

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



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 (applicable to Domestic Policy)	No	As specified	10% of the loss, minimum R1000
Specified Items	No	As specified	10% of claim minimum R500
Specified Electronic Items	No	As specified	1st claim - 10% minimum R750 2nd and any further claim per policy year – 10% minimum R2000
Unspecified All Risks - electronic equipment (included as part of the 10% contents SI on Gold Policy)	Yes	As specified	1st claim - 10% minimum R750 2nd and any further claim per policy year – 10% minimum R2000
Top Up Cover Excess	No	As specified	10% of claim minimum R350
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
Caravan contents – theft from unattended caravan without forcible or violent entry or exit	No	As specified	25% of loss minimum R1000
Firearms (see Field and Stream)	No	As specified	Flat R500
Golf Cart	No	As specified	10% of claim minimum R1 000
Drones	No	No cover whilst in use	10% minimum R2 500
All risks on all hunting apparel and hunting equipment - excluding firearms/scopes/bows	No	As specified	5% minimum R250
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
Claims Preparation Costs	Yes	R5 000	

GENERAL EXCESS - ALL RISKS

Repairs to specified laptop, tablet, cell phone and the like	Waived
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
AGE EXCESS	
In respect of every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder Only - Age over 55 years	All excesses waived for 1st claim per policy year. Standard excesses apply from 2nd claim per policy year



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