

CROSS COUNTRY PORTFOLIO

ALL RISKS			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Unspecified clothing and Personal effects Single Item Limit – 25% of Unspecified All Risks Sum Insured	No	As specified	10% of claim minimum R350
Specified Items	No	As specified	10% of claim minimum R250
Car Radios	No	As specified	
Stamp collection	No	Two Thirds of current catalogue value	
Coin collection	No	Two Thirds of current catalogue value	
Specified Sports Equipment / Pedal Cycles	No	As specified	10% of claim minimum R350
Caravan/Trailer contents	No	As specified	10% of claim minimum R350
Firearms (see Field and Stream)	No	As specified	Flat R500
Golf Cart	No	As specified	10% of claim minimum R1 000
Property concealed in a locked boot, cubby hole or compartment in unattended motor vehicle/ vessel	Yes	R5 000 per item unless specified	25% minimum R1 000 any one claim
Jamming device utilised	Yes	R5 000 for unspecified items R10 000 for specified items Not exceeding total value of R20 000	30% minimum R1 000

GENERAL EXCESS - ALL RISKS

Repairs to specified laptop, tablet, cell phone and the like	Waived
AGE EXCESS	
In respect of each and every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder Only - Age over 55 years (applicable to basic excess only)	Waived