

CROSS COUNTRY PORTFOLIO

HOUSEHOLD CONTENTS GOLD

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R 100 000,00	R500
Alternative Accommodation/Rent	Yes	25% of Sum Insured	
Fire Extinguishing costs	Yes	Reasonable costs	
Professional Fees - Security Guards	Yes	R15 000	
Professional Fees - Debris Removal	Yes	Costs incurred	
Reinstatement of sum insured	Yes		
Loss by leakage of water	Yes	R25 000	
Leak Detection and Repairs	Yes	Reasonable Costs	
Money	Yes	R5 000 out of safe R25 000 in safe	
Subsidence and landslip - (Standard cover)	Yes	Reasonable costs	
Power surge	Yes	Agreed Value	10% minimum R500
Guests and Domestic - Personal Effects	Yes	R20 000	
Documents and computer data	Yes	R25 000	
Business Contents	Yes	Agreed value	
Student/Scholar property	Yes	Agreed Value	
Medical expenses	Yes	R15 000 per person	
Veterinary costs	Yes	R10 000	
Garden landscaping	Yes	R15 000	
Parents/Grandparents property	Yes	Agreed Value	
Keys and Locks	Yes	R20 000	
Garden furniture and outdoor items	Yes	Agreed Value	
Laundry	Yes	Agreed Value	
Temporary Removal and Transit (Excluding theft)	Yes	R20 000	
Permanent Removal and Transit	Yes	Agreed Value	
Accidental Death	Yes	R15 000 per person	
Fridge/Freezer contents	Yes	Agreed Value	48 hour time excess
Newly acquired contents	Yes	Not exceeding 10% of sum insured contingency if loss settled as Cash in Lieu. Not exceeding 20% of sum insured contingency if loss is replaced by insurer. (applicable between policy renewal period)	
Locked safe warranty	Yes	R50 000	
Unspecified All Risks (additional premium to be paid)	Yes	10% of contents Sum Insured	10% minimum R350.00
Single Item Limit (excluding Electronic Devices which are limited to R30 000 unless more specifically insured)	Yes	25% of Unspecified All Risks Sum Insured, unless specified	10% minimum R350
Koi Pond and Fish Tank contents	Yes	Agreed Value	
Identity Theft	Yes	R25 000	
Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place			
Bed and Breakfast		Agreed Value	