

Buildings - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Building	Per Schedule	Per Schedule
Accidental Damage	Per Schedule	Up to Building Maximum Indemnity
Additions & Extensions	Nil	Up to R 200 000 and subject to aggregate of 25% of Building Maximum Indemnity
Alternative Accommodation	Nil	Reasonable costs up to R 250 000 subject to aggregate of 25% of Building Maximum Indemnity
Architects & Professional Fees	Nil	Up to R 200 000 and subject to aggregate of 25% of Building Maximum Indemnity
Buying a New Home	Nil	Up to Building Maximum Indemnity
Carpets, Curtains & Domestic Appliances	Nil	Up to R 50 000
Clearance Costs	Nil	Reasonable costs subject to aggregate of 25% of Building Maximum Indemnity
Environmental Benefits	Nil	Up to R 50 000
Excess Waiver (Optional)	Nil	As per excess stated in the schedule
Fatal Injury	Nil	Up to R 50 000 per event
Fire Fighting	Nil	Reasonable costs subject to aggregate of 25% of Building Maximum Indemnity
Garden Restoration	Nil	Up to R 50 000
Geyser	R 1 000 (waived if Help 0860 200 000 or Echelon is contacted before repairs)	Up to R 15 000/Solar Geysers & Heat Pumps up to R25 000
Home Alterations	Nil	Up to R 100 000
Leak Detection & Repairs	Nil	Up to R 100 000
Locks, Keys And Remote Controls	Nil	Reasonable costs
Loss of Water	Nil	Additional Metered charges up to R 25 000
Mechanical and Electrical Breakdown	Nil	Up to R 15 000
Extended Mechanical and Electrical Breakdown (Optional)	Nil	Up to R 50 000
Medical Expenses for Domestic Employees	Nil	Up to R 5 000
Medical Expenses for Guests	Nil	Up to R 5 000
New Fixtures	Nil	Up to R 50 000
Power Surge	Per Schedule	Up to Building Maximum Indemnity
Public Supply & Mains Connections	Nil	Up to R 50 000
Removal of Fallen Trees	Nil	Up to R 15 000 per annum
Security Guards	Nil	Reasonable Costs
Subsidence & Landslip (Optional)	Nil	Up to Maximum Indemnity noted in the schedule
Swimming Pool and Borehole Machinery	Nil	Up to R 25 000
Temporary Removal of Fixtures	Nil	Up to R 250 000
Unoccupancy Excess for theft, malicious damage & escape of water	R 5 000	Per Schedule

Home Contents - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Loss or Damage to Contents noted in the Schedule	Per Schedule	Per Schedule
Accidental Damage	Per Schedule	Up to the Home Contents Maximum Indemnity
Alternative Accommodation & Loss of Rent	Nil	Reasonable costs up to R 250 000 subject to aggregate of 25% of Home Contents Maximum Indemnity
Average Protector	Nil	Up to 25% of Home Contents Maximum Indemnity subject to aggregate of R200 000
Bank Cards & Money	Nil	Up to R 25 000 per annum
Business Contents	Nil	Up to R 250 000 for Business Contents
Extended Business Contents (Optional) - Business Equipment	Nil	Up to R 250 000
Extended Business Contents (Optional) - Reinstatement of Data	Nil	Up to R 25 000
Extended Business Contents (Optional) - Stock and Samples	Nil	Up to R 50 000
Extended Business Contents (Optional) - Public Liability	Nil	Up to R 1 000 000
Clearance Costs	Nil	Reasonable costs subject to aggregate of 25% of Home Contents Maximum Indemnity
Data & Documents (Private)	Nil	Up to R 25 000
Excess Waiver (Optional)	Nil	As per excess stated in the schedule
Fatal Injury	Nil	R 50 000 per event
Fire Fighting	Nil	Reasonable costs subject to aggregate of 25% of Home Contents Maximum Indemnity
Fridge & Freezer	Nil	Up to R 25 000
Full House (Lawn Bowls)	Nil	Up to R5000 (Limited to one incident per annum)
Garden Furniture & Outdoor Items	Nil	Up to R100 000
Gifts	Nil	Up to R 50 000
Goods In transit from place of purchase or repair	Nil	Up to R15 000
Guests & Domestic Staff	Additional R 2 500	Up to R 50 000
Hole in One (Golf)	Nil	Up to R 5 000
Identity Theft	Nil	Up to R 25 000
Laundry	Nil	Up to R 50 000
Locks, Keys & Remote Controls	Nil	Reasonable costs
Loss of Water	Nil	Additional Metered charges up to R 25 000
Marquee Hire	Additional R 2 500	Up to R 50 000
Mechanical and Electrical Breakdown	Nil	Up to R15 000
Extended Mechanical and Electrical Breakdown (Optional)	Nil	Up to R50 000
Medical Expenses for Domestic Employess	Nil	Up to R 5 000
Medical Expenses for Guests	Nil	Up to R 5 000
New Possessions	Nil	Up to R 50 000
Power Surge	Per Schedule	Up to the Home Contents Maximum Indemnity
Safe Warranty	Per Schedule	Any rare coin, jewel, jewellery, gemstone, watch, and article made from platinum, gold or silver (pairs and sets included) with a value in excess of R 75 000 must be locked in a safe at the private residence when not being used or worn
Security Guards	Nil	Reasonable Costs
Storage & Removal	Additional R5 000	Up to the Home Contents Maximum Indemnity
Students, Scholars & Parents Property	Nil	Up to R 50 000
Subsidence & Landslip	Nil	Per Schedule
Swimming Pool and Borehole Machinery	Nil	Up to R 25 000

