

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

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

CROSS COUNTRY PORTFOLIO

HOUSEHOLD CONTENTS GOLD

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R 100 000,00	R500
Alternative Accommodation/Rent	Yes	25% of Sum Insured	
Fire Extinguishing costs	Yes	Reasonable costs	
Professional Fees - Security Guards	Yes	R15 000	
Professional Fees - Debris Removal	Yes	Costs incurred	
Reinstatement of sum insured	Yes		
Loss by leakage of water	Yes	R25 000	
Leak Detection and Repairs	Yes	Reasonable Costs	
Money	Yes	R5 000 out of safe R25 000 in safe	
Subsidence and landslip - (Standard cover)	Yes	Reasonable costs	
Power Surge	Yes	15% of Sum Insured up to a maximum of R400 000	10% minimum R1 000
Guests and Domestic - Personal Effects	Yes	R20 000	
Documents and computer data	Yes	R25 000	
Business Contents	Yes	R150 000 until survey is completed	
Student/Scholar property	Yes	R100 000	
Medical expenses	Yes	R15 000 per person	
Veterinary costs	Yes	R10 000	
Garden landscaping	Yes	R15 000	
Parents/Grandparents property	Yes	R100 000	
Keys and Locks	Yes	R20 000	
Garden furniture and outdoor items	Yes	Agreed Value	
Laundry	Yes	Agreed Value	
Temporary Removal and Transit (Excluding theft)	Yes	R20 000	
Permanent Removal and Transit	Yes	Agreed Value	
Accidental Death	Yes	R15 000 per person	
Fridge/Freezer contents	Yes	R10 000	R500
Newly acquired contents	Yes	Not exceeding 10% of sum insured contingency if loss settled as Cash in Lieu. Not exceeding 20% of sum insured contingency if loss is replaced by insurer. (applicable between policy renewal period)	Applicable excesses dependent on section of cover claimed under
Locked safe warranty	Yes	R50 000	
Unspecified All Risks (additional premium to be paid)	Yes	10% of contents Sum Insured	10% minimum R750
Single Item Limit (excluding Electronic Devices which are limited to R30 000 unless more specifically insured)	Yes	25% of Unspecified All Risks Sum Insured, unless specified	10% minimum R750
Koi Pond and Fish Tank contents	Yes	Agreed Value	
Identity Theft	Yes	R25 000	

Claims Preparation Costs	Yes	R10 000	
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Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Bed and Breakfast	No	Agreed Value	
Accidental Damage	No	R100 000 or R150 000	R500
Mechanical / Electrical Breakdown Cover	No	R25 000 or R50 000	3 month waiting period 1 st claim per policy year – R1 000 2 nd and additional claims per policy year – 10% minimum R2 500
Unspecified All Risk Top Up Cover	No	R20 000, R30 000, R50 000 or R100 000	10% of claim minimum R350 (per claim)

EXCESSES HOUSEHOLD CONTENTS GOLD	
In respect of every occurrence giving rise to a claim	First amount payable per event
Basic Excess	R1000
Occurring within the first 60 days from inception of the policy where there is no previous continual insurance cover	10% of claim minimum R1 000
Unoccupied for more than 30 consecutive days	Additional 10% minimum R1 500
Power Surge/ Lightning	10% minimum R1 000
Fridge Freezer contents	R500
Age Excess for Policy Holder and Spouse only – Age over 55 years	All excesses waived for 1 st claim per policy year. Standard excesses apply from 2 nd claim per policy year
Claim free 2 years - applicable to Policy Holder	Excess waived
Burglar alarm warranty breach	30% of claim
Unspecified All Risks – Excluding electronic equipment	10% minimum R750
Unspecified All Risks - Stolen with vehicle	R5 000
Unspecified All Risks - electronic equipment	1 st claim – 10% minimum R750 2 nd and any further claim per policy year – 10% minimum R2000
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
Top Up Cover Excess	10% of claim minimum R350 (per claim)

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HOUSEHOLD CONTENTS			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R20 000	R500
Alternative Accommodation/Rent	Yes	25% of Sum Insured	
Fire Extinguishing costs	Yes	Reasonable costs	
Professional Fees - Hiring of Security Guards	Yes	R10 000	
Professional Fees - Debris Removal	Yes	Costs incurred	
Reinstatement of sum insured	Yes		
Loss by leakage of water	Yes	R10 000	
Money and Conversion Bonds	Yes	R3 000	
Subsidence and landslip - (Standard cover)	Yes	Reasonable costs	
Power Surge	Yes	R10 000	10% minimum R2 500
Accidental damage to mirror/glass/furniture/appliance	Yes	5% of Sum Insured up to a maximum of R50 000	10% minimum R2 500
Guests and Domestic - Personal Effects	Yes	R10 000	
Documents and computer data	Yes	R10 000	
Business Contents	Yes	Up to 10% of Sum Insured	
Medical expenses	Yes	R5 000 per person	
Veterinary costs	Yes	R5 000	
Garden landscaping	Yes	R10 000	
Keys and Locks	Yes	R5 000	
Garden furniture and outdoor items	Yes	R10 000	
Laundry	Yes	R10 000	
Temporary Removal and Transit (Excluding theft)	Yes	R20 000	
Permanent Removal and Transit	Yes	R50 000	
Accidental Death	Yes	R15 000 per person	
Fridge/Freezer contents	Yes	R10 000	R500
Locked safe warranty	Yes	R50 000	
Claims Preparation Costs	Yes	R10 000	
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Extended Power Surge / Lightning	No	R50 000 or R100 000 or R150 000	10% minimum R2 500
Extended Accidental Damage	No	R50 000 or R100 000 or R150 000	10% minimum R2 500
Mechanical / Electrical Breakdown Cover	No	R25 000 or R50 000	3 month waiting period 1 st claim per policy year – R1 000 2 nd and additional claims per policy year – 10% minimum R2 500

