



RBW PRIVATE POLICY TABLE OF EXCESSES

The excesses below are the first amounts of any claim and are paid by the insured. They are in addition to and cumulative with any first amount payable or excess in the schedule.

Where the insured is over 55 years of age at the time of a loss, a Nil excess will apply.

BUILDINGS SECTION

Basic	R1 000
Lightning and Powersurge	5% of claim min R1 000
Bursting, Leaking or Overflowing of Water Apparatus or Pipes	R1 000
Geysers	R1 000
Subsidence and / Landslip / Heave	1% of Sum Insured

CONTENTS SECTION

Basic	R1 000
Theft	R1 000
Lightning and Powersurge	5% of claim minimum R1 000
Accidental Damage	R1 000
Subsidence / Landslip / Heave	1% of Sum Insured

ALL RISKS SECTION

Unspecified All Risks items	R500
Specified All Risks items	R500
Cellphones / Laptops / Notebook / iPads / Tablet Replacement	5% of claim minimum R1 000
Cellphones / Laptops / Notebook / iPads / Tablet Repair	R500



PERSONAL LIABILITY SECTION

Basic R1 000

MOTOR SECTION

Basic Excess R4 000

Window Glass Replacement 25% of claim minimum R 500

Window Glass repair Nil

Motor car sound equipment (non-factory fitted) R500

Locks and keys R500

In addition to the Basic First Amount Payable / Excess above, you will also have to pay the following additional amounts:

Theft / Hijack Additional R4 000

License less than 2 years or under 25 year old driver Additional R2 000

Single vehicle accident (No other vehicle involved) between 21h00 and 05h00 Additional R2 000

MOTORBIKES / SCOOTERS/ GOLF CARTS / QUAD BIKES

Basic 5% of claim minimum R1 500

Theft / Hijack Additional 5% of claim

License less than 2 years or learners license Additional R1 500

CARAVANS / TRAILERS

Basic R1 000

Loss or damage caused by or arising out of theft Additional R1 000

WATERCRAFT SECTION

Basic 5% of claim minimum R1 500

Submerged objects Additional 10% of claim

Theft Additional R1 500

DRONES SECTION

Excess 5% of claim min R1 000