VAN FLYMEN – PRIVATE EXCESS AND LIMIT SECTION

Pay-out will not exceed the applicable limit.

All excesses are per section per claim.

If you claim under more than one cover section because of the same event, you only have to pay the highest excess (basic excess plus the total of any additional and voluntary/compulsory excesses as applicable) under all the cover sections.

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.

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 3.6.2 – August 2026

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
How to claim			
Claims preparation costs	Nil	Nil	R20 000
Buildings			
How much we pay			
Basic excess	R1 000 or Nil if selected in the Schedule	Nil	Sum insured
What we cover you for			
Leaks, flooding:			
Geysers			
• **Damage to electrical geysers**			
◦ If authorised by us			Actual cost
◦ If not authorised by us:			
▸ 50 – 150 litre			R13 000
▸ 200 litre			R15 000
▸ 250 litre	Basic excess	Nil	R22 000
• **Damage to solar geysers**			
◦ If authorised by us			Actual cost
◦ If not authorised by us:			
▸ 150 – 200 litre			R30 000
▸ 300 litre			R43 000
Other water heating apparatus	Basic excess		Sum insured
Individual components	Nil		Sum insured
Subsidence, landslip or ground heave – limited cover	Basic excess	Nil	Sum insured
Limited pay-out – unoccupied outbuildings			
• Limited pay-out for outbuildings, minimum security requirements not in place and no forced entry or exit	Basic excess	Nil	R10 000

vanFlymen

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
We also cover you for			
Accidental damage to buildings	10% of claim, minimum R500	Nil	R50 000
Accidental damage to fixed machinery: • Gate motor or garage-door motor • Any other fixed machinery	10% of claim, minimum R500	Nil	Actual cost R10 000
Accidental death	Nil	Nil	R10 000 per person
Acts by tenants	Nil	Nil	Sum insured
Alternative accommodation or loss of rent	Nil	Nil	25% of sum insured
Cover during property transfer	Basic excess	Nil	New property value
Damage to garden	Nil	Nil	R20 000
Demolition and professional fees	Nil	Nil	25% of sum insured
Domestic and wild animals	Basic excess	Nil	Sum insured
Emergency-services expenses	Nil	Nil	Actual cost
Glass and sanitary-ware	R500	Nil	25% of sum insured
Holiday letting • Trauma counselling	Basic excess Nil	Nil Nil	Sum insured R10 000 per person
Home improvements	Nil	Nil	R250 000
Imminent danger security costs	Nil	Nil	R20 000
Keys, locks and remote controls	R500	Nil	R10 000
Medical benefit	Nil	Nil	R10 000
Pest contamination	Nil	Nil	R25 000
Power surge – included cover	Basic excess Nil if surge arrester is installed	Basic excess Nil if surge arrester is installed	R25 000
Professional cleaning services	Nil	Nil	R10 000
Public supply or mains connections	Nil	Nil	Repair cost
Removal of fallen trees	Nil	Nil	R10 000
Restoring of soil	Nil	Nil	Actual cost
Security guards	Nil	Nil	R20 000
Temporary emergency measures	Nil	Nil	R50 000
Tracing of water leaks	R500	Nil	R10 000
Trauma counselling benefit	Nil	Nil	R10 000 per person
Water leakage from underground pipes	Nil	Nil	R10 000
Wheelchair- and disability-friendly alterations	Nil	Nil	R50 000
Additional cover you can choose			
Accidental damage to buildings – increased cover	10% of claim, minimum R500	Nil	As selected in the Schedule
Accidental damage to fixed machinery – increased cover	10% of claim, minimum R500	Nil	R20 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
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
Power surge • Surge arrester is required for cover above R50 000 (included and optional cover combined), else cover is limited to R50 000	R2 500 Nil if surge arrester is installed	R2 500 Nil if surge arrester is installed	As selected in the Schedule
Your specific responsibilities			
Alarm not activated – additional excess	10% of claim, minimum R5 000	10% of claim, minimum R5 000	Sum insured
Notify us about any improvements to your home	Basic excess	Nil	25% of sum insured
Household Contents			
How much we pay			
Basic excess	R1 000 or Nil if selected in the Schedule	Nil	Sum insured
Any telecommunication devices such as cell phones (excluding accessories)	10% of claim, minimum R500	Nil	Sum insured
What we cover you for			
Theft – Limited pay-out:			
• Theft from your outbuildings if you do not have minimum security requirements in place and there are no clear signs of forced entry or exit	Basic excess	Nil	R10 000 if unoccupied, R50 000 if occupied
• Theft from any other home or educational institution where there is no forced entry	Basic excess	Nil	R10 000
• Theft of outdoor furniture, etc.	Basic excess	Nil	R20 000
Theft – Limited pay-out following forced entry or exit from:			
• Your place of employment or from furniture storage	Basic excess	Nil	R10 000
• Any other home or educational institution	Basic excess	Nil	R50 000
• Theft from an unattended vehicle	Basic excess	Nil	R10 000
We also cover you for			
Accidental damage: • Audio-visual equipment, aerials, satellite dishes, and glass • Any other contents	Basic excess	Nil	Sum insured R25 000
Accidental death	Nil	Nil	R10 000 per person

