XENTURION – AGRICULTURAL
AUTOMATIC PROVISIONS, EXTENSIONS AND FIRST AMOUNTS PAYABLE

The policy schedule will always take precedence over the policy wording.

PROVISION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
General Provisions				
Claims Preparation Costs	All sections	R250 000 (in the annual aggregate)	Nil	Yes
Security Guard	• Fire • Building Combined • Office Contents • Theft • Glass • Goods in Transit • Business All Risks • Electronic Equipment • Houseowners • Householders	R10 000 per event	Nil	No
Malicious Damage	• Fire • Building Combined • Office Contents • Houseowners • Householders	Not exceeding item sum insured	Nil	No
Fire-extinguishing Charges	Fire	Reasonable cost not exceeding 20% of the sum insured	R1 000	Only in respect of Goods in Transit section
	Buildings Combined	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Office Contents	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Goods in Transit	R10 000	R500	
	Motor	R20 000	R500	
	Electronic Equipment	R10 000	R500	
	Livestock & Pedigree Animals (Transit only)	R10 000	R500	
	Fire Crop & Stack & Tobacco Field to Floor	R20 000	R500	
	Houseowners	Reasonable cost not exceeding 20% of the sum insured	R1 000	
	Householders	Reasonable cost not exceeding 20% of the sum insured	R1 000	
Subsidence and Landslip (limited cover)	• Fire • Building Combined • Office Contents • Houseowners • Householders	Up to the Property sum insured	R2 500	Extended cover can be purchased subject to approval

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Power Surge	• Fire • Building Combined • Office Contents • Accidental Damage • Business Interruption • Houseowners • Householders	R100 000 per event (in the aggregate)	1. Without approved surge protection: 10% of claim min, R2 500 2. With approved SANS surge protection: Nil	No
Locks and Keys	• Office Contents • Theft • Money	1. R5 000 per section 2. R10 000 per event (in the aggregate)	R500	Only in respect of Money section
Aerials and Satellite Dishes	• Fire • Buildings Combined • Houseowners • Householders	R5 000 per event (R10 000 in the aggregate)	R500	If specified as an individual item

Fire

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Geysers (as defined)	Column 1	R12 500 per event	1. 10% of claim, min R1 000 2. Non-compliant installation: additional R1 500	Yes
Accidental Damage to Sanitary-ware	Section	R50 000 per incident	R1 000	No
Leakage	Section	R10 000 per event	Nil	Yes
Shade Nets and Canopies	Section	R50 000 per event	<u>**Age of shade net**</u> – <u>**% of Co-insurance**</u> Up to 1 year – 10% Up to 2 years – 25% Up to 3 years – 40% Up to 4 years – 60% Up to 5 years – 80% Older than 5 years – 100%	Yes
Architects' and Other Professional Fees	Columns 1 and 3	Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil	No
Capital Additions	Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Not exceeding 20% of the item sum insured	Nil	No
Cost of Demolition, Clearing and Erection of Hoardings	Section	Not exceeding item sum insured	Nil	No
Deterioration of Undamaged Stocks	Column 4	1. Actual purchase costs; or 2. actual manufacturing costs; 3. less net amount received from salvage sale	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Express Delivery and Overtime	Section	Not exceeding 50% of the repair/replacement cost saved	Nil	No
Motors and Pumping Equipment		1. R10 000 per event 2. R50 000 per period of insurance	10% of claim, min R500	No
Municipal Plans Scrutiny Fee	Column 1	Not exceeding item sum insured	Nil	No
Public Authorities' Requirements	Section	Not exceeding item sum insured	Nil	No
Temporary Removal		Not exceeding 20% of the item sum insured	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate)	Nil	No
Public Supply		Not exceeding item sum insured	Nil	No
Landscaping	Colmn 1	R10 000 per event	Nil	No
Water Leaks/Loss of Water	Section	**<u>Loss of water</u>** 1. R15 000 per event 2. R50 000 per period of insurance **<u>Leak detection</u>** 1. R5 000 per event 2. R10 000 per period of insurance **<u>Filling of pools or ponds after maintenance/repairs</u>** 1. R5 000 per event 2. R10 000 per period of insurance	10% of claim, minimum R500	No

