

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



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



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