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Acts by tenants	Nil	Nil	Sum insured
Alternative accommodation or loss of rent	Nil	Nil	25% of sum insured
Baggage cover	Basic excess	Nil	R5 000
Clearing-up costs	Nil	Nil	Actual costs
Credit/debit-card fraud	Nil	Nil	R5 000
Damage to guests' property	Nil	Nil	R20 000
Domestic and wild animals	Basic excess	Nil	Sum insured
Domestic employee's property	Nil	Nil	R20 000
Emergency-services expenses	Nil	Nil	Actual costs
Garden damage	Nil	Nil	R20 000
Hole-in-one (golf) or full-house (bowls) & SA record • Hole-in-one or full-house • SA record	Nil	Nil	R10 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
Holiday letting: • Accidental damage • Trauma counselling	Basic excess Basic excess Nil	Nil Nil Nil	Sum insured R25 000 R10 000 per person
Increase in sum insured over holiday season	Basic excess	Nil	15% of sum insured
Imminent danger security costs	Nil	Nil	R20 000
Important documents	Nil	Nil	R10 000
Keys, locks and remote controls	R500	Nil	R10 000

Money:
• Any insured event except theft
• Theft if no forcible or violent entry
• Theft with forcible or violent entry
  ◦ In a safe
  ◦ Not in a safe
	