Buildings Combined

Geysers (as defined)	Section	R12 500 per event	1. 10% of claim, minimum R1 000 2. Non-compliant installation: additional R1 500	Yes
Accidental Damage to Sanitary-ware and Fixed Glass		R50 000 per incident	R1 000	No
Leakage		R10 000 per event	Nil	No
Shade Nets and Canopies		R50 000 per event	**<u>Age of shade net</u>** — **<u>% of Co-insurance</u>** Up to 1 year — 10% Up to 2 years — 25% Up to 3 years — 40% Up to 4 years — 60% Up to 5 years — 80% Older than 5 years — 100%	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Public Supply Connections	Section	Not exceeding item sum insured	Nil	No
Rent		30% of the Building sum insured	Nil	Yes under Business Interruption Section
Liability		R5 000 000 per event	Nil	Yes, under Combined Liability section
Architects' and Other Professional Fees		Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil	No
Capital Additions		Not exceeding 20% of the item sum insured	Nil	No
Cost of Demolition and Clearing and Erection of Hoardings		Not exceeding item sum insured	Nil	No
Landscaping		R10 000 per event	Nil	No
Motors and Pumping Equipment		1. R10 000 per event 2. R50 000 per period of insurance	10% of claim, minimum R500	No
Municipal Plans Scrutiny Fee		Not exceeding item sum insured	Nil	No
Public Authorities' Requirements		Not exceeding item sum insured	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate)	Nil	No
Temporary Removal		Not exceeding 20% of the item sum insured	Nil	No
Water Leaks/Loss of Water		**Loss of water** 1. R15 000 per event 2. R50 000 per period of insurance **Leak detection** 1. R5 000 per event 2. R10 000 per period of insurance **Filling of pools or ponds after maintenance/repairs** 1. R5 000 per event 2. R10 000 per period of insurance	10% of claim, minimum R500	No
Mortality of horses		R5 000 per event	Nil	No
Costs of removal of fallen or leaning trees		R10 000 per event	R500	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
External sign board, canopies and blinds	Section	R5 000 per event	R500	If specified as an individual item

Office Contents

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Accidental Damage to Sanitary-ware and Glass	Section	R50 000 per event	R1 000	No
Theft (following forcible and violent entry/exit)		25% of the Contents sum insured	10% of claim, minimum R500	Yes
Loss of Rent		30% of Contents sum insured	Nil	No
Loss of Documents		R50 000 per event	Nil	Yes
Liability Documents		R50 000 per event	Nil	Yes
Increase in Cost of Working		25% of the Contents sum insured	Nil	No
Capital Additions		Not exceeding 20% of the item sum insured	Nil	No
Removal of Debris		Not exceeding item sum insured	Nil	No
Temporary Removal		Not exceeding 20% of the item sum insured	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate) per insurance period	Nil	No

Business Interruption

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Prevention of Access	Section	Limited to 75% of sum insured, not exceeding R20 000 000, per event	Nil	No

