

RENASA DOMESTIC EXCESS STRUCTURE 2024

SECTION	EXCESS DESCRIPTION	EXCESS
Houseowners (Building)	Each and Every Claim	R1 500
	Geyser Replacement	R1 750
	Geyser Repair	N/A
	Accidental Damage	10% min R1500
	Power Surge / Lightning	10% min R1500
	Unoccupied more than 30 days	N/A
	Unoccupied more than 60 days	10% min R1500
	Claim within 60 days of inception of policy	N/A
	Subsidence and Landslip	5% min R5500 of gross claim
	Over 55 years or older (excluding optional extensions)	Excess waived
Household Contents	Each and Every Claim	R1 250
	Accidental Damage	10% min R1500
	Power Surge / Lightning	10 min R1500
	Mechanical and Electrical Breakdown	10% min R1500
	Unoccupied more than 30 days	N/A
	Unoccupied more than 60 days	10% min R1500
	Claim within 60 days of inception of policy	10% min R1500
	Over 55 years or older (excluding optional extensions)	Excess waived
All Risk (Specified and Unspecified)	Unspecified Items	10% min R1250
	Specified Items	10% min R1000
	Specified sports equipment and pedal cycles	10% min R850 per claim
	Caravan Contents	R1 000
	Theft from unattended caravan (no signs of force or violence)	N/A
	Cell Phones / Laptops / I-Pads	10% min R1000
	Over 55 years or older (only in respect of Unspecified All Risk)	Excess waived
Electronic Equipment	Each and Every Claim	R1250 on all claims
	Laptops / Portable Electronic Equipment	
Caravans	Each and Every Claim	10% min R3500
	Over 55 years or older	Excess waived
Trailers	Each and Every Claim	10% min R1500
	Over 55 years or older	Excess waived
Motor Vehicles	Each and Every Claim	R4 500
	Glass Replacement	25% min R1000
	Glass Repair	No excess
	Over 55 years old (excluding optional extensions)	Excess waived

	Additional and cumulative to the basic excess in respect of each and every occurrence giving rise to a claim – refer to Endorsement MV10(E) – Excess accumulation.	
	Driver Age < 23 years and / or License < 2 years	R2 500
	Driver Age > 23 years but < 26 years	N/A
	Accident between 24h00 and 05h00 – No Third Party involved.	Add R3000
	Claim within 60 days of inception of policy	Add 10% min R1500 of claim
	Theft / Attempted Theft / Hijacking	Add 5% of claim
	Theft / Attempted Theft / Hijacking with Tracking device and vehicle recovered.	Additional theft excess waived
Motorcycles	Each and Every Claims	10% min R3500
	Glass Replacement	N/A
	Glass Repair	N/A
	Additional and cumulative to the basic excess in respect of each and every occurrence giving rise to a claim – refer to Endorsement MV10(E) – Excess accumulation.	
	Learners License only	Add R5500
	Driver Age < 25 and / or license < 2 years	Add 10% of claim
	Accident between 24h00 and 05h00 – No Third Party involved.	Add R3000
	Claim within 60 days of inception of policy	N/A
	Theft / Attempted Theft / Hijacking	Add 5% of claim
	Theft / Attempted Theft / Hijacking with Tracking device and / or vehicle recovered.	Additional theft excess waived
Pleasure Craft	Each and Every Claim	5% min R3500
	Over 55 years or older	Excess waived
	Additional and cumulative to the basic excess in respect of each and every occurrence giving rise to a claim – refer to Endorsement MV10(E) – Excess accumulation.	
	Skipper / Operator Age < 18 years old	Add R5500
	Skipper / Operator Age < 25 years old	Add R2000
	Theft / Hijacking	Add 2.5% min R1000 of claim
	Towing Accident – Driver Age < 25 years old	Add R2000