

RENASA DOMESTIC EXCESS STRUCTURE

The insured will be responsible for the excesses, (first amounts payable) as reflected below

CLAIM

In respect of each and every occurrence giving rise to a claim First amount payable per event

HOUSE OWNERS (BUILDINGS)

Caused to the insured property (other than by bursting, leaking, overflowing of geysers and resulting damages.)	R1,500 R1,750
Caused to the insured property by the bursting, leaking, overflowing of geysers and resulting damages.	10% of claim minimum R1,500 5% of claim minimum R5,500 of gross claim
Occurring whilst the property is unoccupied for more than 60 consecutive dates	R1,250
Caused to the insured property by subsidence and landslip	Basic Excess Waived
Power surge	
Insured and or Spouse 55 years and older	

HOUSEHOLDERS (CONTENTS)

In respect of each and every occurrence giving rise to a claim	R1,250
Caused to the insured property by Accidental damage/ Power surge/ lightning	5% of claim min R1 000 (any one claim)
Occurring within the first 60 days from inception of the/this policy where there is no previous insurance	10% of claim minimum R1,500
Theft, Burglary and Malicious damages should a premises be unoccupied for more than 60 consecutive days	10% of claim min R1 500
Damages/Loss to the Insured property caused by Power Surge (if no Surge arrestor has been installed)	10% of claim min R1 250
Insured and or Spouse 55 years and older	Basic Excess Waived

ALL RISKS (SPECIFIED & UNSPECIFIED)

In respect of each and every occurrence giving rise to a claim (Unspecified)	10% min R1, 250
To the insured Specified items	10% min R1, 000
To the insured Specified sport equipment and pedal cycles	10% min R850 per claim
To the insured Caravan contents	R1, 000
Cell phones, laptops and tablets	10% min R1,000

ELECTRONIC EQUIPMENT

To insured property	R1,250
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RENASA DOMESTIC EXCESS STRUCTURE

MOTOR VEHICLES

Caused to the Insured Vehicle - Basic Excess To window glass of all vehicles window glass replacement	R4,500 R800 No first amount payable
To window glass of the insured vehicle resulting in repair Insured and or Spouse 55 years and older	Basic Excess Waived

SPECIFIC OCCURRENCES

Additional and cumulative to Basic Excess Payable in respect of each and every occurrence giving rise to a claim

Caused while the insured vehicle is being driven by any person that is younger than 25 years of age or who holds a valid drivers license for less than 2 years unless declared to the Insurer prior to the event causing loss or damage	Add R2,500
Caused to the Insured vehicle where there is no identifiable third party vehicle involved and the accident between occurred between 24h00 and 05h00	Add R3,000
Occurring within 60days from the inception of the/this policy where there is no previous continual comprehensive insurance cover.	Add 10% min R1,500 of claim
Caused by the theft (or attempted theft) and/or hijacking of the insured vehicle unless the vehicle has been fitted with a recognized tracking device, which is maintained in proper working order and a vehicle recovery contract is in force.	Add 5% of claim
Theft and Hi-jacking excess is compulsory on Vehicles noted on the Active Tracking device requirement list Should the stolen or Hi-jacked vehicle be recovered	Add 5% of claim No additional excess applicable

CARAVANS

To the insured vehicle Insured and or Spouse 55 years and older	10% of loss min R3,500 Basic Excess Waived
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TRAILERS

To the insured vehicle Insured and or Spouse 55 years and older	10% of loss min R1,500 Basic Excess Waived
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RENASA DOMESTIC EXCESS STRUCTURE

MOTOR CYCLES

To the insured vehicle	10% of loss min R3,500
Insured and or Spouse 55 years and older	Basic Excess Waived

Additional and cumulative to Basic Excess Payable in respect of each and every occurrence giving rise to a claim

Caused while the insured motor cycle is driven by any person who holds a Learners license	Add R5,500
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Caused while the insured motor cycle where there is no identifiable third party involved and the accident occurred between 24h00 and 05h00	Add R3,000
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MOTOR CYCLES

Caused while the insured motor cycle is driven by any person that is younger than 25 years of age or who holds a valid drivers license for less than 2 years	Add 10% of claim
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Caused by theft (or Attempted theft) and/or hijacking of the insured vehicle unless the motorcycle has been fitted with a recognized tracking device which is maintained in proper working order.	Add 5% of claim
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Should the stolen or Hi-Jacked motorcycle be recovered.	No Additional excess applicable
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To window glass of the insured vehicle resulting in replacement	R800
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To window glass of the insured vehicle resulting in replacement	No first amount payable
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SMALL WATERCRAFT

To the insured watercraft	5% of claim min R3,500
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ADDITIONAL SPECIFIC OCCURRENCES

Additional and cumulative to Basic Excess Payable in respect of each and every occurrence giving rise to a claim

Skipped or operator less than 18 years old	Add R5,500
Skipped or operator less than 25 years old	Add R2,000
	Add 2.5% min R1,000 of claim

Theft or hijack	Add R2,000
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Towing accident and driver age less than 25 years old	
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