Theft

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Damage to Buildings and / or Wine Tanks	Section	R10 000 per event	Nil	Yes
Additional Costs	• Loss of buildings • Landlord's fixtures and fittings • Temporary repairs	R10 000 (in the aggregate) per event	R750	No
Property of Guests	Accommodation risks only	1. R10 000 per person per event 2. R25 000 in the aggregate of any one event	R500	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Money				
Credit/Debit Cards	Section	1. R5 000 per event 2. R15 000 per period of insurance	Nil	No
Receptacles and Clothing		R5 000 per event	Nil	Yes
Seasonal Increase	15 December to 15 January	15% of the Major Limit or R25 000, whichever is the lesser	Standard first amount payable as per policy Schedule	Yes
Personal Accident (Assault)	Section	1. Death – R10 000 2. Permanent Disability – R10 000 3. Medical Expenses – R10 000 4. Other Reasonable Expenses (as listed in the wording) – up to R15 000	Nil	Yes
Glass				
Boarding Up	Section	R5 000 per event	Nil	No
Damage to Shop Fronts and the Like		R5 000 per event		
Removal and Reinstallation		R5 000 per event		
Watchman		R5 000 per event		
Goods in Transit				
Clearing Up and Removal of Debris Costs	Section	R10 000 per event	Nil	Yes
Fire-extinguishing Charges		Cover included under General Provisions up to R 10 000	R 500	Yes
Business All Risks				
Remote Blocking	Specified Items	Item sum insured or R25 000, whichever is the lesser	Item first amount payable will apply With no CCTV Footage – Additional 10% of claim, minimum R1 000	No
Accidental Damage – Other Than Wine				
Additional Costs	• Buildings • Plant and Machinery	Not exceeding item sum insured	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Accidental Damage – Wine				
Additional Costs	• Buildings • Plant and Machinery	Not exceeding item sum insured	Nil	No
Combined Liability				
Statutory Legal Defence Costs	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	1. R150 000 per event 2. R250 000 in the aggregate for any one period of insurance	R2 500	Yes
Wrongful Arrest and Defamation	In addition to Limit of Indemnity	1. R150 000 per event 2. R250 000 in the aggregate for any one period of insurance	Nil	Yes
Droving and escaping of animals and stray animals	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	Not exceeding item indemnity limit	10% of claim, minimum R1 000 and a maximum of R25 000	No
Animals/livestock at shows and auctions	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	Not exceeding item indemnity limit	Standard first amount payable as per policy schedule	No
Animals not belonging to the insured	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	Not exceeding item indemnity limit	Standard first amount payable as per policy schedule	No
Cycles or animal drawn vehicles	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	Not exceeding item indemnity limit	Standard first amount payable as per policy schedule	No
Crop Spraying	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	Not exceeding item indemnity limit	Standard first amount payable as per policy schedule	No
Warehouseman's liability (Wine & Related Products only)	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	R250 000 in the aggregate for any one period of insurance	10% of claim, minimum R5 000	Yes
Products Liability	In addition to the Limit of Indemnity	Follow the Liability limit or up to R5 000 000 in the aggregate for any one period of insurance	10% of claim, minimum R2 500 and a maximum of R100 000	Yes
Defective Workmanship	In addition to the Limit of Indemnity	Follow the Liability limit or up to R5 000 000 in the aggregate for any one period of insurance	10% of claim, minimum R2 500 and a maximum of R100 000	Yes
Warehouseman's liability (Wine & Related Products only)	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	R250 000 in the aggregate for any one period of insurance	10% of claim, minimum R5 000	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Directors' and Officers' Liability				
Emergency Legal Costs	Section	10% of the Limit of Indemnity	Nil	No
Group Personal Accident				
Additional Death Benefit	Death	R15 000 per insured person	Nil	No
Body Transportation Costs	Death	R75 000 per insured person	Nil	No
Childcare	Accidental Bodily Injury	1. R300 per day, maximum 28 days 2. Limited to R15 000 per insured person per 12 month period 3. Limited to R100 000 per policy per 12 month period	7 day time excess	No
Crime Benefit	• Death • Permanent Disability	Additional 10% of insured person's Death or Permanent Disability benefit up to a maximum of R100 000	Nil	No
Disfigurement	Permanent Disability (payment is not in addition to benefit)	Limited to 50% of the Permanent Disability benefit	Nil	No
