

General Overview of our Household Contents - Gold

(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 household goods and equipment, furniture, furnishings, unfixed electrical goods, valuables, personal belongings, clothing and unfixed household goods
- **Competitive cover and excess structures catering for ever changing domestic insurance landscape**
- Competitive premiums
- Keys and locks being lost or damaged – R20 000
- Documents and Computer Data – R25 000 any one event
- Medical expenses - R15 000 per person
- Veterinary expenses up to R10 000
- Accidental damage – R100 000
- Fire extinguishing costs
- Destruction to household effects caused by Subsidence or Landslip
- Temporary Removal – excluding Theft – R20 000
- Permanent removal of household goods whilst in transit - Agreed Value
- Garden Furniture and outdoor items – Agreed Value

- Power Surge – 15% of Sum Insured up to a maximum of R400 000
- Guest and Domestic staff property limited to R20 000 any one event
- Refrigerator and deep freeze contents – R10 000, 48 hour time excess
- Limited cover option available.
- **Age Excess - Excess waived for over 55 years of age**
- **Earned Loyalty two years claim free - basic excess waived for Policy Holder**

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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