

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



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 Insurance Consultants (Pty) Ltd | Underwritten by Renasa Insurance Company Limited
Cross Country is an Authorised Financial Services Provider 39547 | Registration Number: 2008/013847/07
VAT Number: 4020252203
Tel No: 011 215 8800 | Fax No: 011 476 820