



echelon
private client insurance

INDEMNITY LIMITS MAY 2017

BUILDING (Optional Cover - From R1 000 000 to R30 000 000/Thatch up to R15 000 000)	Included	Optional	Cost
Accidental Damage - Up to Building Maximum Indemnity	*		Incl.
Additions & Extensions - Up to R 200 000/subject to aggregate of 25% of Building Maximum Indemnity	*		Incl.
Alternative Accommodation - Reasonable costs up to R 250 000/subject to aggregate of 25% of Building Maximum Indemnity	*		Incl.
Architects & Professional Fees - Up to R 200 000/subject to aggregate of 25% of Building Maximum Indemnity	*		Incl.
Buying a New Home - Up to Building Maximum Indemnity	*		Incl.
Carpets, Curtains & Domestic Appliances - Up to R 50 000	*		Incl.
Clearance Costs - Reasonable costs subject to aggregate of 25% of Building Maximum Indemnity	*		Incl.
Environmental Benefits - Up to R 50 000	*		Incl.
Excess Waiver		*	
Fatal Injury - Up to R 50 000 per event	*		Incl.
Fire Fighting - Reasonable costs subject to aggregate of 25% of Building Maximum Indemnity	*		Incl.
Garden Restoration - Up to R 50 000	*		Incl.
Geyser (Standard) - Up to R 15 000	*		Incl.
Geyser (Solar & Heat Pumps) - Up to R25 000			Incl.
Home Alterations - Up to R 100 000	*		Incl.
Leak Detection & Repairs - Up to R 100 000	*		Incl.
Locks, Keys And Remote Controls - Reasonable costs	*		Incl.
Loss of Water Additional Metered charges - Up to R 25 000	*		Incl.
Mechanical and Electrical Breakdown - Up to R 15 000	*		Incl.
Extended Mechanical and Electrical Breakdown - Up to R 50 000		*	
Medical Expenses for Domestic Employees - Up to R 5 000	*		Incl.
Medical Expenses for Guests - Up to R 5 000	*		Incl.
New Fixtures - Up to R 50 000	*		Incl.
Power Surge - Up to Building Maximum Indemnity	*		Incl.
Public Supply & Mains Connections - Up to R 50 000	*		Incl.
Removal of Fallen Trees - Up to R 15 000 per annum	*		Incl.
Security Guards - Reasonable Costs	*		Incl.
Subsidence & Landslip - Up to Maximum Indemnity noted in the schedule		*	
Swimming Pool and Borehole Machinery - Up to R 25 000	*		Incl.
Temporary Removal of Fixtures - Up to R 250 000	*		Incl.



INDEMNITY LIMITS MAY 2017

<i>HOME CONTENTS</i> (Optional cover from R500 000 to R10 000 000/Thatch R5 000 000)	Included	Optional	Cost
Accidental Damage - Up to the Home Contents Maximum Indemnity	*		Incl.
Alternative Accommodation & Loss of Rent - Reasonable costs up to R 250 000/subject to aggregate of 25% of Home Contents Maximum Indemnity	*		Incl.
Average Protector - Up to 25% of Home Contents Maximum Indemnity subject to aggregate of R200 000		*	
Bank Cards & Money (Including Kruger Coins) - Up to R 25 000 per annum	*		Incl.
Business Contents - Up to R 250 000 for Business Contents	*		Incl.
Extended Business Contents (Optional) - Business Equipment up to R 250 000		*	
Extended Business Contents (Optional) - Reinstatement of Data up to R 25 000		*	
Extended Business Contents (Optional) - Stock and Samples up to R 25 000		*	
Extended Business Contents (Optional) - Public Liability up to R 1 000 000		*	
Clearance Costs - Reasonable costs subject to aggregate of 25% of Building Maximum Indemnity	*		Incl.
Data & Documents (Private) - Up to R 25 000	*		Incl.
Excess Waiver		*	
Fatal Injury - Up to R 50 000 per event	*		Incl.
Fire Fighting - Reasonable costs subject to aggregate of 25% of Home Contents Maximum Indemnity	*		Incl.
Fridge & Freezer - Up to R 25 000	*		Incl.
Full House (Lawn Bowls) - Up to R5000 (Limited to one incident per annum)	*		Incl.
Garden Furniture & Outdoor Items - Up to R100 000	*		Incl.
Gifts - Up to R 50 000	*		Incl.
Goods In transit from place of purchase or repair - Up to R15 000	*		Incl.
Guests & Domestic Staff - Up to R 50 000	*		Incl.
Hole in One (Golf) - Up to R 5 000	*		Incl.
Identity Theft - Up to R 25 000	*		Incl.
Laundry - Up to R 50 000	*		Incl.
Locks, Keys & Remote Controls - Reasonable costs	*		Incl.
Loss of Water Additional Metered charges - Up to R 25 000	*		Incl.
Marquee Hire - Up to R 50 000	*		Incl.
Mechanical and Electrical Breakdown - Up to R15 000	*		Incl.
Extended Mechanical and Electrical Breakdown - Up to R50 000		*	
Medical Expenses for Domestic Employees - Up to R 5 000	*		Incl.
Medical Expenses for Guests - Up to R 5 000	*		Incl.
New Possessions - Up to R 50 000	*		Incl.
Power Surge - Up to the Home Contents Maximum Indemnity	*		Incl.
Security Guards - Reasonable Costs	*		Incl.
Storage & Removal - Up to the Home Contents Maximum Indemnity	*		Incl.
Students, Scholars & Parents Property - Up to R 50 000	*		Incl.
Subsidence & Landslip		*	Nil
Swimming Pool and Borehole Machinery - Up to R 25 000	*		Incl.
Trauma Treatment - Up to R2 500 per person maximum R10 000 per incident	*		Incl.
Vet Expenses - Up to R 5 000 per incident	*		Incl.



