

CROSS COUNTRY PORTFOLIO

| HOUSEHOLD CONTENTS | | | |
|---|----------|--------------------------|---------------------|
| FIXED LIMITS | INCLUDED | LIMIT | BENEFIT EXCESSES |
| Accidental Damage | Yes | R20 000 | R500 |
| Alternative Accommodation/Rent | Yes | 25% of Sum Insured | |
| Fire Extinguishing costs | Yes | Reasonable costs | |
| Professional Fees - Hiring of Security Guards | Yes | R10 000 | |
| Professional Fees - Debris Removal | Yes | Costs incurred | |
| Reinstatement of sum insured | Yes | | |
| Loss by leakage of water | Yes | R10 000 | |
| Money and Conversion Bonds | Yes | R3 000 | |
| Subsidence and landslip - (Standard cover) | Yes | Reasonable costs | |
| Power surge | Yes | Sum Insured | 10% minimum R500 |
| Accidental damage to mirror/glass/furniture/appliance | Yes | 15% of sum Insured | 10% minimum R500 |
| Guests and Domestic - Personal Effects | Yes | R10 000 | |
| Documents and computer data | Yes | R10 000 | |
| Business Contents | Yes | Up to 10% of Sum Insured | |
| Medical expenses | Yes | R5 000 per person | |
| Veterinary costs | Yes | R5 000 | |
| Garden landscaping | Yes | R10 000 | |
| Keys and Locks | Yes | R5 000 | |
| Garden furniture and outdoor items | Yes | R10 000 | |
| Laundry | Yes | R10 000 | |
| Temporary Removal and Transit (Excluding theft) | Yes | R20 000 | |
| Permanent Removal and Transit | Yes | R50 000 | |
| Accidental Death | Yes | R15 000 per person | |
| Fridge/Freezer contents | Yes | R10 000 | 48 Hour time excess |
| Locked safe warranty | Yes | R50 000 | |

EXCESSES HOUSEHOLD CONTENTS STANDARD

| In respect of each and every occurrence giving rise to a claim | First amount payable per event |
|---|--------------------------------|
| In respect of each and every occurrence giving rise to a claim | R500 |
| Occurring within the first 60 days from inception of the/this policy where there is no previous continual insurance cover | 10% of claim, minimum R1 000 |
| Unoccupied for more than 30 consecutive days | R1 000 |
| Age Excess for Policy Holder and Spouse only – Age over 55 years (applicable to basic excess only) | No excess applicable |
| Subsidence or Landslip | 10% of claim, minimum R5 000 |
| Breach of alarm warranty | 30% of claim |
| Claim free 2 years - applicable to Policy Holder (basic excess only) | No excess |