

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



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



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