

CROSS COUNTRY PORTFOLIO

HOUSEOWNERS GOLD

ADDITIONAL BENEFITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R50 000	
Alterations and Additions	Yes	Up to Sum Insured	
Subsidence and landslip - (Standard cover)	Yes	Up to Sum Insured	5% minimum R5 000 of Gross Claim
Alternative Accommodation/Rent	Yes	Up to 25% of Sum Insured	
Professional Fees	Yes	Costs incurred	
Fire Extinguishing costs	Yes	Costs incurred	
Garden landscaping	Yes	R15 000	
Disability alterations	Yes	R50 000	
Leak detection and repairs	Yes	R25 000	
Loss of water by leakage	Yes	R10 000	
Mechanical / electrical breakdown - (excluding wear & tear)	Yes	R15 000	
Power surge	Yes	15% of Sum Insured	5% minimum R750
Tree removal	Yes	R15 000	
Temporary removal of fixtures and fittings (excluding theft)	Yes	Reasonable costs	
Reinstatement as indemnity	Yes		
Tenants behaviour	Yes	Reasonable costs	
Mains connection – Accidental damage	Yes	Reasonable costs	
Uninstalled materials	Yes	Reasonable costs	
Reinstatement of sum insured	Yes		
Optional – Must be selected and reflect on schedule for cover to be in place			
Extended Accidental Damage		R50 000	
Green building		R50 000	
Subsidence & Landslip – Extended		Per Geological Survey	

GENERAL EXCESSES – HOUSEOWNERS GOLD

In respect of each and every occurrence giving rise to a claim	First amount payable per event
In respect of each and every occurrence giving rise to a claim - basic excess	R500
Geyser	R600
Power Surge	5% minimum R750
Unoccupied for more than 30 consecutive days	10% minimum R1 000
Age Excess for Policy Holder and Spouse only – Age over 55 years (applicable to basic excess only)	No excess applicable
Claim free 2 years - applicable to Policy Holder (basic excess only)	No excess