



Xenturion Renasa Domestic

Excess Structure 2026



XENTURION RENASA DOMESTIC

Excess Structure 2026

Note: Please refer to policy wording and schedule for specific policy conditions, requirements, exclusions and excesses.

HOUSEOWNERS

Excess Description	Excess
Each and every claim	R1 500,00
Geyser replacement	R1 750,00
Geyser Repair	N/A
Accidental damage	10% min R1 500,00
Power surge / Lightning	10% min R1 500,00
Unoccupied more than 30 days	N/A
Unoccupied more than 60 days	10% min R1 500,00
Claim within 60 days of inception of policy	N/A
Subsidence and Landslip	5% min R5 500,00 of gross claim
Over 55 years or older (excluding optional extensions)	Excess waived

HOUSEHOLDERS

Excess Description	Excess
Each and every claim	R1 250,00
Accidental damage	10% min R1 500,00
Power surge / Lightning	10% min R1 500,00
Mechanical and Electrical breakdown	10% min R1 500,00
Unoccupied more than 30 days	N/A
Unoccupied more than 60 days	10% min R1 500,00
Claim within 60 days of inception of policy	10% min R1 500,00
Over 55 years or older (excluding optional extensions)	Excess waived

PERSONAL ALL RISKS

Excess Description	Excess
Unspecified items	10% min R1 250,00
Specified items	10% min R1 000,00
Specified sports equipment and pedal cycles	10% min R850,00 per claim
Caravan Contents	R1 000,00
Theft from unattended caravan (no signs of force or violence)	N/A
Cell phones / Laptops / I-Pads	10% min R1 000,00
Over 55 years or older (only in respect of Unspecified All Risk)	Excess waived
Laptops / Portable electronic equipment	R1 250,00 on all claims

MOTOR VEHICLES

Excess Description	Excess
Each and every claim	R4 500,00
Glass replacement	25% min R1 000,00
Glass repair	No excess
Over 55 years old (excluding optional extensions)	Excess waived
<i>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.</i>	
Driver age < 23 years and / or license < 2 years	R2 500,00
Driver age > 23 years but < 26 years	N/A
Accident between 24h00 and 05h00 – No Third Party involved.	Add R3 000,00
Claim within 60 days of inception of policy	Add 10% min R1 500,00 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

Excess Description	Excess
Each and every claims	10% min R3 500,00
Glass replacement	N/A
Glass repair	N/A
<i>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.</i>	
Learners License only	Add R5 500,00
Driver Age < 25 and / or license < 2 years	Add 10% of claim
Accident between 24h00 and 05h00 – No Third Party involved.	Add R3 000,00
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

TRAILERS

Excess Description	Excess
Each and every claim	10% min R1 500,00
Over 55 years or older	Excess waived

CARAVANS

Excess Description	Excess
Each and every claim	10% min R3 500,00
Over 55 years or older	Excess waived

WATERCRAFT

Excess Description	Excess
Each and every claim	5% min R3 500,00
Over 55 years or older	Excess waived
<i>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.</i>	
Skipper / Operator age < 18 years old	Add R5 500,00
Skipper / Operator age < 25 years old	Add R2 000,00
Theft / Hijacking	Add 2.5% min R1 000,00 of claim
Towing accident – driver age < 25 years old	Add R2 000,00

PERSONAL COMPUTERS

Excess Description	Excess
Each and every claim	R1 250,00 on all claims
Laptops / Portable electronic equipment	