	Nil
	Nil
	
	Nil
	Nil
		
		Nil
		Nil
		
		Nil
		Nil
			
			R5 000
			R1 000
			
			R5 000
			R1 000

Office contents	Basic excess	Nil	R50 000
Pest contamination	Nil	Nil	R25 000
Power surge – included cover	Basic excess Nil if surge arrester is installed	Basic excess Nil if surge arrester is installed	R25 000
Professional cleaning services	Nil	Nil	R10 000
Property of parents and grandparents	Nil	Nil	R20 000
Removal of contents	Basic excess	Nil	Sum insured
Restoration of data	Nil	Nil	R5 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Security guards	Nil	Nil	R20 000
Spoiling of food in fridge and freezer • Cost to cover spoilt contents • Contamination or odour	Nil	Nil	 R5 000 R10 000
Stamp or coin collections	Nil	Nil	R5 000
Temporary emergency measures	Basic excess	Nil	R50 000
Tracing of water leaks	R500	Nil	R10 000
Trauma counselling benefit	Nil	Nil	R10 000 per person
Veterinary expenses and medical benefit	Nil	Nil	R20 000
Water leakage from underground pipes	Nil	Nil	R10 000
Wheelchair- and disability-friendly alterations	Nil	Nil	R50 000
Additional cover you can choose			
Accidental damage – extended cover	10% of claim, minimum R500	Nil	As selected in the Schedule. R20 000 inside any other home
Bed & breakfast:	Basic excess	Nil	As selected in the Schedule
• Stock and consumables	Nil	Nil	R30 000
• Increase in the peak period	Nil	Nil	25% of sum insured
• Property of paying guests	Nil	Nil	R25 000
• Trauma counselling	Nil	Nil	R10 000 per person
• External signs, blinds and canopies	Nil	Nil	R10 000
• Cleaning and dry-cleaning	Nil	Nil	R5 000
Home-based business stock	Basic excess	Nil	R30 000
Keys, locks and remote controls – increased cover	R500	Nil	R20 000
Power surge • Surge arrester is required for cover above R50 000 (included and optional cover combined), else cover is limited to R50 000	R2 500 Nil if surge arrester is installed	R2 500 Nil if surge arrester is installed	As selected in the Schedule
Subsidence, landslip or ground heave – extended cover	Basic excess	Nil	Sum insured
Your specific responsibilities			
Keep jewellery and watches in a safe – above the value of R25 000	Basic excess	Nil	If not kept in a safe, R25 000 maximum pay-out per item limited to a maximum of R100 000 for any one claim

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Provide us with a valuation certificate – any item above the value of R25 000	Basic excess	Nil	If no valuation certificate provided, R25 000 maximum pay-out per item limited to a maximum of R100 000 for any one claim
Alarm not activated – additional excess	10% of claim, minimum R5 000	10% of claim, minimum R5 000	Sum insured
All Risks			
What we cover you for			
Basic excess	R500	Nil	Sum insured
Remote blocking – specified property			
• CCTV footage available	Basic excess	Nil	Specified sum insured
• CCTV footage not available	Basic excess	Nil	75% of specified sum insured
How much we pay			
Unspecified property	Basic excess	Nil	25% of sum insured per item
Firearms	Basic excess	Nil	25% of sum insured per item, maximum R100 000 per claim
Specified property (including sports equipment while in use)	Basic excess	Nil	Specified sum insured
• Pedal cycles not securely locked	Basic excess	Nil	R20 000
• Any telecommunication devices such as cell phones (excluding accessories)	10% of claim, minimum R500	Nil	Specified sum insured
Personal computers – extended cover for laptops and desktops	10% of claim, minimum R500	Nil	Specified sum insured
Items kept in a vault or safety deposit box – temporarily removed	Basic excess	Nil	30% of the value of all the items kept in the vault or safety deposit box
Your specific responsibilities			
Keep jewellery and watches in a safe – above the value of R25 000	Basic excess	Nil	If not kept in a safe, R25 000 maximum pay-out per item limited to a maximum of R100 000 for any one claim
Provide us with a valuation certificate – any item above the value of R25 000	Basic excess	Nil	If no valuation certificate provided, R25 000 maximum pay-out per item limited to a maximum of R100 000 for any one claim

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Additional cover you can choose			
Remote blocking – unspecified property: • CCTV footage available • CCTV footage not available	Basic excess	Nil	R25 000 R10 000

Personal Computers

What we cover you for			
Basic excess	10% of claim, minimum R500	Nil	Specified sum insured
Standard Cover			
Remote blocking: • CCTV footage available • CCTV footage not available	 Basic excess Basic excess	 Nil Nil	 Specified sum insured 75% of specified sum insured
Additional cover you can choose			
Electronic breakdown	Basic excess	Nil	As selected in the Schedule
Ensuring compatibility between your old and new computer	Nil	Nil	As selected in the Schedule
Reinstatement of data	Nil	Nil	

