

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



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	15% of Sum Insured up to a maximum of R400 000	10% minimum R1 000
Guests and Domestic - Personal Effects	Yes	R20 000	
Documents and computer data	Yes	R25 000	
Business Contents	Yes	R150 000 until survey is completed	
Student/Scholar property	Yes	R100 000	
Medical expenses	Yes	R15 000 per person	
Veterinary costs	Yes	R10 000	
Garden landscaping	Yes	R15 000	
Parents/Grandparents property	Yes	R100 000	
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	R10 000	R500
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)	Applicable excesses dependent on section of cover claimed under
Locked safe warranty	Yes	R50 000	
Unspecified All Risks (additional premium to be paid)	Yes	10% of contents Sum Insured	10% minimum R750
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 R750
Koi Pond and Fish Tank contents	Yes	Agreed Value	
Identity Theft	Yes	R25 000	

Claims Preparation Costs	Yes	R10 000	
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Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Bed and Breakfast	No	Agreed Value	
Accidental Damage	No	R100 000 or R150 000	R500
Mechanical / Electrical Breakdown Cover	No	R25 000 or R50 000	3 month waiting period 1 st claim per policy year – R1 000 2 nd and additional claims per policy year – 10% minimum R2 500
Unspecified All Risk Top Up Cover	No	R20 000, R30 000, R50 000 or R100 000	10% of claim minimum R350 (per claim)

EXCESSES HOUSEHOLD CONTENTS GOLD	
In respect of every occurrence giving rise to a claim	First amount payable per event
Basic Excess	R1000
Occurring within the first 60 days from inception of the policy where there is no previous continual insurance cover	10% of claim minimum R1 000
Unoccupied for more than 30 consecutive days	Additional 10% minimum R1 500
Power Surge/ Lightning	10% minimum R1 000
Fridge Freezer contents	R500
Age Excess for Policy Holder and Spouse only – Age over 55 years	All excesses waived for 1 st claim per policy year. Standard excesses apply from 2 nd claim per policy year
Claim free 2 years - applicable to Policy Holder	Excess waived
Burglar alarm warranty breach	30% of claim
Unspecified All Risks – Excluding electronic equipment	10% minimum R750
Unspecified All Risks - Stolen with vehicle	R5 000
Unspecified All Risks - electronic equipment	1 st claim – 10% minimum R750 2 nd and any further claim per policy year – 10% minimum R2000
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
Top Up Cover Excess	10% of claim minimum R350 (per claim)



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