



## Addendum to the Sectional Title Policy

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This addendum forms an integral part of the Sectional Title policy and must be read together with the policy wording and Schedule

#### TABLE OF FIRST AMOUNT PAYABLE

Except where specifically stated in the policy wording or schedule, the amount payable under each section will be reduced by the following first amount payable:

#### SECTION A – PROPERTY

Basic excess	:	R750 each and every claim
Earthquake/tremor from mining operations	:	1% of sum insured or R5 000 whichever is the greater for each and every claim
Unoccupied furnished premises	:	R7 500 each and every claim
Electronic equipment	:	R1 000 each and every claim
Replacement of Geysers/Solar panels	:	R1 000 each and every claim
Replacement of defective elements, thermostats, Vacuum breakers or valves	:	Nil
Accidental damage	:	R1 000 each and every claim

#### SECTION B – OFFICE CONTENTS

Basic excess	:	5% of claim or R1 000 whichever is the greater for each and every claim
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#### SECTION C – PUBLIC LIABILITY

Basic excess	:	Nil
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#### SECTION D – EMPLOYER'S LIABILITY

Basic excess	:	Nil
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#### SECTION E – TRUSTEES LIABILITY

Basis excess	:	R5 000 each and every claim
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#### SECTION F – MACHINERY BREAKDOWN

Basic excess	:	R500 each and every claim
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#### SECTION G – ALL RISKS

Basic excess	:	R1 000 each and every claim
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#### SECTION H – MONEY

Basic excess	:	5% of claim or R1 000 whichever is the greater for each and every claim
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#### SECTION I – FIDELITY GUARANTEE

Excess as per policy wording

#### SECTION J – PERSONAL ACCIDENT

Basic excess	:	Nil
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