Disfigurement Requiring Corrective Medical Procedure	Permanent Disability (payment is in addition to benefit)	1. Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per insured person 2. All other areas of the body – 10% of the Permanent Disability benefit, maximum R100 000 per insured person	Nil	No
Emergency Transportation Costs	Accidental Bodily Injury	1. R200 000 per insured person 2. R1 000 000 per occurrence	Nil	No
Family/Servants Medical Expenses	Accidental Bodily Injury	1. R200 000 per insured person 2. R1 000 000 per occurrence	R250	No
Life Support Equipment	Accidental Bodily Injury	R100 000 per insured person per occurrence	Nil	No
Mobility Costs	Permanent Disability	R250 000 per insured person	Nil	No
Paraplegia	Permanent Total Disability (in addition to benefit)	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000 and a maximum of R500 000	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Quadriplegia	Permanent Total Disability (in addition to benefit)	25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000 and a maximum of R1 000 000	Nil	No
Rehabilitation Costs	Permanent Disability	80% of training costs, maximum R150 000 per insured person	Nil	No
Relocation Costs	• Death • Permanent Disability	1. R150 000 per person 2. 75% of the actual loss caused	Nil	No
Repatriation Costs	Accidental Bodily Injury	R200 000 per insured person	Nil	No
Search and Rescue	Section	1. R100 000 per insured person per occurrence 2. R500 000 per 12 month period of insurance	Nil	No
Seat Belt Benefit	• Death • Permanent Disability (in addition to benefit)	10% of the Death or Permanent Disability benefit, maximum R100 000	Nil	No
Temporary Drivers	Accidental Bodily Injury	R2 000 per week or the Temporary Total Disability benefit, whichever is the lesser	Nil	No
Trauma Counselling	Section	1. R1 000 per consultation 2. R10 000 per annum per insured person 3. R100 000 per 12 month period of insurance	Nil	No
Bereavement expenses	Death	R10 000 per insured person	Nil	No
Stated Benefits				
Additional Death Benefit	Death	R15 000 per insured person	Nil	No
Body Transportation Costs	Death	R75 000 per insured person	Nil	No
Childcare	Accidental Bodily Injury	1. R300 per day, maximum 28 days 2. Limited to R15 000 per insured person per 12 month period 3. Limited to R100 000 per policy per 12 month period	7 day time excess	No
Crime Benefit	• Death • Permanent Disability	Additional 10% of insured person's Death or Permanent Disability benefit up to a maximum of R100 000	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Disfigurement	Permanent Disability (payment is not in addition to benefit)	Limited to 50% of the Permanent Disability benefit	Nil	No
Disfigurement Requiring Corrective Medical Procedure	Permanent Disability (payment is in addition to benefit)	1. Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per insured person 2. All other areas of the body – 10% of the Permanent Disability benefit, maximum R100 000 per insured person	Nil	No
Emergency Transportation Costs	Accidental Bodily Injury	1. R200 000 per insured person 2. R1 000 000 per occurrence	Nil	No
Family/Servants Medical Expenses	Accidental Bodily Injury	1. R50 000 per person 2. R200 000 any 12 month period of insurance	R250	No
Life Support Equipment	Accidental Bodily Injury	R100 000 per insured person per occurrence	Nil	No
Mobility Costs	Permanent Disability	R250 000 per insured person	Nil	No
Paraplegia	Permanent Total Disability (in addition to benefit)	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000 and a maximum of R500 000	Nil	No
Quadriplegia	Permanent Total Disability (in addition to benefit)	25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000 and a maximum of R1 000 000	Nil	No
Rehabilitation Costs	Permanent Disability	80% of training costs, maximum R150 000 per insured person	Nil	No
Relocation Costs	• Death • Permanent Disability	1. R150 000 per person 2. 75% of the actual loss caused	Nil	No
Repatriation Costs	Accidental Bodily Injury	R200 000 per insured person	Nil	No
Search and Rescue	Accidental Bodily Injury	1. R100 000 per insured person per occurrence 2. R500 000 per 12 month period of insurance	Nil	No
Seat Belt Benefit	• Death • Permanent Disability (in addition to benefit)	10% of the Death or Permanent Disability benefit, maximum R100 000	Nil	No
Temporary Drivers	Accidental Bodily Injury	R2 000 per week or the Temporary Total Disability benefit, whichever is the lesser	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Trauma Counselling	Section	1. R1 000 per consultation 2. R10 000 per annum per insured person 3. R100 000 per 12 month period of insurance	Trauma Counselling	Section
Bereavement expenses	Death	R10 000 per insured person	Bereavement expenses	Death

