cost R1 850	Nil
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Actual cost R4 400 R50 000	Nil
Transfer cover when buying a replacement vehicle	The lesser of the sum insured and R4 620 000	Basic excess
Transit cover	Sum insured	Basic excess
Trauma counselling	R15 000 per person	Nil
Vehicle accessories	R15 000	Nil
Vehicle rental excess	R20 000	Basic excess
Winching equipment	R12 000	Nil
Windscreen, fitted glass and lights: • Replacement – Generic glass • Replacement – Other glass • Repair	 If authorised by us: Actual cost If not authorised by us: R15 000 Actual cost	 10% of claim, minimum R250 25% of claim, minimum R500 Nil
Included cover – Third party, fire and theft		
Clean-up and debris removal	Actual cost	Nil
Cost of importing parts	R10 000	Nil
Courtesy vehicle	120% of sum insured, maximum R4 620 000	Basic excess
Courtesy vehicle excess	R20 000	Basic excess
Delivery after repairs	Actual cost	Nil

Section/Sub-section	Limit	Excess
Emergency accommodation	R3 000 per day, maximum of three days	Nil
Emergency repairs	R15 000	Nil
Emergency services	Actual cost	Nil
Fire extinguishing costs	Actual cost	Nil
Keys, locks and remote control units	Actual cost	R500
Theft of spare wheels	R10 000	Nil if securely fitted, otherwise R2 500 if not
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Actual cost R4 400 R50 000	Nil
Transfer cover when buying a replacement vehicle	The lesser of the sum insured and R4 620 000	Basic excess
Transit cover	Sum insured	Basic excess
Trauma counselling	R15 000 per person	Nil
Vehicle accessories	R15 000	Nil
Winching equipment	R12 000	Nil
Optional cover		
Car hire	Maximum number of days as shown in your policy schedule	Nil
Credit shortfall – extended (only available with comprehensive cover)	Balance of the shortfall (less the Credit shortfall – limited benefit amount)	Nil
Reduction in value	10% of the retail/agreed value	Basis excess
Tyre cover (only available with comprehensive cover)	R20 000 per tyre	**Tyres:** We will pay a percentage of the replacement cost as determined by the remaining tread on your tyres – see **What we will pay if your claim** is valid in the policy wording
Off-road driving (4X4) – (only available with comprehensive cover): • Emergency accommodation • Emergency repairs • First aid equipment • Non-standard tools • Personal documents • Theft of luggage • Theft of spare wheels • Vehicle accessories • Winching equipment	Sum insured R1 000 per person, per day for up to 4 persons, total maximum of R16 000 R17 500 R2 500 R5 000 R5 000 R10 000 R20 000 R25 000 R20 000	Basic excess Nil Nil Nil Nil Nil Nil Nil if securely fitted, otherwise R2 500 if not Nil Basic excess

Section/Sub-section	Limit	Excess
Motorcycle		
Basic excess: As selected and shown in your policy schedule. **Basic excess for vintage motorcycles:** R1 000		
What we cover		
Hail damage (only applicable to comprehensive cover)	Sum insured	Basic excess
Specified accessories	Specified sum insured	Nil
Non-regular driver additional excess – licence less than a year	Sum insured	R2 500
Included cover – Comprehensive cover		
Clean-up and debris removal	Actual cost	Nil
Cost of importing parts	R10 000	Nil
Credit shortfall – limited	R200 000	Nil
Damage caused by vermin and animals	Sum insured	Basic excess
Delivery after repairs	Actual cost	Nil
Emergency accommodation	R3 000 per day, maximum of three days	Nil
Emergency repairs	R15 000	Nil
Emergency services	Actual cost	Nil
Fire extinguishing costs	Actual cost	Nil
Hospital benefit	R1 000 per day, maximum R20 000 per person, in any 12-month period	Nil
Keys, locks and remote control units	Actual cost	R500
Towing after a mechanical breakdown (within SA): • With our permission • Without our permission	 Actual cost R1 850	Nil
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Actual cost R4 400 R50 000	Nil
Transfer cover when buying a replacement vehicle	The lesser of the sum insured and R4 620 000	Basic excess
Transit cover	Sum insured	Basic excess
Trauma counselling	R15 000 per person	Nil
Vehicle accessories	R15 000	Nil
Vehicle rental excess	R20 000	Basic excess
Windscreen, fitted glass and lights: • Replacement – Generic glass • Replacement – Other glass • Repair	 If authorised by us: Actual cost If not authorised by us: R15 000 Actual cost	 10% of claim, minimum R250 25% of claim, minimum R500 Nil