Personal Liability

What we cover you for			
We will never pay more than the sum insured in any 12-month period for Personal Liability claims.			
General personal liability	Nil	Nil	Sum insured
Tenant's personal liability	Nil	Nil	Sum insured
Property owner's liability • Towards paying guests	Nil	Nil	Sum insured 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	R3 000 000
• Electric fence	Nil	R50 000	R1 000 000
Extended personal liability	Nil	Nil	Sum insured
Additional cover you can choose			
Business liability	Nil	Nil	R1 000 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Cyber Insurance			
There are five cover options available. The limits that apply to you will be as per the cover option you selected and shown in your schedule. The following annual claim limits apply per cover option: • Mega – R25 000 • Giga – R50 000 • Tera – R100 000 • Peta – R150 000 • Exa – R250 000			
Mega cover option:			
• Theft of funds	Nil	Nil	R25 000
Giga cover option:			
• Theft of funds	Nil	Nil	R50 000
• Identity theft	Nil	Nil	R20 000
• Data restoration and malware decontamination	R1 000	R1 000	R20 000
• Cyber bullying	Nil	Nil	R20 000
◦ Trauma benefit	Nil	Nil	R5 000
◦ Additional school costs	Nil	Nil	R5 000
• Cyber extortion	Nil	Nil	R5 000
Tera cover option:			
• Theft of funds	Nil	Nil	R100 000
• Identity theft	Nil	Nil	R50 000
• Data restoration and malware decontamination	R1 000	R1 000	R25 000
• Cyber bullying	Nil	Nil	R25 000
◦ Trauma benefit	Nil	Nil	R5 000
◦ Additional school costs	Nil	Nil	R5 000
• Cyber extortion	Nil	Nil	R5 000
• Online sales and shopping	Nil	Nil	R1 000
Peta cover option:			
• Theft of funds	Nil	Nil	R150 000
• Identity theft	Nil	Nil	R50 000
• Data restoration and malware decontamination	R1 000	R1 000	R25 000
• Cyber bullying	Nil	Nil	R25 000
◦ Trauma benefit	Nil	Nil	R5 000
◦ Additional school costs	Nil	Nil	R5 000
• Cyber extortion	Nil	Nil	R10 000
• Online sales and shopping	Nil	Nil	R2 500
• Express kidnapping	R1 000	R1 000	R50 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Exa cover option:			
• Theft of funds	Nil	Nil	R250 000
• Identity theft	Nil	Nil	R50 000
• Data restoration and malware decontamination	R1 000	R1 000	R25 000
• Cyber bullying	Nil	Nil	R50 000
◦ Trauma benefit	Nil	Nil	R5 000
◦ Additional school costs	Nil	Nil	R5 000
• Cyber extortion	Nil	Nil	R25 000
• Online sales and shopping	Nil	Nil	R5 000
• Express kidnapping	R1 000	R1 000	R100 000
• Third party liability	Nil	Nil	R100 000
• Data and privacy breach by a third party	Nil	Nil	R10 000

Legal Costs

Paying out after a claim

Legal costs cover is subject to 90 days waiting period			
Legal costs	Nil	Nil	Maximum R100 000 in each 12-month period of insurance
Identity theft	Nil	Nil	R10 000

Personal Accident

Paying out after a claim

Death	Nil	Nil	Sum insured
• Children 6 months and older, but younger than 6 years			R20 000
• Children 6 years and older, but younger than 14 years			R50 000
Medical benefit	Nil	Nil	Sum insured
Disability	Nil	Nil	Sum insured stated in the disability table

What we cover you for

Bodily injury	Nil	Nil	Actual cost
Disappearance	Nil	Nil	Death benefit sum insured
Bereavement benefit	Nil	Nil	R10 000
Hospital benefit	Nil	Nil	R1 000 per day, maximum R20 000 in any 12-month period
Life support machinery	Nil	Nil	R100 000 per person
Mobility cover	Nil	Nil	R150 000 per person