INDEMNITY LIMITS APRIL 2019

PERSONAL ALL RISKS

	Included	Optional	Cost
<i>Cover is optional and based on 20% of your Home Contents sum insured, maximum R500 000. There is no limit per item. Items that need to be specified are those used for business or professional purposes and sporting equipment used by professional sportsmen.</i>			
Unspecified All Risks (Optional)		*	
Bank Vault Extension (Optional)		*	
Specified All Risks - Agreed Replacement Extension (Optional)		*	
Theft of Personal Effects from Home Extension - Up to sum insured or R50 000, whichever is lesser	*		Incl.
Unspecified All Risks - Pairs and Sets Waiver (Optional)		*	
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 - Up to R15 000	*		Incl.
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 - Up to the Personal All Risks Maximum Indemnity	*		Incl.
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 - Up to R15 000	*		Incl.
Trauma Treatment - Up to R2 500 per person maximum R10 000 per incident	*		Incl.

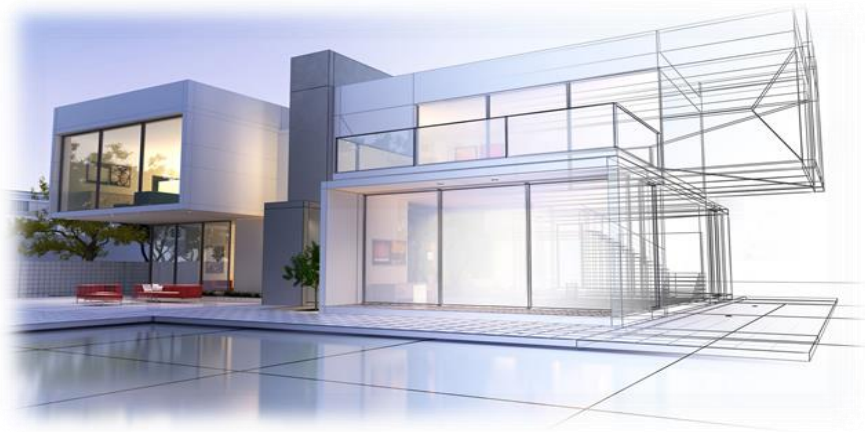
MOTOR (Optional Cover - R200 000 to R5 000 000)

	Included	Optional	Cost
Standard (Manual Transmission) Car Hire - 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	*		Incl.
Standard (Manual Transmission) Car Hire Extension - 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		*	R 45
Standard (Automatic Transmission) Car Hire - 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		*	R 55
Standard (Automatic Transmission) Car Hire Extension - 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		*	R 85
Executive (Automatic Transmission) Car Hire - 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		*	R 75
Executive (Automatic Transmission) Car Hire Extension - 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		*	R 110
SUV Car Hire - 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		*	R 105
SUV Car Hire Extension - 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		*	R 195



