

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



CROSS COUNTRY PORTFOLIO

FIELD AND STREAM			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Fire Extinguishing costs	Yes	Reasonable costs	
Removal and storage costs	Yes	Reasonable costs	
Veterinary costs (for hunting dogs)	Yes	R5 000	R250
Meat in Transit	Yes	R5 000	R250
Cover on a first loss basis. Firearm/s, Scope/s, Bow/s - items including serial numbers must be listed on schedule for cover to be in place.	Yes	R65 000	5% minimum R1 000
Loss of gun safe keys	Yes	R1 000	R150
Loss of ammunition out of safe	Yes	R1 000	R150
Hunters liabilities	Yes	R10 000 000	
Legal Defence costs	Yes	R25 000	
Claims Preparation Costs	Yes	R5 000	
PERSONAL ACCIDENT COVER			
Personal accident on all occupants	Yes	Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical – R10 000	
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Trophy replacement Re Hunt costs	Yes	R10 000	
All risks on all hunting apparel and hunting equipment - excluding firearms/scopes/bows	Yes	Agreed value	5% minimum R250
Extended Hunters liabilities	Yes	R20 000 000	
FIELD AND STREAM - EMERGENCY ASSISTANCE BENEFIT			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – Namibia	Yes	R250 000 per person	

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PERSONAL ACCIDENT

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Life Support Equipment	Yes	12 Months/3 consecutive days after death	
Bereavement compensation	Yes	R5 000	
Mobility equipment	Yes	R10 000	
Trauma Treatment	Yes	R5 000	
Repatriation of mortal remains	Yes	R5 000	

PERSONAL LIABILITY

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Property owners	Yes	R3 000 000	
Tenants	Yes	R3 000 000	
Hole in one/Full house	Yes	Gold: R10 000 Standard: R3 000	
Cash/Credit card	Yes	Gold: R10 000 Standard: R5 000	
Defamation and wrongful arrest	Yes	Gold: R20 000 Standard: R10 000	
Security companies	Yes	R1 000 000	
Domestic employee liability	Yes	R250 000	
Hunters (in order for benefit to be in place must have an underlying Field & Stream policy)	Yes	R10 000 000	

EXTENDED PERSONAL LIABILITY

Underlying policies include	OPTIONAL	LIMIT	BENEFIT EXCESSES
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Personal		R20 000 000	
Property owners		R20 000 000	
Tenants		R20 000 000	
Motor vehicle		R20 000 000	
Watercraft		R20 000 000	
Hunters		R20 000 000	



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