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Rehabilitation costs	Nil	Nil	R150 000 per person
Return of a body	Nil	Nil	R75 000 per person
Return of an injured person	Nil	Nil	R150 000 per person
Search and rescue	Nil	Nil	R100 000 per person, up to a maximum of R500 000 per incident and up to a maximum of R500 000 in any 12-month period
Trauma counselling	Nil	Nil	R1 000 per visit, maximum R10 000 per person per incident. Maximum R100 000 in any 12-month period
Motor			
Paying out after a claim			
Basic excess **Note:** 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	R3 000	R3 000	Sum insured
Incorrect use of vehicle – additional excess	R3 000	R3 000	Sum insured
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	Nil	Nil	Sum insured
Theft/hijack (tracking device not required):			
• No tracking device fitted	Basic excess	Nil	Sum insured
• Any tracking device fitted without vehicle recovery	Basic excess		
• All tracking device/s fitted with vehicle recovery	Nil		
Early-warning tracking device not activated – additional excess	5% of claim	5% of claim	Sum insured
How much we pay			
If a part is not available	Nil	Nil	R5 000
How we handle claims in neighbouring countries (Repatriation)	Nil	Nil	R50 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Liability to third parties • Vehicle • Golf cart, quad-bike, motorised lawnmower and three-wheeled vehicle	Nil	Nil	Sum insured R1 000 000
Comprehensive cover			
Specified sound equipment	Nil	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Windscreen, fitted glass and lights: • Replacement – Generic glass • Replacement – Other glass • Repair (Windscreen and fitted glass) • Head-, tail- or spotlight glass damage	10% of claim, minimum R250 25% of claim, minimum R500 Nil 5% of claim, minimum R1 200	10% of claim, minimum R250 25% of claim, minimum R500 Nil 5% of claim, minimum R1 200	**If authorised by us:** Actual cost **If not authorised by us:** R15 000 Actual cost Sum insured
Safeguarding your vehicle: Towing and storage after an insured event: • With our permission (SA) • Without our permission (SA) Towing after a mechanical or electrical breakdown: • With our permission • Without our permission	Nil Nil	Nil Nil	Actual cost R4 400 Actual cost R1 850
We also cover you for			
Motorised caravan contents	Nil	Nil	R5 000
Courtesy (substitute) vehicle	Basic excess	Nil	Sum insured
Child car seat	Nil	Nil	R5 000
Damage due to vermin or domestic animals	Basic excess	Nil	Sum insured
Delivery after repairs	Nil	Nil	Actual cost
Emergency hotel expenses	Nil	Nil	R500 pp for any one claim, maximum R5 000 in each 12-month period of insurance
Emergency 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 per occupant injured with a maximum of R25 000 per incident
Aftermarket accessories and equipment	Nil	Nil	R10 000

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Theft of spare wheels (fixed to the outside of a vehicle): • With factory fitted or VESA approved wheel-lock • Without factory fitted or VESA approved wheel-lock	Nil Basic excess	Nil	R7 500
Transit cover	Basic excess	Nil	Sum insured
Trauma counselling	Nil	Nil	R10 000 per person
Vehicle rental excess	Nil	Nil	R10 000
Wheelchair- and disability-friendly alterations	Nil	Nil	R50 000
Wreckage removal	Nil	Nil	Actual cost
Additional cover you can choose			
Car hire: • Car hire	Nil	Nil	As selected in the Schedule
• Car hire outside South Africa	Nil	Nil	R300 per day up to the maximum number of days selected in the Schedule
• Daily limit if you are unable to drive	Nil	Nil	R300 per day up to the maximum number of days selected in the Schedule
Extension of liability	Nil	Nil	R1 000 000
Keys, locks and remote controls – increased cover	R500	Nil	R20 000
Paying off your vehicle	Nil	Nil	Percentage selected in the Schedule
4x4 cover: • Emergency accommodation	Nil	Nil	R1 000 per person per day for up to 4 persons, total maximum of R16 000
• First aid equipment	Nil	Nil	R2 500
• Fitted winch equipment	Basic excess	Nil	R15 000
• Luggage	Nil	Nil	R10 000
• Aftermarket accessories and equipment	Nil	Nil	R10 000
• Head-, tail- and spotlights	R1 000	Nil	R10 000
• Personal documents	Nil	Nil	R2 500
• Tools – not standard to vehicle	Nil	Nil	R5 000
Tyre cover (only available with comprehensive cover)	**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		R20 000 per tyre

