

General Overview of our House Owners Policy - Standard

(The Policy Schedule and Policy Wording supercedes this overview at all times)

Terms and Conditions Apply. Visit www.ccic.co.za for detailed descriptions of the Emergency Assistance Services, including benefit limits, or contact the call centre, 24 hours per day, 7 days per week on 0800 005 688.



- Cover available for the building including outbuildings such as garages, guest cottages, domestic employees quarters, garden sheds, greenhouses, studios and change rooms
- **Competitive cover and excess structures catering for ever changing domestic insurance landscape**
- Competitive premiums
- Cover extended to include retaining walls
- Landslip and subsidence cover as insured peril
- Mechanical / Electrical Breakdown (excluding wear & tear) – R5 000
- Accidental damage up to R50 000 any one claim
- Essential alterations to your private residence in the event of a permanent disability limited to R50 000 any one event
- Removal of uprooted trees as a result of an insured event - limited to R5 000

- Limit on placement of security guard – R10 000
- Garden damage – R10 000
- Power Surge / Lightning – R10 000 Limit
- **Age Excess - Excess waived for over 55 years of age**

Cross Country now offer the full spectrum of specialised personal lines cover for all your home and leisure insurance requirements:

- House Owners, Household Contents, Personal Liability, Personal Accident. All Risks, Ultimate Motor, Marine, Dirtsure, Motor Cycles, Caravan and Trailers, Classic Car.

These extensions are available on a stand-alone basis.

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