INDEMNITY LIMITS APRIL 2019

<i>MOTOR</i>	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>Unlimited Car Hire (Optional - included for policies with premium in excess of R3 500p/m)</i>		*	R 85
<i>Credit Shortfall - Up to 10% or 20% (depending on option selected) of Retail Value maximum R200 000</i>		*	
<i>Emergency Hotel Expenses - Up to R 2 500 per night maximum R 10 000 per incident</i>	*		<i>Incl.</i>
<i>Emergency Repairs - Up to R10 000</i>	*		<i>Incl.</i>
<i>Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing - Reasonable Costs</i>	*		<i>Incl.</i>
<i>Emergency Towing and Storage following claim event and the client has arranged his own towing and storage - Up to R7500</i>	*		<i>Incl.</i>
<i>Emergency Towing and Storage following mechanical & electrical breakdown - Up to R2 500</i>	*		<i>Incl.</i>
<i>Excess Waiver - Up to an excess of R 30 000 or R 60 000 depending on option selected</i>		*	
<i>Extended 4x4 Cover - Repatriation to South Africa from within Territorial Limits - R50 000</i>		*	
<i>Extended 4x4 Cover (Optional) - Car hire outside of RSA - Up to R 1 000 per day maximum R 3 000</i>		*	
<i>Extended 4x4 Cover (Optional) - Return flight to RSA - Up to R 50 000</i>		*	
<i>Extended 4x4 Cover (Optional) - Temporary Accommodation outside RSA - Up to R 12 000</i>		*	
<i>Extended 4x4 Cover (Optional) - Mechanical & Electrical Breakdown of Winching Equipment</i>		*	
<i>Headlight, Taillight & Spotlight Damage - Up to R 15 000</i>	*		<i>Incl.</i>
<i>Hired Vehicle Excess Top Up - Up to R 10 000</i>	*		<i>Incl.</i>
<i>Locks, Keys and Remote Controls - Reasonable Costs</i>	*		<i>Incl.</i>
<i>Motor Personal Accident for regular Driver (Optional)</i>		*	
<i>Motor Personal Accident Extension - For Passengers - Per Schedule up to 20% of Maximum Indemnity for Main Driver max. 3 Passengers</i>		*	
<i>Medical Expenses of Passengers (Other than Family) - Up to R 5 000 per event</i>	*		<i>Incl.</i>
<i>Medical Expenses of Passengers (Family) - Up to R 5 000 per event</i>	*		<i>Incl.</i>
<i>Private Hire Vehicle Excess Waiver (Optional) - Up to R10 000</i>		*	
<i>Radio & Sound Equipment - Up to R 10 000</i>	*		<i>Incl.</i>
<i>Repatriation to South Africa from within Territorial Limits - Up to R 20 000</i>	*		<i>Incl.</i>
<i>Repatriation to South Africa from within Territorial Limits (Extended 4x4 cover) - Up to R 50 000</i>		*	
<i>Substitute Vehicle - Up to retail value of insured vehicle for 14 days</i>	*		<i>Incl.</i>
<i>Trauma and Funeral Expenses Following Hijack - Up to R 2 500 per person, with maximum of R 10 000 per event</i>	*		<i>Incl.</i>
<i>Three Year New For Old (Optional) - Up to insured vehicle Maximum Indemnity</i>		*	
<i>Vehicle Modification - Up to R 50 000</i>	*		<i>Incl.</i>
<i>Vehicle Transfer Cover - Up to R 500 000 for 72 hours</i>	*		<i>Incl.</i>
<i>Windscreens and Window Glass - Reasonable Costs</i>	*		<i>Incl.</i>
<i>Windscreens and Window Glass - Bullet Proof - Up to R 50 000</i>	*		<i>Incl.</i>
<i>Windscreen Excess Waiver - Up to R 5 000</i>		*	
<i>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 - R1000000 for Death or Bodily Injury R2500000 for Damage to Property</i>	*		<i>Incl.</i>
<i>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 - R 1 000 000 for Death or Bodily Injury or Damage to Property</i>	*		<i>Incl.</i>
<i>All other Liabilities to Third Parties arising out of any one event or occurrence - R 3 000 000 plus R 7 000 000 under Extended Liability Section</i>	*		<i>Incl.</i>



