Xenturion
Leading Change

Xenturion Renasa Domestic

Summary of Limits 2026

RENASA
INSURANCE COMPANY LIMITED

XENTURION RENASA DOMESTIC

Summary of Limits 2026

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

HOUSEOWNERS

Insured Events	Limit
Fire, Lightning and Explosion	Sum Insured
Storm, wind, water, flood, hail or snow	Sum Insured
Malicious damage (not whilst house is lent, let or sublet)	Sum Insured
Storm, wind, water, flooding, hail, snow (subsidence excluded – cover optional)	Sum Insured
Earthquake	Sum Insured
Bursting, leaking or overflowing of water apparatus or oil heating apparatus	Sum Insured
Theft or attempted theft – if dwelling vacant must be accompanied by visible, forcible means of entry or exit	Sum Insured
Impact by trees, vehicles, aircraft and other aerial devices and articles dropped from them	Sum Insured
Breaking or collapsing of radio or television aerials, masts and satellite dishes	Sum Insured
Loss of Rent	20% of Sum Insured
Rent to live elsewhere	20% of Sum Insured
Demolition and Professional Fees	R50 000,00
Glass and Sanitary Ware	20% of Sum Insured
Public Utility Supplies	Reasonable Costs
Fire Brigade Charges	Reasonable Costs
Demolition Charges	R50 000,00
Accidental Damage	R10 000,00
Subsidence and Landslip	Limited Cover
Security Guards	R10 000,00
Locks and Keys	R20 000,00
Removing of Fallen Trees	R10 000,00
Power Surge	R10 000,00
Damage to Garden	R10 000,00
Tracing of Water Leaks	R5 000,00
Wheelchair-friendly alterations	R100 000,00
Water leakage from underground pipes	Refer to Wording
Wild Animals	R20 000,00
Buildings being built or altered	25% of Sum Insured
Geyser	Reasonable Costs

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RENASA INSURANCE COMPANY LIMITED

HOUSEHOLDERS

Insured Events	Limit
Household goods and Personal belongings	Sum Insured
Fire, Lightning and Explosion	Sum Insured
Malicious damage (not whilst house is lent, let or sublet)	Sum Insured
Earthquake – mining activities excluded	Sum Insured
Bursting, overflowing and leaking of water apparatus, heating installations, geysers and pipes	Sum Insured
Impact by trees, vehicles, aircraft and other aerial devices and articles dropped from them	Sum Insured
Impact by animals including wild animals that live freely in their natural environment,	Sum Insured
Theft and attempted theft but if the home is unoccupied, let or lent there must be visible, forcible and violent entry or exit into or from the house	Sum Insured
Jewellery, watches, precious metals and gemstones	30% of Sum Insured - R10,000 per item unless there is a valuation not older than 3 years
Food that deteriorates	R10 000,00
Garden furniture and washing in the open	R10 000,00
Damage to guest's property	R10 000,00
Money stolen from your home	R5 000,00
Personal documents, coins and stamps	R10 000,00
Locks and Keys	R20 000,00
Fraudulent use of credit or bank card	R5 000,00
Golf Hole-in-one or Bowling Full-house	R10 000,00
Death from injury at your house	Up to 18 years of age R5,000, over 18 but less than 76 years of age R10,000.
Domestic employees belongings	R10 000,00
Veterinary expenses	R5 000,00
Rent to live elsewhere	20% of Sum Insured
Emergency services	R10 000,00
Subsidence and Landslip	Limited Cover
Accidental Damage	R10 000,00
Water Leakage	R10 000,00
Security Guards	R10 000,00
House contents temporarily away from your house	Sum insured
Loss or damage caused by wild animals	R20 000,00
Credit, Debit or Sim card fraud	R5 000,00
Emergency transport of children	R5 000,00
Garden damage	R10 000,00
Increase in sum insured over holiday season	10% of Sum Insured
Office contents	35% of the sum insured, maximum R50,000

Storage costs	R10 000,00
Trauma counselling	10% of sum insured
Tenants	R3 000 000,00

PERSONAL ALL RISKS

Insured Events – Territorial limits are worldwide	Limit
Unspecified – clothing, personal effects and personal sporting equipment normally used by a person or designed for a specific purpose	25% of the sum insured, max R5,000 per item
Specified items	May not exceed 30% of the Householders Section Sum Insured
Jewellery and watches	R10,000 per item unless there is a valuation not older than 3 years Items not worn mustr be kept in a locked safe with a value of more than R20,000 per item
Firearms	Must be kept in locked safe
Stamp collections (maximum limit R 3 000)	Specified Sum Insured
Coin collections - (Maximum limit R 3 000)	Specified Sum Insured

MECHANICAL AND ELECTRICAL BREAKDOWN

Insured Events	Limit
Sudden mechanical and electrical damage	Sum Insured

MOTOR VEHICLES

Insured perils – Territorial limits	Comprehensive Cover	Third Party, Fire and Theft only	Third Party only
Loss of or damage to the vehicle	Retail value	Retail value	Excluded
Repaired Vehicle Delivered to You	Reasonable costs	Excluded	Excluded
Towing, storage and protection costs	R5 000,00	Excluded	Excluded
Windscreen	Replacement value	Excluded	Excluded
Emergency Medical Expenses	R5 000,00	Excluded	Excluded
Vehicle keys and remote-control units	R10 000,00	Excluded	Excluded
Non-factory fitted sound equipment	As stated in the Schedule	Excluded	Excluded
Emergency Repairs	R5 000,00	Excluded	Excluded
Emergency accommodation	R5 000,00	Excluded	Excluded
Trauma counselling	R10 000,00	Excluded	Excluded
Territorial Limits	Refer to Wording	Excluded	Excluded

WATERCRAFT

Insured Perils	Limit
Damage to the watercraft caused by accident	Sum Insured
Theft of the watercraft	Sum Insured
Acts of malicious damage to the watercraft – excluding acts committed by you	Sum Insured
Damage to the watercraft caused by fire, explosion, lightning, storms and wind	Sum Insured
Emergency and Salvage Expenses	R20 000,00
Towing and Emergency Repairs	R10 000,00
Trauma Counselling	R5 000,00
Assistance to Other Watercraft	Reasonable Costs

PERSONAL COMPUTERS

Insured Perils	Limit
Accidental loss or damage to your computer not specifically excluded	Sum Insured
Costs to reinstate data or programs lost due to accidental erasure	Sum Insured

PERSONAL LEGAL LIABILITY

Insured Perils	Scale of benefits
Legal Liability to third parties for death, injury, illness, damage to property	R3 000 000,00 (or amount stated in schedule)
Tenants Liability (as occupant – not owner) of the building	R3 000 000,00 (or amount stated in schedule)
Security companies	Refer to Wording
Wrongful Arrest	R10 000,00
Underlying Personal Legal Liability cover must be in place if Houseowners or Household Contents is insured	

PERSONAL ACCIDENT

Insured Perils	Scale of benefits
Insured perils – Indemnity period within 12 months of date of injury, accident	Age limit 16 years - 75 years old
Death	Amount Stated in the Schedule
Permanent disablement	Scale of Benefits
Medical Expenses	R10 000,00
Territorial Limits	Worldwide
Disappearance	Amount Stated in the Schedule