



LOMBARD BODY CORPORATE I FIRST AMOUNTS PAYABLE

SECTION A PROPERTY INSURANCE

Buildings	R1,000 each and every claim
Shade Nets, Canopies, Awnings and Blinds (damage caused by wind, rainwater or hail)	
Age of Shade Nets and Canopies	
Up to 1 year	10% of claim
Up to 2 years	20% of claim
Up to 3 years	40% of claim
Up to 4 years	60% of claim
Up to 5 years	80% of claim
Older than 5 years	No cover
Public Supply Connections	R2,500 each and every claim
Theft	R2,500 each and every claim
Accidental Breakage	R1,000 each and every claim
Accidental Damage	R1,000 each and every claim
Electrical and mechanical breakdown	R2,500 each and every claim
Bursting, overflowing or escape of water or oil	R1,500 each and every claim
Bursting, overflowing or escape of water or oil (all claims which include resultant water damage)	R2,500 each and every claim
Power Surge (SABS Approved Protection)	10% of claim minimum R1,000 each and every claim but not exceeding R2,000
All Risks Garden Equipment	R500 each and every claim
Clauses and extensions	
Subsidence and Landslip (Limited Cover)	R5,000 each and every claim
Subsidence and Landslip (Full Cover)	5% of claim, minimum R5,000 each and every claim
Architects and other professional Fees	Section A Building - First amount payable applies
Capital Addition	Section A Building - First amount payable applies
Energy Performance and Sustainable Buildings	Section A Building - First amount payable applies
Garden landscaping	R200 each and every claim
Generator hire (maximum cover 14 days)	R200 each and every claim
Locks and keys	R200 each and every claim
Metered water	R1,000 each and every claim
Tracing of Leaks	R200 each and every claim
Removal of Water from basements	R500 each and every claim
Tenants Fixtures and Fittings (if stated to be included)	R1,000 each and every claim
Fragile Counter Tops	R200 each and every claim
Theft of Exterior Fixtures and Fittings	R1,000 each and every claim



Mobility cost	R1,000 each and every clam
Medical, Trauma and Bereavement Costs	Nil
Pet housing	R500 each and every claim
Guards	Nil
SECTION B LOSS OF RENT/LEVIES	Nil
SECTION C LIABILITY	
The Limit of indemnity	10% of claim minimum R2,500
Legal Defence Costs	Nil
Wrongful Arrest	Nil
Top-Up extension	10% of claim
Trustee's indemnity	R5,000 each and every event
Employers' Liability	Nil
SECTION D OFFICE CONTENTS	
All other claims	R1,000 each and every claim
Locks and Keys	R250 each and every claim
Lightning	10% of claim minimum R1,000
SECTION E MONEY	
Receptacles and clothing	R200 each and every claim
Locks and Keys	R200 each and every claim
SECTION F FIDELITY	10% of claim, minimum R5000
SECTION G ELECTRONIC EQUIPMENT	R500 each and every claim
Power Surge/ Lightning (protected)	Nil
Power Surge/Lightning (un-protected)	10% of claim minimum R1,000 but not exceeding R2,000
Increased Cost of working	24 Hour time excess
Reinstatement of Data	24 Hour time excess
SECTION H GEYSER MAINTENANCE	R100 each and every claim