

## CROSS COUNTRY PORTFOLIO

### HOUSEOWNERS STANDARD

ADDITIONAL BENEFITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R50 000	R5 000
Alterations and Additions	Yes	Up to Sum Insured	
Subsidence and landslip - (Standard cover)	Yes	Reasonable costs	5% minimum R5 000 of Gross Claim
Alternative Accommodation/Rent	Yes	25% of insured value	
Professional Fees - Debris Removal	Yes	Costs Incurred	
Professional Fees - Hiring of Security Guards	Yes	R10 000	
Fire Extinguishing costs	Yes	Costs Incurred	
Garden landscaping	Yes	R10 000	
Disability alterations	Yes	R50 000	
Loss of water by leakage	Yes	R10 000	
Leak detection and repairs	No		
Mechanical / electrical breakdown (excluding wear & tear)	Yes	R5 000	
Power surge	Yes	5% of insured value	5% minimum R750
Tree removal	Yes	R5 000	
Reinstatement as indemnity	Yes		
Tenants behaviour	Yes	Reasonable costs	
Mains connection – Accidental damage	Yes	Reasonable costs	
Uninstalled materials	No		
Reinstatement of sum insured	Yes		
<b>Optional – Must be selected and reflect on schedule for cover to be in place</b>			
Subsidence and landslip – Extended		Per Geological Survey	

### EXCESSES – HOUSEOWNERS STANDARD

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	R500
Geyser	R600
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