EXCESSES HOUSEHOLD CONTENTS STANDARD

In respect of every occurrence giving rise to a claim	First amount payable per event
Basic Excess	R1000
Accidental Damage to Mirrors / Glass / Furniture / Appliances	10% minimum R2 500
Accidental Damage to electronic equipment such as cell phones, laptops, tablets, computers, smart watches and the like not specified under All Risks	10% minimum R1500. Excess is waived if unit is repaired
Power Surge / Lightning	10% minimum R 2 500
Occurring within the first 60 days from inception of the/this policy where there is no previous continual insurance cover	10% of claim, minimum R1 000
Unoccupied for more than 30 consecutive days	Additional 10% minimum R1500
Contents insured on a standalone basis	R2000
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
Subsidence or Landslip	10% of claim, minimum R5 000
Breach of alarm warranty	30% of claim
Claim free 2 years - applicable to Policy Holder	No excess applicable

CROSS COUNTRY PORTFOLIO

FIELD AND STREAM			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Fire Extinguishing costs	Yes	Reasonable costs	
Removal and storage costs	Yes	Reasonable costs	
Veterinary costs (for hunting dogs)	Yes	R5 000	R250
Meat in Transit	Yes	R5 000	R250
Cover on a first loss basis. Firearm/s, Scope/s, Bow/s - items including serial numbers must be listed on schedule for cover to be in place.	Yes	R65 000	5% minimum R1 000
Loss of gun safe keys	Yes	R1 000	R150
Loss of ammunition out of safe	Yes	R1 000	R150
Hunters liabilities	Yes	R10 000 000	
Legal Defence costs	Yes	R25 000	
Claims Preparation Costs	Yes	R5 000	
PERSONAL ACCIDENT COVER			
Personal accident on all occupants	Yes	Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical – R10 000	
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Trophy replacement Re Hunt costs	Yes	R10 000	
All risks on all hunting apparel and hunting equipment - excluding firearms/scopes/bows	Yes	Agreed value	5% minimum R250
Extended Hunters liabilities	Yes	R20 000 000	

FIELD AND STREAM - EMERGENCY ASSISTANCE BENEFIT			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – Namibia	Yes	R250 000 per person	

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PERSONAL ACCIDENT

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Life Support Equipment	Yes	12 Months/3 consecutive days after death	
Bereavement compensation	Yes	R5 000	
Mobility equipment	Yes	R10 000	
Trauma Treatment	Yes	R5 000	
Repatriation of mortal remains	Yes	R5 000	

PERSONAL LIABILITY

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Property owners	Yes	R3 000 000	
Tenants	Yes	R3 000 000	
Hole in one/Full house	Yes	Gold: R10 000 Standard: R3 000	
Cash/Credit card	Yes	Gold: R10 000 Standard: R5 000	
Defamation and wrongful arrest	Yes	Gold: R20 000 Standard: R10 000	
Security companies	Yes	R1 000 000	
Domestic employee liability	Yes	R250 000	
Hunters (in order for benefit to be in place must have an underlying Field & Stream policy)	Yes	R10 000 000	

EXTENDED PERSONAL LIABILITY

Underlying policies include	OPTIONAL	LIMIT	BENEFIT EXCESSES
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Personal		R20 000 000	
Property owners		R20 000 000	
Tenants		R20 000 000	
Motor vehicle		R20 000 000	
Watercraft		R20 000 000	
Hunters		R20 000 000	

