RENASA BODY CORPORATE EXCESS STRUCTURE 2026

APPLICABLE EXCESSES	EXCESS DEFINITION	EXCESS AMOUNT
General	Claim within 60 days of inception – no previous insurance	Additional 10% of claim minimum R 2500
Section 1 Property		
Basic	each and every occurrence giving rise to a claim	R2 500
Lightning - Protected	each and every occurrence giving rise to a claim	Additional R1000 per claim
Lightning - Un -Protected	each and every occurrence giving rise to a claim	20% of claim minimum R2,000
Subsidence & Landslip	each and every occurrence giving rise to a claim	1% of claim minimum R5,000
Accidental Damage to glass and sanitaryware	each and every occurrence giving rise to a claim	R500
Theft of Landlords' Fixtures and Fittings	each and every occurrence giving rise to a claim	10% of claim minimum R1000
Geyser	each and every occurrence giving rise to a claim	10% of claim minimum R2,000
Geyser resultant water damage following replacement	each and every occurrence giving rise to a claim	Additional - R500
Solar PV system	each and every occurrence giving rise to a claim	10% of claim minimum R 2 500
Unoccupied 30/ 60 days	each and every occurrence giving rise to a claim	Additional 20% of claim
Section 4 - Accidental Damage		
Each and every occurrence giving rise to a Accidental Damage Claim		10% of claim minimum R1000
Power Surge	each and every occurrence giving rise to a claim	10% of claim minimum R2,500
Section 5 Office Contents		
Basic	each and every occurrence giving rise to a claim	R2 500
Theft	each and every occurrence giving rise to a claim	10% of claim minimum R1 000
Section 6 Liability		
Property owners' liability	each and every claim	R5 000
Section 7 Trustee's Indemnity		
Trustee's Liability	each and every claim	R2 500
Section 8 Employers Liability		
Employers Liability	each and every claim	R5 000
Section 9 Business All Risks		
All Insured Items	each and every occurrence giving rise to a claim	10% of claim minimum R1 500
Section 10 Money		
All money claims except:	each and every occurrence giving rise to a claim	10% of claim minimum R1 500
Hold-up/Hijack	each and every occurrence giving rise to a claim	10% of claim minimum R1 000
Section 11 Fidelity Guarantee		
All Fidelity claims	each and every occurrence giving rise to a claim	R5 000
Section 12 Machinery Breakdown		
All Insured Items	each and every occurrence giving rise to a claim	10% of claim minimum R 2 500
Section 13 Glass		
All Insured Items	each and every occurrence giving rise to a claim	10% of claim minimum R 2 500

Section 14 Electronic Equipment		
All items including portable items	each and every occurrence giving rise to a claim	10% of claim minimum R1 500
Lightning/Power Surge	each and every occurrence giving rise to a claim	10% of claim minimum R2,500

All sections if not otherwise specified - R2 500 each and every occurrence