Home Contents (Continued) - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Trauma Treatment	Nil	Up to R2 500 per person maximum R10 000 per incident
Valuation Limit	Per Schedule	Any fur, rare coin, jewel, jewellery, gemstone, watch, and article made from platinum, gold or silver (pairs and sets included) with a value in excess of R 25 000 must have a professional valuation dated prior to the loss. If a professional valuation dated prior to the loss or damage is not submitted, we will not pay more than R25 000.
Vet Expenses	Nil	Up to R 5 000 per incident

Personal All Risks - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Unspecified All Risks (Optional)	Per Schedule	Up to the Personal All Risks Maximum Indemnity
Unspecified All Risks - Pairs and Sets Waiver (Optional)	Per Schedule	Per Schedule
Theft of Personal Effects from Home Extension	Per Schedule	Up to sum insured or R50 000, whichever is lesser
Specified All Risks (Optional)	Per Schedule	Per Schedule
Specified All Risks - Agreed Replacement Extension (Optional)	Per Schedule	Per Schedule
Bank Vault Extension (Optional)	Per Schedule	Per Schedule
Bicycles over R50 000	R 2 500	Per Schedule
Items stolen from an unoccupied vehicle and the design or size of the item or vehicle is such that it is impossible to conceal the item	Per Schedule	Up to R15 000
Trauma Treatment	Nil	Up to R2 500 per person maximum R10 000 per incident
Vehicle Remote Jamming - where entry to the locked vehicle has been gained by electronic remote jamming & there is CCTV footage thereof, the requirement of forcible and violent entry will be waived	Per Schedule	Up to the Personal All Risks Maximum Indemnity
Vehicle Remote Jamming - where entry to the locked vehicle has been gained by electronic remote jamming & there is <u>no</u> CCTV footage thereof, the requirement of forcible and violent entry will be waived	Per Schedule plus additional R1 000	Up to R15 000

Motor - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Where the insured vehicle is damaged, stolen or hijacked (Basic Excess)	Per Schedule	Per Schedule
Where the insured vehicle is damaged in a collision whilst being driven by the regular driver, or stolen or hijacked from his custody or control, and the vehicle is within one year of first use or insurance, only the first date being applicable.	Nil	Per Schedule
Where the insured vehicle is stolen or hijacked, or damaged in an attempt thereat and is fitted with an Echelon recognised Tracking Device.	Nil	Per Schedule
Where the vehicle is damaged or lost whilst being driven by (or whilst in the custody and control of) a person licensed less than 2 years or younger than 27.	Double the Excess stated in the Schedule	Per Schedule
Standard (Manual Transmission) Car Hire	Nil	We will arrange a Manual Transmission hire vehicle (1.4, Petrol with Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 30 days,
Standard (Manual Transmission) Car Hire Extension (Optional)	Nil	We will arrange a Manual Transmission hire vehicle (1.4, Petrol with Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 45 days
Standard (Automatic Transmission) Car Hire (Optional)	Nil	We will arrange an Automatic Transmission vehicle (1.6, Petrol, Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 30 days
Standard (Automatic Transmission) Car Hire Extension (Optional)	Nil	We will arrange an Automatic Transmission hire vehicle (1.6, Petrol with Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 45 days
Executive (Automatic Transmission) Car Hire (Optional)	Nil	We will arrange an Automatic Transmission hire vehicle (Petrol, Automatic 1.6, Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle up to a maximum of 30 days
Executive (Automatic Transmission) Car Hire Extension (Optional)	Nil	We will arrange an Automatic Transmission hire vehicle (Petrol, Automatic 1.6, Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 45 days
SUV Car Hire (Optional)	Nil	We will arrange an Automatic Transmission SUV hire vehicle (1.6, SUV, Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 30 days,
SUV Car Hire Extension (Optional)	Nil	We will arrange an Automatic Transmission SUV hire vehicle (1.6, SUV, Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, up to a maximum of 45 days
Unlimited Car Hire (Optional - included for policies with premium in excess of R3 500p/m)	Nil	We will arrange a Manual Transmission hire vehicle (1.4, Petrol with Radio CD, Aircon, Power Steering, ABS & Airbags), or reimburse you R200 per day if you hire a car from a registered car hire company, for the number of days it takes to repair your vehicle, from date of loss to date of offer of settlement
Credit Shortfall (Optional)	Nil	Up to 10% or 20% (depending on option selected) of Retail Value maximum R200 000
Emergency Hotel Expenses	Nil	Up to R 2 500 per night maximum R 10 000 per incident
Emergency Repairs	Nil	Up to R10 000
Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing	Nil	Reasonable Costs