Motor Specified

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Additional Costs	Additional Costs	R40 000 in the aggregate any one event	Nil	No
Sound Equipment	Sound Equipment	• Factory fitted – replacement value	Standard motor first amount payable as per policy schedule	No
		• After market installation – R3 500	R500	Yes, must be specified under Business All Risks section
Medical Expenses	• Private type motor car • Motorised caravan • Any other type of insured vehicle (other than a bus or taxi)	R10 000 per event	Nil	Yes, options available under Enroute
Repatriation	• Private type cars • LDV's with a GVM of less than 3 500kg	1. Occupants – R10 000 (maximum 4 occupants) 2. Vehicle transport cost – R5 000 3. Temporary repairs – R5 000	Nil	No
Passenger Liability	Liability to Third Parties (excluding caravans and trailers) Sightseeing or organized tours and Commercial Hunting and related activities"	R2 500 000 per occurrence	Nil	No
Loss of Locks, Keys, Central Locking Devices and Remotes	All specified vehicles	R15 000 per event	10% of claim, minimum R1 250	Yes
Parking Facilities and Movement of Third Party Vehicles	All specified vehicles	R2 500 000 per event	Nil	Yes
Windscreen/Glass	All specified vehicles	Repair/replacement cost	Standard first amount payable as per policy schedule	No
Wreckage Removal	All specified vehicles	R10 000 any one occurrence	Nil	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Emergency Accommodation	• Private type cars • LDV's with a GVM of less than 3 500kg	1. R500 per person 2. R2 500 per occurrence 3. R5 000 per period of insurance	Nil	No
Tracking Device	Specified vehicles	R1 500	Nil	Yes, must be specified under Business All Risks section
Loss of Fuel	All specified vehicles	R1 000 per occurrence	R250	No
Damage to tyres & tracks (Tractors, Combines and self-propelled Agricultural Implement)	All specified vehicles	R30 000 per tyre or track	10% of claim, minimum R500 If utilized for contract work or contract harvesting: 25% of claim, minimum R5 000 Set of tracks to be replace – First amount increase from 10% to 15% and should item be utilized for contract work/harvesting the first amount payable increase from 25% to 30%	Yes
Trauma Treatment	• Private type cars • LDV's with a GVM of less than 2 000kg	R5 000 per occurrence	Nil	No
Bereavement expenses	• Private type cars • LDV's with a GVM of less than 3 500kg	R10 000	Nil	No

