ROBIN BAIRD WRIGHT
Insurance Brokers

# LOMBARD BODY CORPORATE I POLICY LIMITS

## SECTION A PROPERTY INSURANCE

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| Buildings | AS PER SCHEDULE |
| Public Supply Connections | One Hundred Thousand Rand |
| Theft | One Hundred Thousand Rand |
| Accidental Breakage | Fifty Thousand Rand |
| Accidental Damage | Two Hundred and Fifty Thousand |
| Electrical and mechanical breakdown | Ten Thousand Rand |
| Geysers including bursting, overflowing or escape of water or oil | Fifteen Thousand Rand<br>Geyser Replacement Limits:<br>up to 150 litres R 12,000<br>200 litres R 15,000<br>250 litres and above R 22,000<br>*Subject to age restriction as per policy wording |
| Power surge (SABS Protection) | One Hundred Thousand Rand |
| Power surge (Un-protected) | Fifty Thousand Rand |
| All Risks Garden Equipment | Ten thousand Rand |
| Clauses and extensions | |
| Subsidence and Landslip (Limited Cover) | AS PER SCHEDULE |
| Subsidence and Landslip (Full Cover) | AS PER SCHEDULE |
| Architects and other professional Fees | 20% of the claimed amount |
| Capital Addition | 15% of the sum insured |
| Energy Performance and Sustainable Buildings | 10% of the building sum insured |
| Garden landscaping | Ten Thousand Rand |
| Generator hire | Ten Thousand Rand |
| Locks and keys | Ten Thousand Rand |
| Metered water | Ten Thousand Rand |
| Tracing of Leaks | Five Thousand Rand |
| Removal of Water from basements | Five Thousand Rand |
| Tenants Fixtures and Fittings (if stated to be included) | AS PER SCHEDULE |
| Fragile Counter Tops | Ten Thousand Rand |
| Theft of Exterior Fixtures and Fittings | Fifty Thousand Rand |
| Mobility Cost | Twenty Thousand Rand |

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| Medical, Trauma and Bereavement Costs | |
| Medical Costs | Ten Thousand Rand |
| Trauma Counselling | Five Thousand Rand |
| Bereavement Expenses | Five Thousand Rand |
| Pet housing | Five Thousand Five Hundred Rand |
| Guards | Ten Thousand Rand |
| **SECTION B LOSS OF RENT/LEVIES** | 30% of the Section A – Building Sum Insured |
| **SECTION C LIABILITY** | |
| The Limit of indemnity | Two Million & Five Hundred Rand |
| Legal Defence Costs | Fifty Thousand Rand |
| Wrongful Arrest | Fifty Thousand Rand |
| Top-Up Extension | Forty-Seven Million & Five Hundred Thousand Rand |
| Trustee's indemnity | Five Hundred Thousand Rand |
| Employer's Liability | Two Million & Five Hundred Thousand Rand |
| **SECTION D OFFICE CONTENTS** | Fifty Thousand Rand |
| Locks and Keys | Three Thousand Rand |
| **SECTION E MONEY** | Twenty Five Thousand Rand |
| Receptacles and clothing | Two Thousand Rand |
| Locks and Keys | Three Thousand Rand |
| **SECTION F FIDELITY** | One Hundred Thousand Rand |
| **SECTION G ELECTRONIC EQUIPMENT** | One Hundred Thousand Rand |
| Increased Cost of Working | Ten Thousand Rand |
| Reinstatement of Data | Ten Thousand Rand |
| **SECTION H GEYSER MAINTENANCE** | One Thousand Five Hundred Rand |

Subject to:

- one claim per geyser per annum.
- an annual aggregate of R20 000.
- age restriction as per policy wording

## All Sections

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| Claims Preparation Costs | Fifty Thousand Rand per section or 10% of the sum insured or limit of indemnity on the item affected. (whichever is the lesser) |