



## ROBIN BAIRD INSURANCE BROKERS – PLATINUM AND PERSONAL POLICIES

<b>BASIC EXCESS AND FRANCHISE DETAILS</b>	
<b>BUILDINGS</b>	
Franchise	R 1 000
Lightning / Power Surge	5% of the claim with a minimum of R 500, maximum R 2 000, waived if SABS approved surge protection device installed.
Geysers	R 1 000
<b>HOUSEHOLD CONTENTS</b>	
Franchise	R 1 000
Lightning / Power Surge	5% of your claim with a minimum of R 500, maximum R 2 000, waived if SABS approved surge protection device installed.
<b>ALL RISKS</b>	
Basic Excess	R 250 unless specifically detailed
Bicycles	R 500
Mobile Electronic Equipment	R 500
Theft from an Unattended Vehicle	An excess of 20% of the total claim will apply for items stolen from an unattended vehicle.
<b>PERSONAL COMPUTERS</b>	
Basic Excess	R 750
Lightning / Power Surge	5% of your claim with a minimum of R 500, maximum R 2 000, waived if SABS approved surge protection device installed.
<b>MOTOR</b>	
Basic Excess	R 2 000
Theft and Hijack	5% of claim. This excess will not apply if the vehicle is fitted with an insurer approved tracking and recovery device which was operational at the time of the loss
Regular/Named driver under 25 years or licensed for less than 2 years	An additional R 1 000 is payable
Non-regular driver under 25 years or licenced for less than 2 years	An additional R 3 000 is payable
Windscreen	20% of the claim with a minimum of R 250, maximum R 2 000. This excess will not apply if Windscreen is replaced with a Generic product.
<b>PLEASURE CRAFT</b>	
Basic Excess	R 2 000
Fishing Gear and Other Equipment	10% of claim minimum R 500