

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



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	R10 000	10% minimum R2 500
Accidental damage to mirror/glass/furniture/appliance	Yes	5% of Sum Insured up to a maximum of R50 000	10% minimum R2 500
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	R500
Locked safe warranty	Yes	R50 000	
Claims Preparation Costs	Yes	R10 000	
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Extended Power Surge / Lightning	No	R50 000 or R100 000 or R150 000	10% minimum R2 500
Extended Accidental Damage	No	R50 000 or R100 000 or R150 000	10% minimum R2 500
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

EXCESSES HOUSEHOLD CONTENTS STANDARD

In respect of every occurrence giving rise to a claim	First amount payable per event
Basic Excess	R1000
Accidental Damage to Mirrors / Glass / Furniture / Appliances	10% minimum R2 500
Accidental Damage to electronic equipment such as cell phones, laptops, tablets, computers, smart watches and the like not specified under All Risks	10% minimum R1500. Excess is waived if unit is repaired
Power Surge / Lightning	10% minimum R 2 500
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	Additional 10% minimum R1500
Contents insured on a standalone basis	R2000
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
Age Excess for Policy Holder and Spouse only – Age over 55 years (applicable to basic excess only)	All excesses waived for 1st claim per policy year. Standard excesses apply from 2nd claim per policy year
Subsidence or Landslip	10% of claim, minimum R5 000
Breach of alarm warranty	30% of claim
Claim free 2 years - applicable to Policy Holder	No excess applicable



Cross Country Insurance Consultants (Pty) Ltd | Underwritten by Renasa Insurance Company Limited
Cross Country is an Authorised Financial Services Provider 39547 | Registration Number: 2008/013847/07
VAT Number: 4020252203
Tel No: 011 215 8800 | Fax No: 011 476 820