

RENASA COMMERCIAL EXCESS STRUCTURE
GENERAL

Claim within 60 days of inception - no previous insurance	Additional 10% of claim minimum R2,500
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FIRE

Each and every claim	R2,500
Unoccupied 30/60 days	Additional 20% of claim
Temperature clause (only applicable to deterioration of stock)	As stated in schedule
Goods in the open	10% of claim minimum R2,500
Solar systems	10% of claim minimum R2,500
Lightning	Additional R1,000 per claim
Geyser - if stated in schedule to be insured	10% of claim minimum R2,000

BUILDINGS COMBINED

All perils	R2,500
Unoccupied 30/60 days	Additional 20% of claim
Geyser - if stated in schedule to be insured Trustees	10% of claim minimum R2,000
Liability	R5,000
Lightning	Additional R1,000 per claim
Solar systems	10% of claim minimum R2,500

OFFICE CONTENTS

Basic / Burglary / Theft / Lightning	10% of claim minimum R1,000
Liability to documents	Nil
Documents	Nil
Loss of keys	R1,000

BUSINESS INTERRUPTION

Basic Excess	Nil
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ACCOUNTS RECEIVABLE

No duplicate records	R500 per claim
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BURGLARY

Basic excess	10% of claim minimum R2,500
Vehicles in the open / locked	10% of claim minimum R5,000
building Locks and Keys	5% of claim minimum R1,500

MONEY

Basic excess	10% of claim minimum R2,500
Theft / Hijacking/ Armed robbery	10% of claim minimum R5,000

RENASA COMMERCIAL EXCESS STRUCTURE

GLASS

Basic Excess	10% of claim minimum R1,500
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FIDELITY

Basic Excess	As per policy wording 1% of sum insured + 10% balance of claim
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GOODS IN TRANSIT

Basic excess Theft / Hijacking / Armed hold-up	10% of claim minimum R5,000 Additional 10% of the claim
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BUSINESS ALL RISKS

Basic excess Laptops, Palmtops, Notebooks, Portable Electronic Equipment, Cell phones	10% of 10% of claim minimum R1,500 10% of claim minimum of R2,500
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ACCIDENTAL DAMAGE

Basic / Power surge	Additional 10% of claim minimum R2,500
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EXTENDED PUBLIC LIABILITY

Basic Excess	Nil
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PUBLIC LIABILITY

General and Tenants / Products / Defective Workmanship / Work away / Hairdressers Liability / Warehouseman's Liability / Trustee Liability / EU Liability / Pharmacists dispensing Liability	10% of claim minimum of R1,500
Dispensing fuel	10% of claim minimum of R2,500

EMPLOYERS' LIABILITY

Basic excess	R1,000
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STATED BENEFITS

Basic excess	Nil
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RENASA COMMERCIAL EXCESS STRUCTURE
GROUP PERSONAL ACCIDENT

Basic excess	Nil
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MOTOR FLEET

Basic excess	See motor section excess
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MOTOR

Basic excess Private Vehicle / LDV / Sedan / Minibus / Panelvan	5% of claim minimum R4,000
Basic excess Private Vehicle / LDV / Sedan / Minibus / Panelvan - Theft / Hijacking	10% of claim minimum R4,000
Commercial vehicles < 3 500kg	5% of claim minimum R5,000
Commercial vehicles < 3 500kg - Theft / Hijacking	10% of claim minimum R5,000
Special Types - yellow goods	5% of claim minimum R5,000
Special Types - yellow goods- Theft/ Hijacking	10% of claim minimum R5,000
Commercial vehicles/buses	5% of claim minimum R5,000
Commercial vehicles/buses- Theft/ Hijacking	10% of claim minimum R5,000
Commercial trailers	5% of claim minimum R5,000
Commercial trailers- Theft/ Hijacking	10% of claim minimum R5,000
Motorcycles	5% of claim minimum R2,500
Motorcycles- Theft/ Hijacking	10% of claim minimum R2,500
Caravans / Luggage Trailers	5% of claim minimum R2,500
Caravans / Luggage Trailers- Theft/ Hijacking	10% of claim minimum R2,500
Driver under 25 years of age	Additional 5% minimum R1,500
Driver over 75 years of age	Additional 5% minimum R1,500
License less than 2 years or Learners license	Additional 5% minimum R2,500
Windscreen (all vehicles)	R800

COMPUTER EQUIPMENT

Basic excess	10% of claim minimum R1,500
Reinstatement of data	10% of claim minimum R1,000
Increased in cost of working	24-hours + basic excess
Lightning / Power surge	Additional 5% of claim minimum R2,500

MOTOR TRADERS INTERNAL RISKS

Article I and II / Third party damage	10% of claim minimum R3,500
Windscreen	R800

RENASA COMMERCIAL EXCESS STRUCTURE

MOTOR TRADERS EXTENERAL RISKS

Own damage (Art. I and II) / Theft Windscreen	10% of claim minimum R3,500 R800
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MACHINERY BREAKDOWN (loss of profits)

Basic excess	Nil
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MACHINERY BREAKDOWN

Basic excess	10% of claim minimum R5,000
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