CROSS COUNTRY PORTFOLIO

ALL RISKS			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Unspecified clothing and Personal effects Single Item Limit – 25% of Unspecified All Risks Sum Insured (applicable to Domestic Policy)	No	As specified	10% of the loss, minimum R1000
Specified Items	No	As specified	10% of claim minimum R500
Specified Electronic Items	No	As specified	1st claim - 10% minimum R750 2nd and any further claim per policy year – 10% minimum R2000
Unspecified All Risks - electronic equipment (included as part of the 10% contents SI on Gold Policy)	Yes	As specified	1st claim - 10% minimum R750 2nd and any further claim per policy year – 10% minimum R2000
Top Up Cover Excess	No	As specified	10% of claim minimum R350
Car Radios	No	As specified	
Stamp collection	No	Two Thirds of current catalogue value	
Coin collection	No	Two Thirds of current catalogue value	
Specified Sports Equipment / Pedal Cycles	No	As specified	10% of claim minimum R350
Caravan/Trailer contents	No	As specified	10% of claim minimum R350
Caravan contents – theft from unattended caravan without forcible or violent entry or exit	No	As specified	25% of loss minimum R1000
Firearms (see Field and Stream)	No	As specified	Flat R500
Golf Cart	No	As specified	10% of claim minimum R1 000
Drones	No	No cover whilst in use	10% minimum R2 500
All risks on all hunting apparel and hunting equipment - excluding firearms/scopes/bows	No	As specified	5% minimum R250
Property concealed in a locked boot, cubby hole or compartment in unattended motor vehicle/ vessel	Yes	R5 000 per item unless specified	25% minimum R1 000 any one claim
Jamming device utilised	Yes	R5 000 for unspecified items R10 000 for specified items Not exceeding total value of R20 000	30% minimum R1 000
Claims Preparation Costs	Yes	R5 000	

GENERAL EXCESS - ALL RISKS

Repairs to specified laptop, tablet, cell phone and the like	Waived
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
AGE EXCESS	
In respect of every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder Only - Age over 55 years	All excesses waived for 1st claim per policy year. Standard excesses apply from 2nd claim per policy year

CROSS COUNTRY PORTFOLIO

ULTIMATE MOTOR			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Vehicle audio/navigation/2 way radio	Yes	R15 000	R1 000 unless specified
Delivery after repair	Yes	Reasonable costs	
Protection, removal and towing	Yes	Reasonable costs	
Protection, removal and towing (not utilising call centre)	Yes	R2 750	
Fire Extinguishing costs	Yes	Reasonable costs	
Emergency charges (Public authority)	Yes	R5 000	
Agreed value on aftermarket accessories and fitments		On agreed value	10% minimum R1000 per claim
Locks, keys and remote controls	Yes	R30 000	R1 000
Winching equipment breakdown	Yes	R15 000	R1 000
Loose items in the vehicle	Yes	R5 000	R500
Medical expenses	Yes	R5 000 per person / maximum R20 000 per event	
Funeral expenses	Yes	R5 000 per person / maximum R20 000 per event	
Foreign government duties	Yes	R1 000 000	
Car hire following theft/hijack – Cat B vehicle – limited to 200kms per day	Yes	Limited to 30 days	
Emergency repairs outside RSA - following an accident	Yes	R20 000	
Emergency repairs inside RSA - following an accident	Yes	R10 000	
Loss of documents from vehicle	Yes	R10 000	R500
Claims Preparation Costs	Yes	R5 000	
REPATRIATION COSTS			
Vehicle repatriation 4x4/4x2/SUV/Motor Home following accident ex RSA	Yes	R65 000	
Vehicle repatriation 4x4/4x2/SUV/Motor Home following mechanical/electrical breakdown ex RSA	Yes	R30 000	
Vehicle repatriation sedan units following accident ex RSA	Yes	R25 000	
Vehicle repatriation sedan units following mechanical/electrical breakdown ex RSA	Yes	R20 000	
Hospitality benefits ex RSA	Yes	R12 000	
Occupant repatriation ex RSA	Yes	up to R12 000 (included in Hospitality benefits ex RSA limit)	
Vehicle hire ex RSA	Yes	up to 3 days not exceeding R1 000 per day (included in Hospitality benefits ex RSA limit)	
Liability to Third Parties			
For liabilities involving death of or bodily injury to third parties	Yes	R5 000 000	
For liabilities involving damage to third party property	Yes	R10 000 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R10 000 000	

ULTIMATE MOTOR ^(continued)

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Car hire – following accident	No	35 days limited to 200kms per day	
Car hire – following mechanical/electrical breakdown	No	20 days limited to 200kms per day	
IVP	No	Retail Value as per M&M Code at date of inception of policy	
Tyresure	No	R5 000 per tyre/ R10 000 per event	
Personal accident on all occupants	No	Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical - R10 000	
Credit shortfall	No	Maximum R200 000	

ULTIMATE MOTOR – EMERGENCY ASSISTANCE BENEFIT

Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – ex RSA	Yes	R250 000 per person/ R1 500 000 per vehicle	
Hospitality benefits RSA (radius 100km from home)	Yes	R1 000	
Trauma Treatment	Yes	R5 000	
All Vehicles – following mechanical/electrical breakdown RSA	Yes	R5 000 per annum	

