RENASA COMMERCIAL EXCESS STRUCTURE 2024

SECTION	EXCESS DESCRIPTION	EXCESS
General	Claim within 60 days of inception – no previous insurance	Additional 10% of claim minimum R 2 500
Fire	Each and Every Claim	R2 500
	Unoccupied 30/60 Days	Additional 20% of claim
	Temperature Clause (only applicable to deterioration of stock)	As stated in schedule
	Goods in the open	10% of claim min R 2 500
	Solar Systems	10% of claim min R 2 500
	Lightning	Additional R 1 000 per claim
	Geyser – if stated in schedule to be insured	10% of claim minimum R 2 000
Buildings	All Perils	10% of claim minimum R2 500
	Unoccupied 30/60 Days	Additional 20% of claim
	Geyser – if stated in schedule to be insured	10% of claim minimum R2 000
	Trustees Liability	R5 000
	Lightning	Additional R 1 000 per claim
	Solar Systems	10% of claim min R2 500
Sectional Title	All Perils	10% of claim minimum R2 500
	Unoccupied 30/ 60 Days	Additional 20% of claim
	Geyser	10% of claim minimum R2 000
	Solar System	10% of claim minimum R2 500
	Public Liability	R5 000
	Fidelity	R5 000
	Business All Risks	R1 500
	Employers Liability	R5 000
Office Contents	Basic/ Burglary/ Theft / Lightning	10% of claim minimum R1 000
	Liability to Documents	NIL
	Documents	NIL
	Loss of Keys	R1 000
Business Interruption	Basic Excess	NIL
Accounts Receivable	No Duplicate Records	R 500 per claim
Burglary	Basic Excess	10% of claim minimum R2 500
	Vehicles in the Open/ Locked Building	10% of claim minimum R5 000
	Locks and Keys	5% of claim minimum R1 500
Money	Basic Excess	10% of claim minimum R2 500
	Theft / Hijacking/ Armed Robbery	10% of claim minimum R5 000
Glass	Basic Excess	10% of claim minimum R1 500
Fidelity	Basic Excess	As per policy wording
		2% of sum insured + 10% of claim

Goods In Transit	Basic Excess	10% of claim minimum R5 000
	Theft / Hijacking/ Armed Hold-Up	Additional 10% of the claim
Business All Risks	Basic/ Lightning/ Power Surge	10% of claim minimum R1 500
	Laptops, Palmtops, Notebooks, Portable Electronic Equipment, Cell Phones	10% of claim minimum R2 500
Accidental Damage	Basic / Power Surge	10% of claim minimum R2 500
Extended Public Liability	Basic Excess	NIL
Public Liability	General And Tenants/ Products/ Defective Workmanship/ Work Away/ Hairdressers Liability/ Waremanshouse Liability/ Trustee Liability/ EU Liability/ Pharmacists Dispensing Liability	10% of claim minimum R2 500
	Dispensing Fuel	10% of claim minimum R1 500
Employers Liability	Basic Excess	R1 000
Stated Benefits	Basic Excess	NIL
Group Personal Accident	Basic Excess	NIL
Motor Fleet	Basic Excess	See Motor Section Excess
Motor Section	Basix Excess Private Vehicle/ LDV/ Sedan/ Minibus/ Panelvan	5% of claim minimum R4 000
	Basix Excess Private Vehicle/ LDV/ Sedan/ Minibus/ Panelvan – The / Hijacking	10% of claim minimum R4 000
	Commercial Vehicles < 3 500kg	5% of claim minimum R5 000
	Commercial Vehicles < 3 500kg – Theft / Hijacking	10% of claim minimum R5 000
	Special Types – Yellow Goods	5% of claim minimum R5 000
	Special Types – Yellow Goods – Theft / Hijacking	10% of claim minimum R5 000
	Commercial Vehicles/ Buses	5% of claim minimum R5 000
	Commercial Vehicles/ Buses – Theft / Hijacking	10% of claim minimum R5 000
	Commercial Trailers	5% of claim minimum R5 000
	Commercial Trailers – Theft / Hijacking	10% of claim minimum R5 000
	Motorcycles	5% of claim minimum R2 500
	Motorcycles – Theft / Hijacking	10% of claim minimum R2 500
	Caravans/ Luggage Trailers	5% of claim minimum R2 500
	Caravans/ Luggage Trailers – Theft / Hijacking	10% of claim minimum R2 500
	Driver under 25 years of age	Additional 5% of claim minimum R1 500
	Driver over 75 years of age	Additional 5% of claim minimum R1 500
	License less than 2 years or learner's license	Additional 5% of claim minimum R2 500
	Windscreen (all vehicles)	R800

Computer Equipment	Basic Excess	10% of claim minimum R1 500
	Reinstatement of Data	10% of claim minimum R1 000
	Increased Cost of Working	24-hours + basic excess
	Lightning/ Power Surge	Additional 5% of claim minimum R2 500
Motor Traders Internal	Article I And II / Third Party Damage	10% of claim minimum R3 500
	Windscreen	R800
Motor Traders External	Own Damage (Art. I And II) / Theft	10% of claim minimum R3 500
	Windscreen	R800
Machinery Breakdown (Loss Of Profits)	Basic Excess	NIL
Machinery Breakdown	Basic Excess	10% of R5 000