Motor (Continued) - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Emergency Towing and Storage following claim event and the client has arranged his own towing and storage	Nil	Up to R7500
Emergency Towing and Storage following mechanical & electrical breakdown	Nil	Up to R 2 500
Excess Waiver (Optional)	Nil	Up to an excess of R 30 000 or R 60 000 depending on option selected
Extended 4x4 Cover (Optional) - Repatriation to South Africa from within Territorial Limits	R 1 000	Up to R 50 000
Extended 4x4 Cover (Optional) - Car hire outside of RSA	R 1 000 (not cumulative)	Up to R 1 000 per day maximum R 3 000
Extended 4x4 Cover (Optional) - Return flight to RSA	R 1 000 (not cumulative)	Up to R 50 000
Extended 4x4 Cover (Optional) - Temporary Accommodation outside RSA	R 1 000 (not cumulative)	Up to R 12 000
Extended 4x4 Cover (Optional) - Mechanical & Electrical Breakdown of Winching Equipment	Nil	Up to R 15 000
Headlight, Taillight & Spotlight Damage	R 500	Up to R 15 000
Hired Vehicle Excess Top Up	Nil	Up to R 10 000
Locks, Keys and Remote Controls	10% min R 250	Reasonable Costs
Motor Personal Accident for regular Driver (Optional)		Per Schedule
Motor Personal Accident Extension - For Passengers		Per Schedule up to 20% of Maximum Indemnity for Main Driver max. 3 Passengers
Medical Expenses of Passengers (Other than Family)	Nil	Up to R 5 000 per event
Medical Expenses of Passengers (Family)	Nil	Up to R 5 000 per event
Private Hire Vehicle Excess Waiver (Optional)	Nil	Up to R10 000
Radio & Sound Equipment	Flat R 1 000	Up to R 10 000
Repatriation to South Africa from within Territorial Limits	Vehicle Excess	Up to R 20 000
Repatriation to South Africa from within Territorial Limits (Extended 4x4 cover)	R 1 000	Up to R 50 000
Substitute Vehicle	Per Schedule	Up to retail value of insured vehicle for 14 days
Trauma and Funeral Expenses Following Hijack	Nil	Up to R 2 500 per person, with maximum of R 10 000 per event
Three Year New For Old (Optional)	Nil	Up to insured vehicle Maximum Indemnity
Vehicle Modification	Nil	Up to R 50 000
Vehicle Transfer Cover	5% min R 2 500	Up to R 500 000 for 72 hours
Windscreens and Window Glass	20% min R 250	Reasonable Costs
Windscreens and Window Glass - Bullet Proof	20% min R 250	Up to R 50 000
Windscreen Excess Waiver	Nil	Up to R 5 000
Liability to Third Parties arising out of any one event or occurrence where the insured vehicles is being driven by (or whilst in the custody or control of) a person licensed less than two years or younger than 27 years of age	Nil	R 1 000 000 for Death or Bodily Injury R 2 500 000 for Damage to Property
Liability to Third Parties arising out of any one event or occurrence where the event or occurrence happened outside South Africa but within the policy Territorial Limits	Nil	R 1 000 000 for Death or Bodily Injury or Damage to Property
All other Liabilities to Third Parties arising out of any one event or occurrence	Nil	R 3 000 000 plus R 7 000 000 under Extended Liability Section

Classic Motor - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Where the insured vehicle is damaged, stolen or hijacked (Basic Excess)	Per Schedule	Per Schedule
Cherished Remains	Nil	15% of Market or Agreed Value/5% for Burnt Out Vehicles
Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing	Nil	Reasonable Costs
Emergency Towing and Storage following claim event and the client has arranged his own towing and storage	Nil	Up to R5 000
Parts Temporarily Removed	Nil	40% of Market or Agreed Value
Repatriation to South Africa from within Territorial Limits	Per Schedule	Up to R 20 000
Windscreens and Window Glass - Classic Motor	20% min R1 000	Up to R10 000
Liability to Third Parties arising out of any one event or occurrence where the insured vehicle is being driven by (or whilst in the custody or control of) a person licensed less than two years or younger than 27 years of age	Nil	R 1 000 000 for Death or Bodily Injury R 2 500 000 for Damage to Property
Liability to Third Parties arising out of any one event or occurrence where the event or occurrence happened outside South Africa but within the policy Territorial Limits	Nil	R 1 000 000 for Death or Bodily Injury or Damage to Property
All other Liabilities to Third Parties arising out of any one event or occurrence	Nil	R 3 000 000 plus R 2 000 000 under Extended Liability Section

