



ROBIN BAIRD WRIGHT INSURANCE BROKERS – COMMERCIAL POLICY

BASIC EXCESS AND FRANCHISE DETAILS	
FIRE SECTION	
Franchise	R 1 000
Lightning / Power Surge	5% of claim minimum R 500 (maximum R 5 000) if no SABS approved surge protection installed
Subsidence and Landslip (If included)	5% of claim minimum R 5 000
BUILDINGS COMBINED	
Lightning / Power Surge	5% of claim minimum R 500 (maximum R 5 000) if no SABS approved surge protection installed
Geysers	R 1 000
Subsidence and Landslip (If included)	5% of claim minimum R 5 000
OFFICE CONTENTS	
Basic	5% of claim minimum R 500
Theft	5% of claim minimum R 500
Lightning / Power Surge	5% of claim minimum R 500 (maximum R 5 000) if no SABS approved surge protection installed
THEFT	
Basic	5% of claim minimum R 500
MONEY	
Basic	5% of claim minimum R 500
GLASS	
Basic	5% of claim minimum R 500
FIDELITY GUARANTEE	
Refer to the policy wording	
GOODS IN TRANSIT	
Basic	5% of claim minimum R 500
Theft / Hijack	5% of claim unless the vehicle and/or trailers transporting the goods are fitted with an approved fully operational tracking and recovery device.
BUSINESS ALL RISKS	
Basic	5% of claim minimum R 500
Lightning / Power Surge	5% of claim minimum R 500 (maximum R 5 000) if no SABS approved surge protection installed
ACCIDENTAL DAMAGE	
Basic	5% of claim minimum R 500
Leakage of Oils, Chemicals and Fumes	R 2 500
PUBLIC LIABILITY	
General and Tenants	R 1 000
Work Away	R 1 000
Products	5% of claim minimum R 2 500 maximum R 25 000
Defective Workmanship	5% of claim minimum R 2 500 maximum R 25 000
GROUP PERSONAL ACCIDENT / STATED BENEFITS	
Temporary Total Disablement	3 Days



ELECTRONIC EQUIPMENT	
Basic	5% of claim minimum R 500
Reinstatement of Data	R 500
Increased Cost of Working	48 hours
Lightning/ Power Surge	5% of claim, minimum R 500 (maximum R 5000) if no SABS approved surge protection installed
MOTOR	
Private Type	R 2 000
Commercial	5% of claim, minimum R 2 000
Other Vehicles	5% of claim, minimum R 2 000
Drivers under 25 years of licences less than 2 years	Additional 5% of claim minimum R 3 000
Theft/ Hijack	Additional 5% of claim unless the vehicle is fitted with an operational insurer approved tracking and recovery device
Windscreen	20% of claim, minimum R 200 with a maximum of R 2 000
MOTOR TRADERS (INTERNAL & EXTERNAL)	
Basic	5% of claim, minimum R 2 000
Windscreen (if cover is selected)	20% of claim
MACHINERY BREAKDOWN	
Basic	5% of claim, minimum R 500
Loss of Profits	3 Days