GENERAL EXCESS – ULTIMATE MOTOR

In respect of every occurrence giving rise to a claim	First amount payable per event
Basic Accident Principal Driver, Spouse & Nominated Driver	5% of the loss, minimum R3500 per claim
Basic Accident Any other driver	5% of the loss, minimum R4500 per claim
Basic Accident 2 years claim free on insured vehicle with Cross Country for Principal Driver, Spouse and (Nominated Driver – Business Use) (excluding any Drivers under 25)	Excess Waived
In respect of every occurrence giving rise to a claim	Additional and Cumulative to Basic First amount payable per event
Any driver under 25 years of age	R5 000
C1 license - Applicable only if C1 license is less than 5 years old	R5 000
Occurring within the first 60 days from inception of the policy where there is no previous continual cover	10% of claim, minimum R1 000 per claim
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
In the event of Glass Damage	First Amount payable per event
Front and Rear Glass	20% of claim, minimum R500 per claim
Side window glass	20% of claim, minimum R350 per claim
Head/Tail lights (including fitted spotlights)	R500
Non Agent Glass	Waived
Audio Equipment	First Amount payable per event
If Vehicle Audio equipment not specified	R1 000
Insured vehicle extensions	First amount payable per item
Non standard Fitments and Accessories	10% of loss, minimum R1 000 per claim
Spare Wheel	5% of loss, minimum R2 500 of claim
Locks, Keys and Remote Controls	R1 000

In the event of Theft/Hijack – Pre Telematics	First Amount payable per event
Theft/Hijack of the Insured Vehicle NO tracking device installed	10% of claim
Theft/Hijack of the Insured Vehicle if tracking device installed and activated	Waived
In the event of Water Damage applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by Water Damage to the Insured Vehicle	R10 000 per claim
In the event of Vehicle Tip Over or Roll Over applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by the Tip Over or Roll Over of the Insured Vehicle Roll over is defined as a minimum 90 degree roll, i.e. vehicle rolls on side	R10 000 per claim

EXCESS APPLICABLE WITH TELEMATICS ENABLED TRACKING DEVICE	
In respect of each and every occurrence giving rise to a claim	First Amount payable per event
Basic Accident Principal Driver, Spouse & Nominated Driver	R2000 per claim
In the event of a Theft/Hijack	First Amount payable per event
Theft/Hijack with Telematics Enabled Tracking Device	Waived
In the event of Water Damage applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by Water Damage to the Insured Vehicle	R10 000 per claim
In the event of Vehicle Tip Over or Roll Over applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by the Tip Over or Roll Over of the Insured Vehicle Roll over is defined as a minimum 90 degree roll, i.e. vehicle rolls on side	R10 000 per claim

EXCESS APPLICABLE WITH TELEMATICS APP	
In respect of every occurrence giving rise to a claim	First Amount payable per event
Basic Accident Principal Driver, Spouse & Nominated Driver	R2000 per claim
In the event of a Theft/Hijack	First Amount payable per event
Theft/Hijack with Telematics App only	10% of claim
In the event of Water Damage applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by Water Damage to the Insured Vehicle	R10 000 per claim
In the event of Vehicle Tip Over or Roll Over applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by the Tip Over or Roll Over of the Insured Vehicle Roll over is defined as a minimum 90 degree roll, i.e. vehicle rolls on side	R10 000 per claim
Loyalty Excess	First Amount payable per event
Basic Accident 2 years claim free on insured vehicle with Cross Country	Waived

EXCESS BUY DOWN
Excess Buy Down is only applicable to Principal Driver and Spouse. Applicable to Basic; Theft/Hijack; Tipover or Rollover; Water Damage. Maximum R50 000 per incident with an underlying excess of R1 000.

AGE EXCESS	
In respect of every occurrence giving rise to a claim	First Amount Payable per event
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
Age Excess Exclusions:	
Theft/Hijack for Motor unless telematics/tracking requirements have been fulfilled	As per Theft and Hijack Excess
Glass	As per Glass Excess

CROSS COUNTRY PORTFOLIO

CLASSIC CAR			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Indemnity	Yes	Agreed value	
Vehicle audio	Yes	R3 000	
Delivery after repair	Yes	Reasonable costs	
Protection, removal and towing	Yes	Reasonable costs	
Protection, removal and towing (not utilising call centre)	Yes	R2 750	
Fire Extinguishing costs	Yes	Reasonable costs	
Emergency charges (Public authority)	Yes	R5 000	
Locks, keys and remote controls	Yes	R5 000	Waived
Loose items in the vehicle	Yes	R3 000	R500
Medical expenses	Yes	R5 000 per person / maximum R10 000 per event	
Funeral expenses	Yes	R5 000 per person / maximum R10 000 per event	
Foreign government duties	Yes	R1 000 000	
Car hire following theft/hijack – Cat B vehicle – limited to 200kms per day	Yes	Limited to 30 days	
Emergency repairs outside RSA - following an accident	Yes	R20 000	
Emergency repairs inside RSA - following an accident	Yes	R10 000	
Loss of documents from vehicle	Yes	R10 000	R500
Organised event cover	Yes		
Classic car activity	Yes		
Temporary detached parts	Yes		
Historical Re-enactment	Yes		
Laid up cover	Yes		
Claims Preparation Costs	Yes	R5 000	
REPATRIATION COSTS			
Vehicle repatriation following accident ex RSA	Yes	R15 000	
Vehicle repatriation following mechanical/electrical breakdown ex RSA	Yes	R15 000	
Hospitality benefits ex RSA	Yes	R12 000	
Occupant repatriation ex RSA	Yes	up to R12 000 (included in Hospitality benefits ex RSA limit)	
Vehicle hire ex RSA	Yes	up to 3 days not exceeding R1 000 per day (included in Hospitality benefits ex RSA limit)	
Liability to Third Parties			
For liabilities involving death of or bodily injury to third parties	Yes	R5 000 000	
For liabilities involving damage to third party property	Yes	R10 000 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R10 000 000	
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Personal accident on all occupants		Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical – R10 000	
Credit shortfall		Maximum R200 000	