Motorcycles - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Where the insured motorcycle is damaged, stolen or hijacked (Basic Excess)	Per Schedule	Per Schedule
Where the insured motorcycle is damaged in a collision whilst being ridden by the regular rider, or stolen or hijacked from his custody or control, and the motorcycle is within one year of first use or insurance, only the first date being applicable.	Nil	Per Schedule
Where the insured motorcycle is stolen or hijacked, or damaged in an attempt and is fitted with an Echelon recognised Tracking Device.	Nil	Per Schedule
Where the motorcycle is damaged or lost whilst being ridden by (or whilst in the custody and control of) a person licensed less than 2 years or younger than 27.	Double the Excess as stated in the Schedule	Per Schedule
Credit Shortfall (Optional)	Nil	Up to 10% or 20% (depending on option selected) of Retail Value maximum R200 000
Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing	Nil	Reasonable Costs
Emergency Towing and Storage following claim event and the client has arranged his own towing and storage	Nil	Up to R5 000
Emergency Towing and Storage following mechanical & electrical breakdown	Nil	Up to R 2 500
Locks, Keys & Remote Controls	10% min R 250	Reasonable Costs
Radio & Sound Equipment	Flat R 1 000	Up to R 5 000
Repatriation to South Africa from within Territorial Limits	Vehicle Excess	Up to R 20 000
Motorcycle Transfer Cover	5% min R 2 500	Up to R 250 000 for 72 hours
Windscreens	20% min R 250	Up to R5 000
Liability to Third Parties arising out of any one event or occurrence where the insured motorcycle is being ridden by (or whilst in the custody or control of) a person licensed less than two years or younger than 27 years of age	Nil	R 1 000 000 for Death or Bodily Injury R 2 500 000 for Damage to Property
Liability to Third Parties arising out of any one event or occurrence where the event or occurrence happened outside South Africa but within the policy Territorial Limits	Nil	R 1 000 000 for Death or Bodily Injury or Damage to Property
All other Liabilities to Third Parties arising out of any one event or occurrence	Nil	R 3 000 000 plus R 2 000 000 under Extended Liability Section

Watercraft - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Where the watercraft is damaged, or stolen (Basic Excess)	Per Schedule	Per Schedule
All Liabilities to Third Parties arising out of any one event or occurrence	Nil	R 1 000 000 plus R 2 000 000 under Extended Liability Section

Caravans & Trailer - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Where the caravan or trailer is damaged, stolen or hijacked (Basic Excess)	Per Schedule	Per Schedule
Where the caravan or trailer is damaged or lost whilst being towed by (or whilst in the custody and control of) a person licensed less than 2 years or younger than 27.	Double the Excess stated in the schedule	Per Schedule
Credit Shortfall (Optional)	Nil	Up to 10% or 20% of Retail Value maximum R200 000
Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing	Nil	Reasonable Costs
Emergency Towing and Storage following claim event and the client has arranged his own towing and storage	Nil	Up to R7500
Taillight Damage	R 500	Up to R 15 000
Locks, Keys & Remote Controls	10% min R 250	Reasonable Costs
Repatriation to South Africa from within Territorial Limits	Per Schedule	Up to R 20 000
Emergency Towing and Storage following mechanical & electrical breakdown	Nil	Up to R 2 500
Windscreens and Window Glass	20% min R 500	Up to R10 000

Personal Accident - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
As listed in Personal Accident section of the Schedule	Per Schedule	Per Schedule
Domestic Employees Extension	Per Schedule	Up to R50 000

Personal Liability - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
General Liability	Nil	Up to R 5 000 000
Liability for Credit, Debit Cards and Sim Cards	Nil	Up to R 25 000
Liability for Wrongful Arrest	Nil	Up to R 100 000
Liability to Domestic Employees	Nil	Up to R 3 000 000
Tenant's Liability	Nil	Up to R 3 000 000
Liability for Security Companies	Nil	Up to R 3 000 000

Extended Personal Liability - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Motor Liability	Nil	Up to R 7 000 000
Watercraft Liability	Nil	Up to R 2 000 000
General Liability	Nil	Up to R 15 000 000

Retrenchment Benefit - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Per Schedule	Nil	Up to 6 months policy premium

Cyber Theft - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Per Schedule	Nil	Up to R 25 000

Extended Identity Theft - The Excesses and Limits of Indemnity

Occurrence	The Excess	The Maximum Level of Indemnity
Per Schedule	Nil	Up to R 50 000