

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



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



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