Section/Sub-section	Limit	Excess
Included cover – Third party, fire and theft		
Clean-up and debris removal	Actual cost	Nil
Cost of importing parts	R10 000	Nil
Delivery after repairs	Actual cost	Nil
Emergency accommodation	R3 000 per day, maximum of three days	Nil
Emergency services	Actual cost	Nil
Fire extinguishing costs	Actual cost	Nil
Keys, locks and remote control units	Actual cost	R500
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Actual cost R4 400 R50 000	Nil
Transfer cover when buying a replacement vehicle	The lesser of the sum insured and R4 620 000	Basic excess
Transit cover	Sum insured	Basic excess
Trauma counselling	R15 000 per person	Nil
Vehicle accessories	R15 000	Nil
Optional cover		
Credit shortfall – extended (only available with comprehensive cover)	Balance of the shortfall (less the Credit shortfall – limited benefit amount)	Nil

Caravan/Trailer		
Basic excess: R1 000		
What we cover		
Hail damage	Sum insured	Basic excess
Included cover		
Clean-up and debris removal	Actual cost	Nil
Cost of importing parts	R10 000	Nil
Credit shortfall – limited	R200 000	Nil
Damage caused by vermin and animals	Sum insured	Basic excess
Delivery after repairs	Actual cost	Nil
Emergency accommodation	R3 000 per day, maximum of three days	Nil
Emergency repairs	R15 000	Nil
Emergency services	Actual cost	Nil
Fire extinguishing costs	Actual cost	Nil
Keys, locks and remote control units	Actual cost	R500
Theft of spare wheels	R10 000	Nil if securely fitted, otherwise R2 500 if not

Section/Sub-section	Limit	Excess
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Actual cost R4 400 R50 000	 Nil
Transit cover	Sum insured	Basic excess
Vehicle accessories	R15 000	Nil
Windscreen, fitted glass and lights: • Replacement – Generic glass • Replacement – Other glass • Repair	 If authorised by us: Actual cost If not authorised by us: R15 000 Actual cost	 10% of claim, minimum R250 25% of claim, minimum R500 Nil
Optional cover		
Caravan and trailer contents	Specified sum insured	Basic excess
Credit shortfall – extended	Balance of the shortfall (less the Credit shortfall – limited benefit amount)	Nil

Non-road Vehicle

Basic excess: R1 000

What we cover		
Hail damage	Sum insured	Basic excess
Included cover – Comprehensive cover		
Clean-up and debris removal	Actual cost	Nil
Cost of importing parts	R10 000	Nil
Damage caused by vermin and animals	Sum insured	Basic excess
Delivery after repairs	Actual cost	Nil
Keys, locks and remote control units	Actual cost	R500
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Actual cost R4 400 R50 000	 Nil
Transit cover	Sum insured	Basic excess

Third Party Liability

Basic excess: Nil

What we cover		
Vehicle liability • Motorcycles • Non-road vehicles	R30 000 000 R5 000 000 R1 000 000	Nil

Section/Sub-section	Limit	Excess
Legal Costs		
Basic excess: Nil		
What we cover		
Legal costs	Selected sum insured	Nil
Cyber Insurance		
There are five options available, and your choice is shown in your policy schedule: **Mega:** R25 000 **Giga:** R50 000 **Tera:** R100 000 **Peta:** R150 000 **Exa:** R250 000 The annual claim limit per cover option will apply irrespective of the number of claims that you submit.		
What we cover		
Mega cover option		
• Theft of funds	R25 000	Nil
Giga cover option		
• Cyberbullying and cyberstalking	R20 000	Nil
◦ Trauma benefit	R5 000	Nil
◦ Additional school costs	R5 000	Nil
• Cyber extortion	R5 000	Nil
• Data restoration and malware decontamination	R20 000	R1 000
• Identity theft	R20 000	Nil
• Theft of funds	R50 000	Nil
Tera cover option		
• Cyberbullying and cyberstalking	R25 000	Nil
◦ Trauma benefit	R5 000	Nil
◦ Additional school costs	R5 000	Nil
• Cyber extortion	R5 000	Nil
• Data restoration and malware decontamination	R25 000	R1 000
• Identity theft	R50 000	Nil
• Online shopping	R1 000	Nil
• Theft of funds	R100 000	Nil
Peta cover option		
• Cyberbullying and cyberstalking	R25 000	Nil
◦ Trauma benefit	R5 000	Nil
◦ Additional school costs	R5 000	Nil
• Cyber extortion	R10 000	Nil
• Data restoration and malware decontamination	R25 000	R1 000

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