CLASSIC CAR – EMERGENCY ASSISTANCE BENEFIT

Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – ex RSA	Yes	R250 000 per person/ R1 500 000 per vehicle	
Vehicles – following mechanical/electrical breakdown RSA	Yes	R5 000 per annum	
Hospitality benefits RSA (radius 100km from home)	Yes	R1 000	
Trauma Treatment	Yes	R5 000	

GENERAL EXCESS – CLASSIC CAR

In respect of every occurrence giving rise to a claim	First amount payable per event
Basic Accident	5% of the loss, minimum R3500 per claim
Basic Accident 2 years claim free on insured vehicle with Cross Country	Excess Waived
Basic Accident Wedding / Event / Exhibition Use	R5 000
In the event of a Theft/Hijack	First Amount payable per event
Caused by Theft / Hijack of the Insured Vehicle	10% of the loss
In the event of Water Damage	First Amount payable per event
Caused by Water Damage to the Insured Vehicle	10% of the loss, minimum R10 000 per claim
In the event of Glass Damage	First Amount payable per event
Front and Rear Glass	20% of the loss, minimum R500 per claim
Side window glass	20% of the loss, minimum R500 per claim
Head / Tail lights (including fitted spotlights)	R500
Non Agent Glass	Waived
Audio Equipment	First Amount payable per event
If Vehicle Audio equipment not specified	R1 000
Insured vehicle extensions	First amount payable per item
Fitment and Accessories	R500
Spare Wheels	5% of the loss, minimum R2 500 per claim
Locks and Keys	Nil
Loss of Documents from Vehicle	First amount payable per event
Loss of documents from vehicle	R500
Loose Items in the Vehicle	
Loose items in the vehicle	R500
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
AGE EXCESS	
In respect of every occurrence giving rise to a claim	First Amount Payable per event
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
Age Excess Exclusions:	
Theft/Hijack for Motor	As per Theft and Hijack Excess
Glass	As per Glass Excess

CROSS COUNTRY PORTFOLIO

CLASSIC MOTORCYCLE			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Indemnity	Yes	Agreed value	
Delivery after repair	Yes	Reasonable costs	
Protection, removal and towing	Yes	Reasonable costs	
Protection, removal and towing (not utilising call centre)	Yes	R2 750	
Fire Extinguishing costs	Yes	Reasonable costs	
Emergency charges (Public authority)	Yes	R5 000	
Locks, keys and remote controls	Yes	R5 000	Waived
Medical expenses	Yes	R5 000 per person per event (pillion excluded)	
Funeral expenses	Yes	R5 000 per person per event (pillion excluded)	
Foreign government duties	Yes	R1 000 000	
Emergency repairs outside RSA - following an accident	Yes	R20 000	
Emergency repairs inside RSA - following an accident	Yes	R5 000	
Organised event cover	Yes		
Classic car activity	Yes		
Temporary detached parts	Yes		
Historical Re-enactment	Yes		
Laid up cover	Yes		
Claims Preparation Costs	Yes	R5 000	
REPATRIATION COSTS			
Vehicle repatriation following accident ex RSA	Yes	R15 000	
Vehicle repatriation following mechanical/electrical breakdown ex RSA	Yes	R15 000	
Hospitality benefits ex RSA	Yes	R12 000	
Occupant repatriation ex RSA	Yes	up to R12 000 (included in Hospitality benefits ex RSA limit)	
Vehicle hire ex RSA	Yes	up to 3 days not exceeding R1 000 per day (included in Hospitality benefits ex RSA limit)	
Liability to Third Parties			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Personal accident on all occupants		Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical – R10 000	
Credit shortfall		Maximum R200 000	

CLASSIC MOTORCYCLE – EMERGENCY ASSISTANCE BENEFIT

Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – ex RSA	Yes	R250 000 per person/ R1 500 000 per vehicle	
Vehicles – following mechanical/electrical breakdown RSA	Yes	R5 000 per annum	
Hospitality benefits RSA (radius 100km from home)	Yes	R1 000	
Trauma Treatment	Yes	R5 000	

