

Cross Country Insurance Consultants

Benefits, Limits and Excess Comparison

April 2026



CROSS COUNTRY PORTFOLIO

ULTIMATE MOTOR			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Vehicle audio/navigation/2 way radio	Yes	R15 000	R1 000 unless specified
Delivery after repair	Yes	Reasonable costs	
Protection, removal and towing	Yes	Reasonable costs	
Protection, removal and towing (not utilising call centre)	Yes	R2 750	
Fire Extinguishing costs	Yes	Reasonable costs	
Emergency charges (Public authority)	Yes	R5 000	
Agreed value on aftermarket accessories and fitments		On agreed value	10% minimum R1000 per claim
Locks, keys and remote controls	Yes	R30 000	R1 000
Winching equipment breakdown	Yes	R15 000	R1 000
Loose items in the vehicle	Yes	R5 000	R500
Medical expenses	Yes	R5 000 per person / maximum R20 000 per event	
Funeral expenses	Yes	R5 000 per person / maximum R20 000 per event	
Foreign government duties	Yes	R1 000 000	
Car hire following theft/hijack – Cat B vehicle – limited to 200kms per day	Yes	Limited to 30 days	
Emergency repairs outside RSA - following an accident	Yes	R20 000	
Emergency repairs inside RSA - following an accident	Yes	R10 000	
Loss of documents from vehicle	Yes	R10 000	R500
Claims Preparation Costs	Yes	R5 000	
REPATRIATION COSTS			
Vehicle repatriation 4x4/4x2/SUV/Motor Home following accident ex RSA	Yes	R65 000	
Vehicle repatriation 4x4/4x2/SUV/Motor Home following mechanical/electrical breakdown ex RSA	Yes	R30 000	
Vehicle repatriation sedan units following accident ex RSA	Yes	R25 000	
Vehicle repatriation sedan units following mechanical/electrical breakdown ex RSA	Yes	R20 000	
Hospitality benefits ex RSA	Yes	R12 000	
Occupant repatriation ex RSA	Yes	up to R12 000 (included in Hospitality benefits ex RSA limit)	
Vehicle hire ex RSA	Yes	up to 3 days not exceeding R1 000 per day (included in Hospitality benefits ex RSA limit)	
Liability to Third Parties			
For liabilities involving death of or bodily injury to third parties	Yes	R5 000 000	
For liabilities involving damage to third party property	Yes	R10 000 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R10 000 000	

ULTIMATE MOTOR ^(continued)

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Optional at an additional premium - must be selected and reflect on schedule for cover to be in place			
Car hire – following accident	No	35 days limited to 200kms per day	
Car hire – following mechanical/electrical breakdown	No	20 days limited to 200kms per day	
IVP	No	Retail Value as per M&M Code at date of inception of policy	
Tyresure	No	R5 000 per tyre/ R10 000 per event	
Personal accident on all occupants	No	Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical - R10 000	
Credit shortfall	No	Maximum R200 000	

ULTIMATE MOTOR – EMERGENCY ASSISTANCE BENEFIT

Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – ex RSA	Yes	R250 000 per person/ R1 500 000 per vehicle	
Hospitality benefits RSA (radius 100km from home)	Yes	R1 000	
Trauma Treatment	Yes	R5 000	
All Vehicles – following mechanical/electrical breakdown RSA	Yes	R5 000 per annum	

GENERAL EXCESS – ULTIMATE MOTOR

In respect of every occurrence giving rise to a claim	First amount payable per event
Basic Accident Principal Driver, Spouse & Nominated Driver	5% of the loss, minimum R3500 per claim
Basic Accident Any other driver	5% of the loss, minimum R4500 per claim
Basic Accident 2 years claim free on insured vehicle with Cross Country for Principal Driver, Spouse and (Nominated Driver – Business Use) (excluding any Drivers under 25)	Excess Waived
In respect of every occurrence giving rise to a claim	Additional and Cumulative to Basic First amount payable per event
Any driver under 25 years of age	R5 000
C1 license - Applicable only if C1 license is less than 5 years old	R5 000
Occurring within the first 60 days from inception of the policy where there is no previous continual cover	10% of claim, minimum R1 000 per claim
Claim within 3 months of reinstatement of policy	R1000 accumulative to basic excess
In the event of Glass Damage	First Amount payable per event
Front and Rear Glass	20% of claim, minimum R500 per claim
Side window glass	20% of claim, minimum R350 per claim
Head/Tail lights (including fitted spotlights)	R500
Non Agent Glass	Waived
Audio Equipment	First Amount payable per event
If Vehicle Audio equipment not specified	R1 000
Insured vehicle extensions	First amount payable per item
Non standard Fitments and Accessories	10% of loss, minimum R1 000 per claim
Spare Wheel	5% of loss, minimum R2 500 of claim
Locks, Keys and Remote Controls	R1 000

In the event of Theft/Hijack – Pre Telematics	First Amount payable per event
Theft/Hijack of the Insured Vehicle NO tracking device installed	10% of claim
Theft/Hijack of the Insured Vehicle if tracking device installed and activated	Waived
In the event of Water Damage applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by Water Damage to the Insured Vehicle	R10 000 per claim
In the event of Vehicle Tip Over or Roll Over applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by the Tip Over or Roll Over of the Insured Vehicle Roll over is defined as a minimum 90 degree roll, i.e. vehicle rolls on side	R10 000 per claim

EXCESS APPLICABLE WITH TELEMATICS ENABLED TRACKING DEVICE	
In respect of each and every occurrence giving rise to a claim	First Amount payable per event
Basic Accident Principal Driver, Spouse & Nominated Driver	R2000 per claim
In the event of a Theft/Hijack	First Amount payable per event
Theft/Hijack with Telematics Enabled Tracking Device	Waived
In the event of Water Damage applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by Water Damage to the Insured Vehicle	R10 000 per claim
In the event of Vehicle Tip Over or Roll Over applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by the Tip Over or Roll Over of the Insured Vehicle Roll over is defined as a minimum 90 degree roll, i.e. vehicle rolls on side	R10 000 per claim

EXCESS APPLICABLE WITH TELEMATICS APP	
In respect of every occurrence giving rise to a claim	First Amount payable per event
Basic Accident Principal Driver, Spouse & Nominated Driver	R2000 per claim
In the event of a Theft/Hijack	First Amount payable per event
Theft/Hijack with Telematics App only	10% of claim
In the event of Water Damage applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by Water Damage to the Insured Vehicle	R10 000 per claim
In the event of Vehicle Tip Over or Roll Over applicable to 4x4, 4x2, SUV & Motor Homes	First Amount payable per event
Caused by the Tip Over or Roll Over of the Insured Vehicle Roll over is defined as a minimum 90 degree roll, i.e. vehicle rolls on side	R10 000 per claim
Loyalty Excess	First Amount payable per event
Basic Accident 2 years claim free on insured vehicle with Cross Country	Waived

EXCESS BUY DOWN
Excess Buy Down is only applicable to Principal Driver and Spouse. Applicable to Basic; Theft/Hijack; Tipover or Rollover; Water Damage. Maximum R50 000 per incident with an underlying excess of R1 000.

AGE EXCESS	
In respect of every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder and Spouse Only – Age over 55 years	All excesses waived for 1st claim per policy year. Standard excesses apply from 2nd claim per policy year
Age Excess Exclusions:	
Theft/Hijack for Motor unless telematics/tracking requirements have been fulfilled	As per Theft and Hijack Excess
Glass	As per Glass Excess



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