



# RBW PROTECT PERSONAL LINES 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 for the first claim during any 12-month period.

### 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 min R1 000 |
| Subsidence / Landslip / Heave | 1% of Sum Insured      |
| Accidental Damage             | R1 000                 |

### ALL RISKS SECTION

|  |                            |
|--|----------------------------|
| Unspecified All Risks items  | R500                       |
| Specified All Risks items (except if specially endorsed per individual item) | R500                       |
| Cellphones / Laptops / Notebook / iPads / Tablet                             | 5% of claim minimum R1 000 |



## MOTOR SECTION

|  |                           |
|--|---------------------------|
| Basic Excess                                       | R4 000                    |
| Window Glass Replacement                           | 25% of claim minimum R500 |
| Window Glass repair                                | Nil                       |
| Motor vehicle 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/ QUADBIKES

|       |                            |
|-------|----------------------------|
| Basic | 5% of claim minimum R1 500 |
|-------|----------------------------|

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

|  |                        |
|--|------------------------|
| Theft / Hijack   | Additional 5% of claim |
| Additional license less than 2 years or learners license | Additional R1 500      |

## CARAVANS / TRAILERS

|  |                   |
|--|-------------------|
| Caravans/ Trailers                               | 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

|       |                        |
|-------|------------------------|
| Basic | 5% of claim min R1 000 |
|-------|------------------------|