



BEYOND INFINITI TABLE OF EXCESSES

EXCESS TABLE

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.

FIRE SECTION

Basic excess	R2 000
Lightning/Powersurge	5% of claim minimum R1 000
Geysers	R1 000
Subsidence and landslip extension	1% of sum insured minimum R5 000

BUILDINGS COMBINED SECTION

Basic excess	R2 000
Lightning/Powersurge	5% of claim minimum R1 000
Accidental damage to sanitary ware	R1 500
Bursting, overflowing or escape of water or oil	R1 500
Theft of external fixtures and Fittings	R2 000
Locks and Keys	R500
Geysers	R1 000
Subsidence and landslip extension	1% of sum insured minimum R5 000



BODY CORPORATE SECTION

Basic excess	R2 000
Trustee's indemnity	R2 000
Theft	10 % of claim minimum R1 500
Accidental damage	R1 000
Geysers	R1 500
Bursting, overflowing or escape of water or oil	R1 500
Lightning/Powersurge	5% of claim minimum R1 000
Theft of external fixtures and Fittings	R1 000
Subsidence and landslip extension (Full and limited cover)	1% of sum insured minimum R5 000
Bacterial infection	R 500
Machinery breakdown	R500

OFFICE CONTENTS SECTION

Basic excess	5% of claim minimum R500
Theft	5% of claim minimum R500
Locks and Keys	R500
Lightning/Powersurge	5% of claim minimum R1 000

ACCOUNTS RECEIVABLE SECTION

Electrical or electronic failure (insured maintains duplicate records)	R1 000
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THEFT SECTION

Basic excess	5% of claim minimum R500
Locks and keys	R500
Theft of external fixtures and Fittings	R1 000

MONEY SECTION

Basic excess	5% of claim minimum R500
Locks and keys	R500
Dishonesty of principal, partner, director, or employee	5% of claim minimum R500

GLASS

Basic excess	5% of claim minimum R500
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FIDELITY GUARANTEE

Compulsory First Amount Payable	1) 2% of aggregate of sum insured under this section and the declared insurance or R50 000, whichever is less, PLUS 2) 10% of net amount payable after deduction of the Specified in (1) above
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GOODS IN TRANSIT

Basic excess	5% of claim minimum R1 000
Hijack and Theft Claim (Cumulative)	Additional 5%

BUSINESS ALL RISKS

Basic excess	5% of claim minimum R1 000
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ACCIDENTAL DAMAGE

Basic excess 5% of claim minimum R1 500

PUBLIC LIABILITY SECTION

Basic excess R1 500

Products Liability 5% of claim minimum R2 500,
maximum R250 000

Defective Workmanship (Max R25 000) 5% of claim minimum R2 500

Work Away (Max R25 000) R1 500

EMPLOYERS LIABILITY SECTION

Basic excess 5% of claim minimum R1 000

MOTOR

Private type vehicles R2 500

Commercial Vehicle / LDV up to 3 500kg 5% of claim minimum R2 500

Commercial Vehicle / LDV over 3 500kg 5% of claim minimum R3 500

Caravan/Trailer 5% of claim minimum R 500

Motor Cycles 5% of claim minimum R1 500

Special Types 5% of claim minimum R2 500

Windscreen - Replacement 20% of claim minimum R 750

Loss of Keys R500

The following additional excesses apply on a cumulative basis, together with the Basic Excess above:



Theft / Hijack	Additional 5% of claim
Persons under 25 or over 75 years of age	Additional 5% of claim
Persons who have held a license to drive such vehicles for less than 2 years	Additional 5% of claim

MOTOR TRADERS

All Claims	10% of claim minimum R5 000
Theft / Hijacking	additional 5% of claim minimum R5 000
Windscreen – no other damage	25% of claim minimum R750

ELECTRONIC EQUIPMENT SECTION

Basic excess	5% of claim minimum R1 000
Laptops and portable items	5% of claim minimum R1 500
ROD (Reinstatement of Data)	R1 000
ICOW (Increased cost of work)	24-hour time excess (the first 24 hours of the increased cost of work is not covered)
Lightning/Powersurge	5% of claim minimum R1 000

MACHINERY BREAKDOWN SECTION

Basic excess	R2 500
Deterioration of stock	10% of claim minimum R1 000