

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



CROSS COUNTRY PORTFOLIO

HOUSEOWNERS STANDARD

ADDITIONAL BENEFITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R50 000	10% minimum R2 500
Accidental damage to 2nd and additional buildings	Yes	R25 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	Yes	R15 000	
Mechanical / electrical breakdown to fixed equipment of the building (excluding wear & tear)	Yes	R5 000	
Power Surge / Lightning	Yes	R10 000	10% minimum R2 500
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		
Claims Preparation Costs	Yes	R10 000	
Optional – Must be selected, premium paid and reflect on schedule for cover to be in place			
Extended Power Surge		R50 000 or R100 000 or R150 000	10% minimum R2 500
Subsidence and landslip – Extended		Per Geological Survey	

EXCESSES – HOUSEOWNERS STANDARD

In respect of every occurrence giving rise to a claim	First amount payable per event
Basic Excess	R1250
Geyser	R1000
Power Surge / Lightning	10% minimum R2 500
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 (applicable to basic excess only)	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	No excess applicable



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