



## LIMIT SECTION - PERSONAL

Payout will not exceed the applicable limit. You must still prove your loss.

Limit/Rand

### HOUSEHOLD CONTENTS

<b>Limited pay-out (Page 30)</b>	
<b>Elsewhere on the property:</b>	
Theft of outdoor furniture, etc.	R 10 000
<b>Limited pay-out following forced entry or exit (Page 30)</b>	
Your outbuildings	R 10 000
<b>Additional cover you can choose (Page 31)</b>	
Accidental damage inside your home	R 10 000
<b>We also cover you for (Page 33)</b>	
Accidental damage to audio-visual equipment	R 10 000
Accidental damage to aerials and satellite dishes	R 10 000
Accidental damage to glass tops	R 10 000
Clearing-up costs	R 10 000
Credit/debit-card fraud	R 5 000
Damage to guest's property	R 10 000
Domestic worker's property	R 10 000
Emergency services	R 10 000
Full-house (bowls)	R 5 000
Garden damage	R 10 000
Hole-in-one (golf)	R 5 000
Keys, locks and remote controls	R 10 000
Money and negotiable instruments	R 2 500
Office contents	R 50 000
Personal documents	R 10 000
Power surge	R 20 000
Refrigerator contents	R 10 000
Rent	25% of Sum Insured
Security guards	R 10 000
Trauma counselling benefit	R 5 000
Veterinary expenses and medical benefit:	
– veterinary expenses	R 2 500
– medical benefit	R 5 000
<b>Your specific responsibilities (Page 38)</b>	
Keep jewellery in a safe – above value of	R 25 000
Provide us with jewellery certificates – for items valued above	R 10 000



ALL RISKS	
<b>How much we pay (Page 44)</b>	
Unspecified items	20% of sum insured
<b>Which items of property are insured (Page 47)</b>	
Money, credit cards, debit cards, phone cards, deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, manuscripts and documents of any kind.	R 2 500
<b>Your specific responsibilities (Page 49)</b>	
Keep jewellery in a safe – above the value of	R 25 000
Provide us with jewellery certificates – for items valued above	R 10 000

BUILDINGS	
<b>What we cover you for (Page 56)</b>	
Damage to geysers	R 10 000
<b>We also cover you for (Page 59)</b>	
Damage to garden	R 10 000
Demolition and professional fees	15% of sum insured
Emergency-services expenses	R 10 000
Glass and sanitary-ware	5% of sum insured maximum R 250 000
Public supply or mains connections	R 10 000
Removal of fallen trees	R 10 000
Rent	25% of sum insured
Security guards	R 10 000
Tracing of water leaks	R 5 000
Water leakage from underground pipes	R 10 000
Water-pumping machinery	R 10 000

PERSONAL COMPUTERS	
<b>Additional cover (Page 71)</b>	
Reinstatement of data	R 5 000
Ensuring compatibility between your old and new computer	R 10 000



MOTOR	
Comprehensive cover	
Safeguarding your vehicle (Page 86) after:	
Accident	R 5 000
Breakdown	R 5 000
Liability to third parties (Page 87)	
Vehicle	R 5 000 000
Motorcycle, scooter and three-wheeled vehicle	R 1 000 000
Golf cart	R 250 000
We also cover you for (Page 88)	
Emergency hotel expenses	R500 pp any one claim R5 000 any 12-month period
Keys, locks and remote controls	R 10 000
Medical benefit	R5 000 per occupant injured
Trauma counselling	R 5 000
Third party, fire and theft	
Safeguarding your vehicle (Page 95) after:	
Accident	R 5 000
Breakdown	R 5 000
Liability to third parties (Page 96)	
Vehicle	R 5 000 000
Motorcycle, scooter and three-wheeled vehicle	R 1 000 000
Golf cart	R 250 000
Third party only	
Liability to third parties (Page 100)	
Vehicle	R 5 000 000
Motorcycle, scooter and three-wheeled vehicle	R 1 000 000
Golf cart	R 250 000

PERSONAL LIABILITY	
General personal liability	R 10 000 000
Tenant's personal liability	R 10 000 000
Property owner's liability	R 10 000 000
Wrongful arrest	R50 000 in any 12-month period
Activities of your security company	R 50 000
Electric fence	R 50 000



PERSONAL ACCIDENT	
<b>Paying out after a claim (Page 118)</b>	
Death	Sum insured
Medical benefit	Sum insured
Funeral benefit	R 10 000
Trauma counselling	R 5 000

PLEASURE CRAFT	
<b>What we cover (Page 128)</b>	
Liability to third parties	R 1 000 000
Jet-ski liability to third parties	R 250 000
<b>Additional Cover (Page 128)</b>	
Emergency and salvage expenses	R 5 000
Waterskiers' liability	R 250 000
Transit by land	Sum insured
Tow-and-assist	R 10 000
Other people using your pleasure-craft	R 1 000 000