Motor Fleet				
Additional Costs	All fleet vehicles	R40 000 in the aggregate any one event	Nil	No
Sound Equipment	All fleet vehicles	• Factory fitted – replacement value	Standard first amount payable as per policy schedule	No
		• After market installation – R3 500	R500	Yes, must be specified under Business All Risks section
Medical Expenses	• Private type motor car • Motorised caravan • Any other type of insured vehicle (othan than a bus or taxi)	R10 000 per event	Nil	Yes, options available under Enroute sections
Repatriation	• Private type cars • LDV's with a GVM of less than 3 500kg	1. Occupants – R10 000 (max 4 occupants) 2. Vehicle transport cost – R5 000 3. Temporary repairs – R5 000	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Loss of Locks, Keys, Central Locking Devices and Remotes	All fleet vehicles	R15 000 per event	10% of claim, minimum R1 250	Yes
Parking Facilities and Movement of Third Party Vehicles	All fleet vehicles	R2 500 000 per event	Nil	Yes
Windscreen/Glass	All fleet vehicles	Repair/replacement cost	Standard first amount payable as per policy schedule	No
Wreckage Removal	All fleet vehicles	R10 000 any one occurrence	Nil	Yes
Emergency Accommodation	• Private type cars • LDV's with a GVM of less than 3 500kg	1. R500 per person 2. R2 500 per occurrence 3. R5 000 per period of insurance	Nil	No
Tracking Device	Fleet vehicles	R1 500	Nil	Yes, must be specified under Business All Risks section
Loss of Fuel	All fleet vehicles	R1 000 per occurrence	R250	No
Damage to tyres & tracks (Tractors, Combines and self-propelled Agricultural Implement)	All specified vehicles	R30 000 per tyre or track	10% of claim, minimum R500 If utilized for contract work or contract harvesting: 25% of claim, minimum R5 000 Set of tracks to be replace – First amount increase from 10% to 15% and should item be utilized for contract work/harvesting the first amount payable increase from 25% to 30%	Yes
Enroute In-Car Insurance				
Trauma Counselling	Section	1. R300 per counselling session 2. R3 000 any one motor vehicle accident	Nil	No
Enroute On-Road Insurance				
Trauma Counselling	Section	1. R300 per counselling session 2. R3 000 any one motor vehicle accident	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Electronic Equipment				
Remote Blocking	Section	Item sum insured or R25 000, whichever is the lesser	Item first amount payable will apply With no CCTV Footage – Additional 10% of claim, minimum R1 000	No
Architects' and Other Professional Fees		Not exceeding 20% of the amount of the claim	Nil	No
Clearance Costs		Not exceeding 20% of the amount of the claim	Nil	No
Express Delivery and Overtime		Not exceeding 50% of the repair/replacement cost saved	Nil	No
Software Upgrade		Not exceeding 20% of the value of the insured equipment or R5 000 whichever is the lesser	R750	No
Increased Cost of Working		R10 000 per event	24 hour time excess	Yes
Reinstatement of Data/Programs		R10 000 per event	R750	Yes
Deterioration of Stock				
Increase in cost of working	Section	R50 000 per event	Nil	Yes
Livestock & Pedigree Animals				
Transit cover	Section	R100 000 per event and R200 000 in the annual aggregate	R2 500	Yes under the Goods in Transit Section
Clearing up and removal of debris (Only applicable to Transit Cover)		R10 000 per event	Nil	Yes under the Goods in Transit Section
Veterinary treatment (injury caused by fire only)		20% of sum insured or R5 000 whichever is the lesser	Nil	No
Spray Irrigation Systems on Wheels and Centre Pivots				
Additional Costs	All specified vehicles	R40 000 in the aggregate any one event	Nil	No
Wreckage Removal		R15 000 any one occurrence	Nil	Yes
Damage to tyres		R5 000 per tyre or track	10% of claim, minimum R500	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?

Fire – Crop & Stack and Tobacco (Field to Floor)

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Leakage	Section	R10 000 per event	Nil	No
Transit cover		R100 000 per event and R200 000 in the annual aggregate	R2 500	Yes under the Goods in Transit Section

