

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



CROSS COUNTRY PORTFOLIO

HOUSEOWNERS GOLD

ADDITIONAL BENEFITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R50 000	
Accidental damage to 2nd and additional buildings	Yes	R25 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 to fixed equipment of the building - (excluding wear & tear)	Yes	R15 000	
Power surge / Lightning	Yes	15% of Sum Insured - up to a maximum of R500 000	5% minimum R1 000
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		
Claims Preparation Costs	Yes	R10 000	
Optional – Must be selected, premium paid 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 every occurrence giving rise to a claim	First amount payable per event
Basic excess	R1000
Geyser	R1000
Power Surge / Lightning	10% minimum R1500
Unoccupied for more than 30 consecutive days	Additional 10% minimum R1500
Theft of Gate Motor	R1500
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
Age Excess for Policy Holder and Spouse only – Age over 55 years	All excesses waived for 1st claim per policy year. Standard excesses apply from 2nd claim per policy year
Claim free 2 years - applicable to Policy Holder (basic excess only)	No excess applicable



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