

**RENASA HOSPITALITY EXCESS STRUCTURE**
**ACCIDENTAL DAMAGE**

Excess	R1,000
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**BOOK DEBTS**

Excess	R1,000
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**BUSINESS ALL RISKS**

Cellular Phone	R750
Laptops and Tablets	10% of claim minimum R1,000
Loss or damage as a result of lightning or power surge	10% of claim minimum R1,000
Personal Effects	R500

**BUSINESS INTERRUPTION**

Excess	Nil
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**ELECTRONIC, PLUMBING & APPLIANCE MAINTENANCE MINIMUM AMOUNT PERCENTAGE OF LOSS**

Excess	R300
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**EMPLOYER'S COMMON LAW LIABILITY**

Excess	Nil
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**EQUIPMENT BREAKDOWN**

Electrical Equipment	R500
All other	10% of claim minimum R1,000
Geysers and water pipes per unit (unless geyser buyback is not taken)	10% of claim minimum R1,500

**FIDELITY GUARANTEE**

Excess	Nil
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**GLASS & MIRRORS**

Excess	R500
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**RENASA HOSPITALITY EXCESS STRUCTURE**
**GROUP PERSONAL ACCIDENT**

Medical Expenses	R500
Temporary Total Disability	24 Hours excess

**LIABILITY**

Excess	Nil
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**MATERIAL DAMAGE**

Theft by forcible means	R1,000
Theft without force	R1,000
Accidental damage to glass/sanitary ware	R1,000
Rent- Failure to supply services by public utility- 24 Hours Maximum 30 days	Nil
Uninhibited due to closure by order- Maximum 30 days	Nil
<b>Fire/ Lightning/ Explosion</b>	
Buildings & Exterior Fixtures/ Fittings	R2,000
Loss or damage as a result of lightning or power surge	10% of claim minimum R1,000
<b>Storm/ Flood/ Water Damage</b>	
Limited subsidence and landslip	1% of sum insured minimum R500
<b>Money/ Locks &amp; Keys</b>	
	R500

**MOTOR**

Basic Excess for Insured Events	5% of claim minimum R2,500
Additional to Basic Excess (if applicable) - Drivers license less than 2 years	5% of claim minimum R1,000
Additional to Basic Excess (if applicable) - Driver under 25 years of age	5% of claim minimum R1,000
Theft	5% of claim minimum R2,500
Windscreen	20% of claim minimum R500

**CONTENTS**

Documents	10% of claim minimum R500
Increased cost of working	10% of claim minimum R500
<b>Fire/ Lightning/ Explosion</b>	
Contents	R1,000
Loss or damage as a result of lightning or power surge	10% of claim minimum R1,000

**RENASA HOSPITALITY EXCESS STRUCTURE****THEFT**

Unoccupied premises (In excess of 24 hours unoccupied)	R5,000
Loss or damage to any cellular phone	R750
Theft by Guests	10% of claim minimum 1,000
Second claim in 12 months renewal cycle	R1,000