GENERAL EXCESS – CLASSIC MOTORCYCLE

In respect of every occurrence giving rise to a claim	First Amount payable per event
Basic Accident	5% of the loss, minimum R3500 per claim
Basic Accident 2 years claim free on insured vehicle with Cross Country	Excess Waived
Basic Accident Wedding / Event / Exhibition Use	R5 000
In the event of a Theft/Hijack	First Amount payable per event
Caused by Theft / Hijack of the Insured Vehicle	10% of the loss
In the event of Water Damage	First Amount payable per event
Caused by Water Damage to the Insured Vehicle	10% of the loss, minimum R10 000 per claim
In the event of Glass Damage	First Amount payable per event
Front Screens / Side Car Screens	20% of the loss, minimum R500 per claim
Head / Tail lights (including fitted spotlights)	R500
Insured vehicle extensions	First amount payable per item
Spare Wheels	5% of the loss, minimum R2 500 per claim
Locks and Keys	Nil
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
Loyalty Excess	First amount payable per item
Basic Accident/ Incident 2 years claim free on insured vehicle with Cross Country	Waived
In respect of every occurrence giving rise to a claim First	Amount Payable per event
Age Excess for Policy Holder and Spouse Only (Age over 55 years)	Waived
Age Excess Exclusions:	
Glass	As per Glass Excess
Theft/Hijack for Motorcycle	As per Theft and Hijack Excess

CROSS COUNTRY PORTFOLIO

MOTORCYCLE			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Delivery after repair	Yes	Reasonable costs	
Protection, removal and towing	Yes	Reasonable costs	
Protection, removal and towing (not utilising call centre)	Yes	R2 750	
Fire Extinguishing costs	Yes	Reasonable costs	
Emergency charges (Public authority)	Yes	R5 000	
Agreed value on aftermarket accessories and fitments		On agreed value	10% minimum R1000 per claim
Screens	Yes	R5 000	R500
Locks, keys and remote controls	Yes	R5 000	R500
Medical expenses (Rider)	Yes	R5 000	
Funeral expenses (Rider)	Yes	R5 000	
Foreign government duties	Yes	R500 000	
Emergency repairs outside RSA - following an accident	Yes	R20 000	
Emergency repairs inside RSA - following an accident	Yes	R5 000	
Track days, track schools and rally cover - own damage only	Yes	If advised and policy endorsed	
Claims Preparation Costs	Yes	R5 000	
REPATRIATION COSTS			
Vehicle repatriation following accident ex RSA	Yes	R20 000	
Vehicle repatriation following mechanical/electrical breakdown ex RSA	Yes	R10 000	
Hospitality benefits ex RSA	Yes	R12 000	
Occupant repatriation ex RSA	Yes	up to R12 000 (included in Hospitality benefits ex RSA limit)	
Liability to Third Parties			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Car hire – following accident	No	20 days limited to 200kms per day	
Car hire – following mechanical/electrical breakdown	No	20 days limited to 200kms per day	
IVP	No	Retail Value as per M&M Code at date of inception of policy	
Tyres4Life – Harley Davidson	No	R3 000 per tyre	Second claim in a year R550
Personal accident on rider and/or pillion	No	Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical – R10 000	
Credit shortfall	No	Maximum R200 000	
MOTORCYCLE – EMERGENCY ASSISTANCE BENEFIT			
Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – ex RSA	Yes	R250 000 per person	
Vehicle – following mechanical/electrical breakdown RSA	Yes	R5 000	

Hospitality benefits RSA (radius 100km from home)	Yes	R1 000	
Trauma Treatment	Yes	R5 000	

GENERAL EXCESSES – MOTORCYCLES

In respect of every occurrence giving rise to a claim	Basic First amount payable per event
Basic Excess	10% of claim minimum R3500
In the event of an insured loss or damage	Additional and Cumulative to Basic First amount payable per event
Learners License	R5 000
Any loss occurring within the first 60 days from the inception of the policy where there is no previous continual cover	R3 000
Track Days, Track Schools and Rallies (provided policy has been endorsed)	10% of claim, minimum R5 000 per claim
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
In the event of a Theft/Hijack	First Amount payable per event
Theft/Hijack	10% of claim, minimum R3 000
If a proactive tracking device is fitted and activated	Excess Waived
In the event of Glass Damage	First Amount payable per event
Screens	R500
Loyalty Excess	First Amount payable per event
Basic Accident/ Incident 2 years claim free on insured vehicle with Cross Country	Waived

EXCESS BUY DOWN

Excess Buy Down is only applicable to Principal Driver and Spouse.

Applicable to Basic; Theft/Hijack; Tipover or Rollover; Water Damage. Maximum R50 000 per incident with an underlying excess of R1 000.