INDEMNITY LIMITS APRIL 2019

CLASSIC MOTOR	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>Cherished Remains - 15% of Market or Agreed Value/5% for Burnt Out Vehicles</i>	*		<i>Incl.</i>
<i>Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing - Reasonable Costs</i>	*		<i>Incl.</i>
<i>Emergency Towing and Storage following claim event and the client has arranged his own towing and storage - Up to R5 000</i>	*		<i>Incl.</i>
<i>Parts Temporarily Removed - 40% of Market or Agreed Value</i>	*		<i>Incl.</i>
<i>Repatriation to South Africa from within Territorial Limits - Up to R 20 000</i>	*		<i>Incl.</i>
<i>Windscreens and Window Glass - Classic Motor - Up to R10 000</i>	*		<i>Incl.</i>
<i>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 - R 1000000 for Death or Bodily Injury R 2500000 for Damage to Property</i>	*		<i>Incl.</i>
<i>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 - R 1 000 000 for Death or Bodily Injury or Damage to Property</i>	*		<i>Incl.</i>
<i>All other Liabilities to Third Parties arising out of any one event or occurrence - R 3 000 000 plus R 2 000 000 under Extended Liability Section</i>	*		<i>Incl.</i>

MOTORCYCLES	<i>Included</i>	<i>Optional</i>	<i>Cost</i>
<i>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 excess.</i>	*		<i>Incl.</i>
<i>Where the insured motorcycle is stolen or hijacked, or damaged in an attempt and is fitted with an Echelon recognised Tracking Device - NIL excess.</i>	*		<i>Incl.</i>
<i>Credit Shortfall - Up to 10% or 20% (depending on option selected) of Retail Value maximum R200 000</i>		*	
<i>Emergency Towing and Storage following claim event and the client has contacted Help 0860 200 002 or Echelon directly to arrange towing - Reasonable Costs</i>	*		<i>Incl.</i>
<i>Emergency Towing and Storage following claim event and the client has arranged his own towing and storage - Up to R5 000</i>	*		<i>Incl.</i>
<i>Emergency Towing and Storage following mechanical & electrical breakdown - Up to R 2 500</i>	*		<i>Incl.</i>
<i>Locks, Keys & Remote Controls - Reasonable Costs</i>	*		<i>Incl.</i>
<i>Radio & Sound Equipment - Up to R 5 000</i>	*		<i>Incl.</i>
<i>Repatriation to South Africa from within Territorial Limits - Up to R 20 000</i>	*		<i>Incl.</i>
<i>Motorcycle Transfer Cover - Up to R 250 000 for 72 hours</i>	*		<i>Incl.</i>
<i>Windscreens - Up to R5 000</i>	*		<i>Incl.</i>
<i>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 - R1000000 for Death or Bodily Injury R 2500000 for Damage to Property</i>	*		<i>Incl.</i>
<i>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 - R 1000000 for Death or Bodily Injury or Damage to Property</i>	*		<i>Incl.</i>
<i>All other Liabilities to Third Parties arising out of any one event or occurrence - R 3000000 plus R 2000000 under Extended Liability Section</i>	*		<i>Incl.</i>



INDEMNITY LIMITS APRIL 2019

	Included	Optional	Cost
WATERCRAFT			
All Liabilities to Third Parties arising out of any one event or occurrence - R 1 000 000 plus R 2 000 000 under Extended Liability Section	*		Incl.
CARAVANS & TRAILERS			
Credit Shortfall - 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 - Reasonable Costs	*		Incl.
Emergency Towing and Storage following claim event and the client has arranged his own towing and storage - Up to R7500	*		Incl.
Emergency Towing and Storage following mechanical & electrical breakdown - Up to R 2 500	*		Incl.
Taillight Damage - Up to R 15 000	*		Incl.
Locks, Keys & Remote Controls - Reasonable Costs	*		Incl.
Repatriation to South Africa from within Territorial Limits - Up to R 20 000	*		Incl.
Windscreens and Window Glass - Up to R10 000	*		Incl.
PERSONAL ACCIDENT			
Domestic Employees Extension - Up to R50 000		*	
PERSONAL LIABILITY			
General - Up to R5 000 000	*		Incl.
Credit, Debit and SIM cards - Up to R25 000	*		Incl.
Wrongful Arrest - Up to R100 000	*		Incl.
Domestic Employees - Up to R3 000 000	*		Incl.
Tenant's Liability - Up to R3 000 000	*		Incl.
Security Companies - Up to R3 000 000	*		Incl.
Tenant's Liability - Up to R3 000 000	*		Incl.
Security Companies - Up to R3 000 000	*		Incl.
EXTENDED PERSONAL LIABILITY			
Motor Liability - Up to R 7 000 000	*		Incl.
Watercraft Liability - Up to R 2 000 000	*		Incl.
General Liability - Up to R 15 000 000	*		Incl.
RETRENCHMENT BENEFIT			
Up to 6 months policy premium		*	
CYBER THEFT			
Up to R 25 000		*	
EXTENDED IDENTITY THEFT			
Up to R 50 000		*	