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Third party, fire and theft			
Specified sound equipment	Nil	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Safeguarding your vehicle: Towing and storage after fire or attempted theft: • With our permission (SA) • Without our permission (SA)	Nil	Nil	Actual cost R4 400
Towing after a mechanical or electrical breakdown: • With our permission • Without our permission	Nil	Nil	Actual cost R1 850
We also cover you for			
Aftermarket accessories and equipment	Nil	Nil	R10 000
Theft of spare wheels (fixed to the outside of a vehicle): • With factory fitted or VESA approved wheel-lock • Without factory fitted or VESA approved wheel-lock	Nil Basic excess	Nil	R7 500
Trauma counselling	Nil	Nil	R10 000 per person
Additional cover you can choose			
Car hire: • Car hire	Nil	Nil	As selected in the Schedule
• Car hire outside South Africa	Nil	Nil	R300 per day up to the maximum number of days selected in the Schedule
• Daily limit if you are unable to drive	Nil	Nil	R300 per day up to the maximum number of days selected in the Schedule
Extension of liability	Nil	Nil	R1 000 000
Keys, locks and remote controls – increased cover	R500	Nil	R20 000

Motorcycle

Paying out after a claim			
Basic excess **Note:** the over 55 excess applies if the driver at the time of the accident is 55 and over.	R3 000	Nil	Sum insured
Non-regular driver – licence less than a year – additional excess	R2 500	R2 500	Sum insured

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Comprehensive cover			
Specified sound equipment	Nil	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Window glass: • Replacement – Generic glass • Replacement – Other glass • Repair	 10% of claim, minimum R250 25% of claim, minimum R500 Nil	 10% of claim, minimum R250 25% of claim, minimum R500 Nil	 **If authorised by us:** Actual cost **If not authorised by us:** R15 000 Actual cost
Safeguarding your motorcycle: Towing and storage after an insured event: • With our permission (SA) • Without our permission (SA) Towing after a mechanical and electrical breakdown: • With our permission • Without our permission	 Nil Nil	 Nil Nil	 Actual cost R4 400 Actual cost R1 850
We also cover you for			
Delivery after repairs	Nil	Nil	Actual cost
Emergency hotel expenses	Nil	Nil	R500 pp for any one claim, maximum R5 000 in each 12-month period of insurance
Emergency 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	Nil	Nil	R10 000
Trauma counselling	Nil	Nil	R10 000 per person
Additional cover you can choose			
Keys, locks and remote controls – increased cover	R500	Nil	R20 000
Paying off your motorcycle	Nil	Nil	Percentage selected in the Schedule
Third party, fire and theft			
Specified sound equipment	Nil	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Safeguarding your motorcycle: Towing and storage after an insured event: • With our permission (SA) • Without our permission (SA)	 Nil	 Nil	 Actual cost R4 400

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Towing after a mechanical and electrical breakdown: • With our permission • Without our permission	Nil	Nil	Actual cost R1 850
Caravan and Trailer			
Paying out after a claim			
Basic excess	R1 000	Nil	Sum insured
Comprehensive cover			
Specified sound equipment (caravan)	Nil	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Window glass (caravan): • Replacement – Generic glass • Replacement – Other glass • Repair	 10% of claim, minimum R250 25% of claim, minimum R500 Nil	 10% of claim, minimum R250 25% of claim, minimum R500 Nil	 **If authorised by us:** Actual cost **If not authorised by us:** R15 000 Actual cost
Safeguarding your caravan/trailer: Towing and storage after an insured event: • With our permission (SA) • Without our permission (SA)	Nil	Nil	Actual cost R4 400
We also cover you for			
Caravan and trailer contents	Nil	Nil	R5 000
Delivery after repairs	Nil	Nil	Actual cost
Emergency hotel expenses	Nil	Nil	R500 pp for any one claim, maximum R5 000 in each 12-month period of insurance
Emergency repairs	Nil	Nil	R5 000
Emergency-services expenses	Nil	Nil	Actual cost
Keys, locks and remote controls	R500	Nil	R10 000
Aftermarket accessories and equipment	Nil	Nil	R10 000
Transit cover	Basic excess	Nil	Sum insured
Additional cover you can choose			
Caravan and trailer contents – increased cover	Nil	Nil	As stated in the Schedule
Keys, locks and remote controls – increased cover	R500	Nil	R20 000
Paying off your caravan/trailer	Nil	Nil	Percentage selected in the Schedule