AGE EXCESS

In respect of every occurrence giving rise to a claim	First Amount Payable per event
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
Age Excess Exclusions:	
Glass	As per Glass Excess
Theft/Hijack for Motorcycle unless tracking requirements have been fulfilled	As per Theft and Hijack Excess

CROSS COUNTRY PORTFOLIO

DIRTSURE/OFF-ROAD SURE

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Delivery after repair	Yes	Reasonable costs	
Protection, removal and towing	Yes	Reasonable costs	
Protection and removal (not utilising call centre)	Yes	R2 750	
Fire Extinguishing costs	Yes	Reasonable costs	
Emergency charges (Public authority)	Yes	R5 000	
Racing Risks - own damage only (applicable only to Dirtbikes at WOMSA and MSA events)	Yes	R25 000	R5 000
Agreed value on aftermarket accessories and fitments		On agreed value	10% minimum R1000 per claim
Locks, keys and remote controls - Dual Sport Bikes	Yes	R1 000	R150
Locks, keys and remote controls - off road bikes			R150
Screens	Yes	R2 000	R500
Medical expenses (Rider only)	Yes	R5 000	
Funeral expenses (Rider only)	Yes	R5 000	
Foreign government duties	Yes	R500 000	
Emergency repairs outside RSA - following an accident	Yes	R5 000	
Emergency repairs inside RSA - following an accident	Yes	R5 000	
Cost to protect vehicle	Yes	Reasonable costs	
Claims Preparation Costs	Yes	R5 000	
REPATRIATION COSTS			
Vehicle repatriation following accident ex RSA	Yes	R20 000	
Vehicle repatriation following mechanical/electrical breakdown ex RSA	Yes	R10 000	
Top Up Repatriation	No	R30 000	
Liability to Third Parties			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	

DIRTSURE – EMERGENCY ASSISTANCE BENEFIT

Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – ex RSA	Yes	R250 000	
Vehicle repatriation following mechanical/electrical breakdown RSA	Yes	R5 000	
Hospitality benefits RSA (radius 100km from home)	Yes	R1 000	
Trauma Treatment	Yes	R5 000	

GENERAL EXCESSES – DIRTSURE

In respect of every occurrence giving rise to a claim	Basic First amount payable per event
Off Road and Dual Sport Bikes	R3 500
Quads	5% of the loss, minimum R4000 per claim
In the event of an insured loss or damage	Additional and Cumulative to Basic First amount payable per event
Any loss occurring within the first 60 days from the inception of the policy where there is no previous continual cover	R3 000
Learners License only (Dual Purpose Bikes)	R5 000
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess

In the event of a Theft/Hijack	First Amount payable per event
Off Road Bike	10% of claim
Quad and Dual Sport Bikes	10% of claim
If tracking device is installed and activated	Excess waived
In the event of a Theft/Hijack	Additional and Cumulative to Theft/Hijack First Amount payable per event
Quad and Off Road Bikes – If theft occurs anywhere other than insured's premises	R3 000
Learners License Only (Dual Purpose Bikes)	R5 000
Any loss occurring within the first 60 days from inception of the policy where there is no previous continual cover	R3 000
Loyalty Excess	First Amount payable per event
Basic Accident/ Incident 2 years claim free on insured vehicle with Cross Country	Waived

EXCESS BUY DOWN
Excess Buy Down is only applicable to Principal Driver and Spouse. Applicable to Basic; Theft/Hijack; Tipover or Rollover; Water Damage. Maximum R50 000 per incident with an underlying excess of R1 000.

AGE EXCESS	
In respect of every occurrence giving rise to a claim	First Amount Payable per event
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
Age Excess Exclusions:	
Glass	As per Glass Excess
Theft/Hijack for Motorcycle unless tracking requirements have been fulfilled	As per Theft and Hijack Excess

CROSS COUNTRY PORTFOLIO

CARAVAN AND TRAILER

	INCLUDED	LIMIT	BENEFIT EXCESSES
Delivery after repair	Yes	Reasonable costs	
Protection, removal and towing	Yes	Reasonable costs	
Protection, removal and towing (not utilising call centre)	Yes	R2 750	
Fire Extinguishing costs	Yes	Reasonable costs	
Emergency charges (Public authority)	Yes	R5 000	
Locks, keys and remote controls	Yes	R5 000	R250
Agreed value on aftermarket accessories and fitments		On agreed value	
Foreign government duties	Yes	R500 000	
Emergency repairs outside RSA - following an accident	Yes	R10 000	
Emergency repairs inside RSA - following an accident	Yes	R5 000	
Caravan and 4x4 trailer contents	Yes	R2 500 per item R30 000 in total	10% of claim minimum R350
Domestic trailer contents	Yes	R1 000 per item R5 000 in total	10% of claim minimum R350
Claims Preparation Costs	Yes	R5 000	
REPATRIATION COSTS			
Vehicle repatriation following accident ex RSA (Neighbouring Territories)	Yes	R15 000	
Vehicle repatriation following mechanical/electrical breakdown ex RSA (Neighbouring Territories)	Yes	R10 000	
Liability to Third Parties			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Locks and keys	No	R5 000 and over	
Tyresure	No	R2 000 per tyre/ R4 000 per event	
Credit shortfall	No	Maximum R200 000	

