

Schedule of excesses, first amount payable attached to and forming part of the policy

BUILDINGS (HOUSE OWNERS' INSURANCE)
In the event of an insured loss or damage:

Caused to the insured property (other than by bursting, leaking or overflowing of geysers) where the value is greater than R1,000	First amount payable per event
Caused to the insured property (other than by bursting, leaking or overflowing of geysers) where the value is less than R1,000	No first amount payable
Caused to the insured property by the bursting, leaking or overflowing of geysers only.	The value of the claim/ No Claim R500

CONTENTS (HOUSEHOLDERS' INSURANCE)
In the event of an insured loss or damage:

To insured property	First amount payable per event
Occurring within the first 60 days from inception of the / this policy where there is no previous continual insurance cover.	R500 10% of the loss, minimum R1,000

PERSONAL ALL RISKS
In the event of an insured loss or damage:

To the insured general property not specified	First amount payable per event
To the insured specified all risks including sport equipment.	10% of the loss, minimum R350 per claim 10% of the loss, minimum R350 per claim

CARAVANS

In the event of an insured loss or damage to insured vehicle	First amount payable per event 10% of loss, minimum R2,500
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RENASA EXECUTIVE EXCESS STRUCTURE

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

PRIVATE MOTOR VEHICLES

Including LDVs with a gross mass not exceeding 3500kg & Combi Type Vehicles

**In the event of an insured loss or damage:
 To the insured vehicle:**

To window glass of the insured vehicle resulting in replacement

Basic first amount payable per event

R2,800

To window glass of the insured vehicle resulting in repair.

R800

Additional and cumulative to basic first amount payable per event:

An additional 10% of loss, minimum R5,000

In the event of an insured loss or damage:

Caused while the insured vehicle is being driven by any person that is younger than 25 years or who holds a valid drivers licence for 2 years or less unless declared to the insurer prior to the event causing loss or damage

An additional R2,500

Caused to the insured vehicle where there is no identifiable third party and the accident occurred between 24h00 to 05h00

An additional 10% of loss, minimum R1,000

Occurring within the first 60 days from the inception of this policy where there is no previous continual comprehensive insurance cover

An additional 5% of loss

Caused by the theft (or attempted theft) and/or hijack of the insured vehicle unless the vehicle has been fitted with a recognised tracking device which is maintained in proper working order and a vehicle recovery contract is in force/place.

LUGGAGE TRAILERS

In the event of an insured loss or damage to insured vehicle

First amount payable per event
 10% of loss, minimum R350

DOMESTIC COMPUTER EQUIPMENT

In the event of an insured loss or damage to the insured property

Basic first amount payable per event
 10% of loss, minimum R350

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MOTOR CYCLES

In the event of an insured loss or damage to insured vehicle	Basic first amount payable per event 10% of loss, minimum R2,000
In the event of an insured loss or damage Caused while the insured vehicle is being driven by any person that is younger than 25 years or who holds a valid drivers licence for 2 years or less unless declared to the insurer prior to the event causing loss or damage whilst the insured vehicle is driven by a person who has a learners licence	Additional and cumulative to basic first amount payable per event An additional 10% of claim An additional R5,000
Caused to the insured vehicle where there is no identifiable third party and the accident occurred between 24h00 to 05h00	An additional R2,500
Any loss occurring within the first 60 days from the inception of this policy where there is no previous continual insurance cover	An additional 10% of loss, minimum R1,000
Caused by the theft (or the attempted theft) and/or hijack of the insured vehicle unless the vehicle has been fitted with a recognised tracking device which is maintained in proper working order and a recovery contract is in force	An additional 5% of claim

SMALL WATERCRAFT

In the event of an insured loss or damage to the insured watercraft	Basic first amount payable per event 5% of loss, minimum R2,500
In the event of an insured loss or damage Whilst the insured watercraft is skippered/operated/driven by or is in control of a person who is under 18 years of age	Additional and cumulative to basic first amount payable per event
Whilst the insured watercraft is driven by or is in control of a person who is under 25 years of age caused by the theft and/or hijack of the insured watercraft	An additional 2.5% of loss, minimum R500
Whilst the insured watercraft is being towed and the operator of the towing vehicle is under 25 years of age	An additional R1,500