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Third party, fire and theft			
Specified sound equipment (caravan)	Nil	Nil	Specified sum insured
Specified accessories	Basic excess	Nil	Specified sum insured
Safeguarding your caravan/trailer: Towing and storage after an insured event: • With our permission (SA) • Without our permission (SA)	Nil	Nil	Actual cost R4 400
Pleasure-craft			
Paying out after a claim			
Basic excess	R3 000	Nil	Sum insured
Specified accessories	5% of claim, minimum R500	Nil	Specified sum insured
Window glass: • Replacement – Generic glass • Replacement – Other glass • Repair	10% of claim, minimum R250 25% of claim, minimum R500 Nil	10% of claim, minimum R250 25% of claim, minimum R500 Nil	**If authorised by us:** Actual cost **If not authorised by us:** R15 000 Actual cost
Liability to third parties	Nil	Nil	R3 000 000
How much we pay			
How we handle claims in neighbouring countries (Repatriation)	Nil	Nil	R50 000
We also cover you for			
Cost of importing parts	Nil	Nil	10% of sum insured
Damage due to vermin or animals	Basic excess	Nil	Sum insured
Delivery after repairs	Nil	Nil	Actual cost
Emergency accommodation	Nil	Nil	R3 000 per day, maximum 3 days
Emergency and salvage expenses	Nil	Nil	Actual cost
Emergency repairs	Nil	Nil	R5 000
Keys, locks and remote controls	R500	Nil	Actual cost
Locating and assessing	Nil	Nil	20% of sum insured
Medical benefit	Nil	Nil	R10 000
Transit cover	Basic excess	Nil	Sum insured
Trauma counselling benefit	Nil	Nil	R10 000 per person
Tow-and-assist	Nil	Nil	R10 000
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA)	Nil	Nil	Actual cost 50% of the cost

Section/Sub-section	Under 55 Excess	55 and over Excess	Limit
Additional cover you can choose			
Paying off your pleasure-craft	Nil	Nil	Percentage selected in the Schedule

EnRoute – Personal Accident

What we cover you for			
Paying out after a claim			
Death	Nil	Nil	Sum insured
Medical expenses	Nil	Nil	Sum insured
Permanent disability	Nil	Nil	As stated in the disability table
Temporary disability	Nil	Nil	The weekly benefit stated in the Schedule
Certain pay-outs are limited			
Death: • Children 6 months and older, but younger than 6 years	Nil	Nil	R20 000
• Children 6 years and older, but younger than 14 years	Nil	Nil	R50 000
Temporary disability: • Unemployed persons	Nil	Nil	25% of the temporary disability benefit
• Weekly temporary disability benefit	Nil	Nil	Average weekly earnings of the person during the 12 months prior to injury
Death following permanent disability	Nil	Nil	Highest limit for either death or permanent disability
We also cover you for			
Bodily injury	Nil	Nil	Sum insured
Disappearance	Nil	Nil	Sum insured
Exposure	Nil	Nil	Sum insured as per the schedule of compensation
Trauma counselling	Nil	Nil	R10 000 per person
Additional cover you can choose			
RoadCover	Nil	Nil	

Additional Excess

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

Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06), a Licensed Non-Life Insurer and an authorised Financial Services Provider