

## 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		
<b>REPATRIATION COSTS</b>			
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)	
<b>Liability to Third Parties</b>			
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	
<b>Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place</b>			
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 each and every occurrence giving rise to a claim	First Amount payable per event
Basic Accident/Incident	5% of the loss, minimum R2 500 per claim
Basic Accident/ Incident 2 years claim free on insured vehicle with Cross Country	Excess Waived
Basic Accident/ Incident Wedding / Event / Exhibition Use	R5 000
<b>In the event of a Theft/Hijack</b>	<b>First Amount payable per event</b>
Caused by Theft / Hijack of the Insured Vehicle	10% of the loss
<b>In the event of Water Damage</b>	<b>First Amount payable per event</b>
Caused by Water Damage to the Insured Vehicle	10% of the loss, minimum R10 000 per claim
<b>In the event of Glass Damage</b>	<b>First Amount payable per event</b>
Front Screens / Side Car Screens	20% of the loss, minimum R500 per claim
Head / Tail lights (including fitted spotlights)	R500
<b>Insured vehicle extensions</b>	<b>First amount payable per item</b>
Spare Wheels	5% of the loss, minimum R2 500 per claim
Locks and Keys	Nil
<b>In respect of each and every occurrence giving rise to a claim First Amount Payable per event</b>	
Age Excess for Policy Holder and Spouse Only (Age over 55 years) Waived	
<b>Age Excess Exclusions:</b>	
Glass As per Glass Excess	