ROBIN BAIRD WRIGHT
Insurance Brokers

RBW PRIVATE POLICY
TABLE OF LIMITS

LIMITS OF COVER

The limits below are for additional cover to or to limit the sum insured or limit of indemnity in your policy schedule. Please read them together with the relevant exclusions, extensions to cover and provisions in your policy wording.

	Limit
BUILDINGS SECTION	
Exclusions	
Powersurge	R 50 000
Extensions to cover	
If your building value increases	25% of Sum Insured
Professional and other rebuilding costs	25% of Sum Insured
Special alterations	R100 000
Loss of rent	25% of Sum Insured
Metered water	R 25 000
Leak detection and repair	R 25 000
Re-landscaping of gardens and removing fallen trees	R 50 000
Temporary repairs after a loss	R 20 000
Emergency accommodation	R 10 000
Damage caused by wild animals	R 50 000
Green building cost cover	R 20 000
Geyser Maintenance	R 3 000

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CONTENTS SECTION

Exclusions

Money or currency, Mandela coins and Kruger rands	R 25 000
Theft from outbuildings - no use of force or violence	R 20 000
Accidental breakage of painting or artwork	R 30 000
Powersurge	R50 000

Extensions to cover

Contents while you are on holiday	R 100 000
Contents at boarding school, college, university, nursing home, hospital or residential care home	R 50 000
Contents at work	R 20 000
Contents in for repair or cleaning	R 20 000
Domestic helper's property	R 50 000
Guest's property	R 50 000
Business run from your premises	R120 000
Contents outside on your premises	R100 000
Washing on the wash-line	R 25 000
Metered water	R 25 000
Leak detection and repair	R 25 000
Re-landscaping of gardens and removing fallen trees	R 50 000
Removal of debris after a claim	R 25 000
Credit/Debit cards	R 10 000
Fridge or deep freeze contents	R 20 000
Loss of documents	R 20 000
Vets fees	R 10 000
Pest Control	R 10 000
Locks and keys	R 20 000
Rent and other accommodation	25% of Sum Insured
Additional costs after damage - temporary repairs and watchmen	R 20 000

Additional costs after damage - emergency accommodation	R 10 000
Additional costs after damage - storage of contents	R 10 000
Injury causing death	R 20 000
Golfer's hole in one	R 10 000
Bowler's full house	R 10 000
Reinstatement of data or programs on your computer	R 10 000
Software and programs	R 10 000

Provisions

Locked safe warranty	R 25 000
Jewellery certificate	R 50 000

ALL RISKS SECTION

Unspecified all risks being clothing worn or carried by you	10% of sum insured, max R500 000 per event
Unspecified all risks being clothing worn or carried by you	R50 000 per item

Exclusions

Bicycles, cellular telephones or portable computer equipment (unspecified)	R20 000

Extensions to cover

Reinstatement of data or programs on your computer	R 10 000
Software and programs	R 10 000
Theft from a motor car following jamming	R 25 000

Provisions

Jewellery certificate	R 25 000 per item, max R100 000 per event
Locked safe warranty	R 25 000

PERSONAL LIABILITY SECTION

Cover

Emergency medical expenses	R 10 000

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Exclusions

Use of any bicycle for racing	R250 000

Extensions to cover

Liability to domestic helpers – result of injury	R250 000
Liability to domestic helpers – costs and expenses	R 25 000
Wrongful arrest	R 50 000
Identity theft	R 10 000
Home business liability	R1 000 000
Liability for unattached trailers	R1 000 000
Spreading of fire liability if your premises are outside a municipal area	R2 500 000

MOTOR SECTION

Cover given

Third party liability	R 5 000 000

Extensions to cover

Injury causing death	R 20 000
Locks and keys	R 30 000
Tools, spare parts and travel accessories	R 10 000
Emergency accommodation	R 10 000
Damage caused by vermin	R 30 000
Damage caused by potholes	R 30 000

Provisions

Motor car sound equipment	R 10 000
Repairs and measures after damage or theft	R 10 000

PERSONAL ACCIDENT SECTION

Benefits given

More than one accident policy underwritten by us	R2 000 000

For any one accident or series of accidents arising from the same cause	R2 000 000

Extensions to cover

Return of your body	R 25 000

WATERCRAFT SECTION

Exclusions

Jet-ski, Water bike or Wet bike Third party liability	R2 500 000

Extensions to cover

Injury causing death	R 20 000

DRONE SECTION

Cover given

Third party liability	R1 000 000

Additional cover that you may choose to take

Cameras, sensors and monitoring equipment	R 15 000

GENERAL SECTION

General extensions to cover

Claims preparation costs	R 25 000

General provisions

Repatriation	R 35 000