Houseowners

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Escape of water from washing machines & Geysers (as defined)	Section	R12 500 per event	1. 10% of claim, min R1 000 2. Non-compliant installation of geyser: additional R1 500	Yes
Accidental damage to sanitary-ware & glass		R50 000 per incident	R1 000	Yes
Rent		30% of the Building sum insured	Nil	No
Liability		R5 000 000 per event	Nil	Yes, under Personal Liability section
Architects' and Other Professional Fees		Not exceeding 20% of amount payable for damages (limited to the sum insured of property affected)	Nil	No
Capital Additions		Not exceeding 20% of the item sum insured	Nil	No
Cost of Demolition and Clearing and Erection of Hoardings		Not exceeding item sum insured	Nil	No
Landscaping		R10 000 per event	Nil	No
Motors and Pumping Equipment		R10 000 per event	10% of claim, minimum R500	No
Municipal Plans Scrutiny Fee		Not exceeding item sum insured	Nil	No
Public Authorities' Requirements		Not exceeding item sum insured	Nil	No
Temporary Repairs and Measures After Loss		R50 000 (in the aggregate)	Nil	No
Temporary Removal		Not exceeding 20% of the item sum insured	Standard first amount payable as per policy schedule	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Water Leaks/Loss of Water	Section	**Loss of water** 1. R15 000 per event 2. R50 000 per period of insurance **Leak detection** 1. R5 000 per event 2. R10 000 per period of insurance **Filling of pools or ponds after maintenance/repairs** 1. R5 000 per event 2. R10 000 per period of insurance	10% of claim, minimum R500	No
Trauma Counselling benefit		R10 000 per event	Nil	No
Professional Cleaning Services		R5 000 per event	Nil	No
Cost of removal of fallen or leaning trees		R10 000 per event	R 500	No
Discomfort cover		R10 000 per event	Nil	No
Mechanical Breakdown (Electric Stoves only)		R10 000 per event	R 500	Yes
Mobility		R20 000 per event	Nil	No
Wild animals (buildings)		R10 000 per event	10% of claim, minimum R500	Yes
Loss of Locks, Keys, and Remotes		R15 000 per event	10% of claim, minimum R500	Yes
Veterinary expenses and medical benefit		R10 000 per event	Nil	No
Householders				
Accidental damage to glass	Section	Not exceeding 25% of the item sum insured or R250 000 whichever is the lesser	10% of claim, minimum R500	Yes
Theft or attempted theft from	Other occupied private residence	R30 000	10% of claim, minimum R500	No
	Building in which the insured is temporarily residing/educational institution	R10 000		No
	Building in which the insured is employed	R10 000		No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Theft	Laundry, garden & swimming pool furniture	R10 000	Standard first amount payable as per policy schedule	No
	Attempted theft while in transit from a place of purchase, repair or renovations following an accident	R10 000		No
	In transit whilst being moved by professional movers	Not exceeding the sum insured		No
	In transit from or to a furniture storage depot or bank safe deposit			
Rent	Section	30% of the Contents sum insured	Nil	No
Liability		R5 000 000 per event	Nil	Yes, under Personal Liability section
Clearing up and removal of debris		R20 000 per event	Nil	No
Temporary Removal		R15 000 per event	Standard first amount payable as per policy schedule	No
Storage of contents after loss		R5 000 in the annual aggregate	Nil	No
Damage to guests 'property		R15 000 per event	R500	No
Domestic worker's property		R15 000 per event	Nil	No
Domestic refrigerator, deep-freeze, cold store and freezing-room contents		R10 000 per event	R500	No
Loss of Locks, Keys, and Remotes		R15 000 per event	10% of claim, minimum R500	Yes
Personal documents		R10 000 per event	Nil	No
Veterinary expenses and medical benefit		R10 000 per event	Nil	No
Accidental damage to Audio Visual Equipment		25% of the Contents sum insured	10% of claim, minimum R500	Yes
Accidental Death	Person 18 years and younger	R7 500	Nil	Yes under Personal Accident
	Person over 18 years and younger than 76	R15 000		