CARAVAN AND TRAILER – EMERGENCY ASSISTANCE BENEFIT

Vehicles – following mechanical/electrical breakdown RSA	Yes	R5 000	
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In respect of every occurrence giving rise to a claim	First Amount payable per event
Caravan and 4x4 Trailers	5% of the loss, minimum R3500 per claim
Trailers	5% of the loss, minimum R1500 per claim
Claim free 2 years - applicable to Policy Holder (basic excess only)	No excess
In the event of a Theft / Hijack	First Amount Payable
In the event of a Theft / Hijack	5% minimum R2 500
Caravan All Risks	First Amount payable per event
Caravan All Risks contents	10% of claim, minimum R350 per claim
Caravan contents – theft from unattended caravan without forcible or violent entry or exit	25% of loss minimum R1000

Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
Caravan Glass	First Amount payable per event
All Glass	5% of claim, minimum R500

AGE EXCESS	
In respect of every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder and Spouse Only	All excesses waived for 1st claim per policy year. Standard excesses apply from 2nd claim per policy year
Age Excess Exclusions:	
Glass	As per Glass Excess
Theft and Hijack	As per Theft and Hijack Excess

CROSS COUNTRY PORTFOLIO

MARINE			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Protection, removal and towing	Yes	Reasonable costs	
Protection, removal and towing (not utilising call centre)	Yes	R2 750	
Delivery after repair	Yes	Reasonable costs	
Fire Extinguishing costs	Yes	Reasonable costs	
Recovery costs	Yes	Reasonable costs	
Hull inspection	Yes	Reasonable costs	
Emergency and salvage costs	Yes	Reasonable costs	
Pollution prevention	Yes	Reasonable costs	
Finding and raising	Yes	Reasonable costs	
Agreed value on aftermarket accessories and fitments		On agreed value	10% minimum R1000
Locks, keys and remote controls	Yes	R5 000	R500
Personal effects (all occupants)	Yes	R5 000 per incident	R500
Medical expenses	Yes	R5 000 per person / Maximum R20 000 per event	
Funeral expenses	Yes	R5 000 per person / Maximum R20 000 per event	
Foreign government duties	Yes	R1 000 000	
Emergency repairs outside RSA - following an accident	Yes	R20 000	
Emergency repairs inside RSA - following an accident	Yes	R10 000	
Racing risks (sailing vessels only)	Yes		
Claims Preparation Costs	Yes	R5 000	
Repatriation Costs			
Vessel and Trailer repatriation following accident ex RSA	Yes	R35 000	
Vessel and Trailer repatriation following mechanical / electrical breakdown ex RSA	Yes	R35 000	
Liability to Third Parties			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	
For liabilities involving death of or bodily injury to third parties – Jetski's/water-skier	Yes	R250 000	
For liabilities involving damage to third party property – Jetski's/water-skier	Yes	R250 000	
For liabilities arising out of fire and explosion damage to third party property – Jetski's	Yes	R250 000	
Personal accident on all occupants		Death – R100 000 Permanent Disability – R100 000 as per % of benefits Medical – R20 000	
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Credit shortfall	No	Maximum R200 000	

MARINE – EMERGENCY ASSISTANCE BENEFIT

Medical expenses (evacuation) – RSA	Yes	Unlimited	
Medical expenses (evacuation) – ex RSA	Yes	R250 000 per person/ R1 500 000 per vessel	
Vehicle repatriation following mechanical/electrical breakdown RSA	Yes	R5 000	
Trauma Treatment	Yes	R5 000	

GENERAL EXCESSES – MARINE

In respect of every occurrence giving rise to a claim	Basic First amount payable per event
Basic Accident	5% of claim, minimum R2 500 per claim
Basic Accident 2 years claim free on insured vessel	Excess Waived
Basic Accident Charter	10% of claim, minimum R5 500 per claim
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
In the event of a Theft/Hijack	First Amount payable per event
In the event of the Theft/Hijack of the Vessel	10% of claim
In the event of Glass Damage	First Amount payable per event
All Glass	5% of claim, minimum R500 per claim
Insured vessel extensions	First amount payable per item
Locks and Keys	R500

AGE EXCESS	
In respect of every occurrence giving rise to a claim	First Amount Payable per event
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
Age Excess Exclusions:	
Glass	As per Glass Excess
Theft / Hijack excess	As per Theft and Hijack Excess

CROSS COUNTRY PORTFOLIO

Policy Level Add On			
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place	INCLUDED	LIMIT	BENEFIT EXCESSES
Top Up Repatriation	No	R30 000	
Concierge Services	No		
Paw Paw Pack (Pet Insurance)	No		20% of claim cost minimum R350 per claim



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