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Domestic telephone instruments	Section	R3 000	Nil	No
Trauma counselling benefit		R10 000	Nil	No
Professional Cleaning Services		R5 000	Nil	No
Water Leaks/Loss of Water		**Loss of water** 1. R15 000 per event 2. R50 000 per period of insurance **Leak detection** 1. R5 000 per event 2. R10 000 per period of insurance **Filling of pools or ponds after maintenance/repairs** 1. R5 000 per event 2. R10 000 per period of insurance	10% of claim, minimum R500	No
Landscaping		R10 000 per event	Nil	No
Discomfort cover		R10 000 per event	Nil	No
Motors and Pumping Equipment		R10 000 per event	10% of claim, minimum R500	No
Accidental damage to Contents		R15 000	10% of claim, minimum R500	Yes
Mechanical breakdown		R15 000	R500	Yes
Wild animals (contents)		R10 000 per event	10% of claim, minimum R500	Yes
Mobility		R20 000 per event	Nil	No
Full-house (Bowls)		R2 500 per event	Nil	No
Credit/Debit card fraud		R5 000 in the annual aggregate	Nil	No
Hole-in-one (Golf)		R5 000 per event	Nil	No
Money	Not contained in a locked safe	R1 000 per event	Nil	No
	In a locked safe	R5 000 per event	R500	
Removal of contents	Limited cover for Transit during a permanent change in address	Sum insured	Standard first amount payable as per policy schedule	Yes by including Accidental damage extended cover
Accidental damage to Stamp & Coin Collection		R5 000	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Personal All Risk				
Remote Blocking	Section	Item sum insured or R25 000, whichever is the lesser	Item first amount payable will apply With no CCTV Footage – Additional 10% of claim, minimum R1 000	No
Money	Section	R1 000 per event	Nil	No
Pedal cycles	Section	R2 500	10% of claim, minimum R500	Yes, specifying the item
Personal Accident				
Additional Death Benefit	Death	R15 000 per insured person	Nil	No
Body Transportation Costs	Death	R75 000 per insured person	Nil	No
Childcare	Accidental Bodily Injury	1. R300 per day, maximum 28 days 2. Limited to R15 000 per insured person per 12 month period 3. Limited to R100 000 per policy per 12 month period	7 day time excess	No
Crime Benefit	• Death • Permanent Disability	Additional 10% of insured person's Death or Permanent Disability benefit up to a maximum of R100 000	Nil	No
Disfigurement	Permanent Disability (payment is not in addition to benefit)	Limited to 50% of the Permanent Disability benefit	Nil	No
Disfigurement Requiring Corrective Medical Procedure	Permanent Disability (payment is in addition to benefit)	1. Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per insured person 2. All other areas of the body – 10% of the Permanent Disability benefit, maximum R100 000 per insured person	Nil	No
Emergency Transportation Costs	Accidental Bodily Injury	1. R200 000 per insured person 2. R1 000 000 per occurrence	Nil	No
Family/Servants Medical Expenses	Accidental Bodily Injury	1. R200 000 per insured person 2. R1 000 000 per occurrence	R250	No
Life Support Equipment	Accidental Bodily Injury	R100 000 per insured person per occurrence	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Mobility Costs	Permanent Disability	R250 000 per insured person	Nil	No
Paraplegia	Permanent Total Disability (in addition to benefit)	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000 and a maximum of R500 000	Nil	No
Quadriplegia	Permanent Total Disability (in addition to benefit)	25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000 and a maximum of R1 000 000	Nil	No
Rehabilitation Costs	Permanent Disability	80% of training costs, maximum R150 000 per insured person	Nil	No
Repatriation Costs	Accidental Bodily Injury	R200 000 per insured person	Nil	No
Search and Rescue	Section	1. R100 000 per insured person per occurrence 2. R500 000 per 12 month period of insurance	Nil	No
Seat Belt Benefit	• Death • Permanent Disability (in addition to benefit)	10% of the Death or Permanent Disability benefit, maximum R100 000	Nil	No

Motorboats, Yachts and Small Crafts

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Medical Expenses	Bodily injury by violent, accidental, external and visible means	R10 000 per injured occupant	Nil	No
Costs and Expenses	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	Third party liability limit	Nil	No
Loss of Locks, Keys, and Remotes	All specified vessels	R15 000 per event	10% of claim, minimum R1 250	Yes
Wreckage Removal	Damage to vessel following a defined event whilst on any road	R10 000 any one occurrence	Nil	Yes
Loss of Fuel	All specified vessels	R1 000 per occurrence	R250	No
Bereavement expenses		R10 000	Nil	No
Trauma Treatment		R5 000 per occurrence	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Personal Liability				
Statutory Defence Costs	Forms part of Limit of Indemnity (payment is not in addition to limit of liability)	1. R150 000 per event 2. R250 000 in the aggregate for any one period of insurance	R2 500	Yes
Wrongful Arrest and Defamation	In addition to Limit of Indemnity	1. R150 000 per event 2. R250 000 in the aggregate for any one period of insurance	Nil	Yes

Subject otherwise to the terms, exceptions and conditions of the policy.