

# Cross Country Insurance Consultants



Benefit and Excess Comparison

February 2020

## CROSS COUNTRY PORTFOLIO

### HOUSEOWNERS GOLD

ADDITIONAL BENEFITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R50 000	
Alterations and Additions	Yes	Up to Sum Insured	
Subsidence and landslip - (Standard cover)	Yes	Up to Sum Insured	5% minimum R5 000 of Gross Claim
Alternative Accommodation/Rent	Yes	Up to 25% of Sum Insured	
Professional Fees	Yes	Costs incurred	
Fire Extinguishing costs	Yes	Costs incurred	
Garden landscaping	Yes	R15 000	
Disability alterations	Yes	R50 000	
Leak detection and repairs	Yes	R25 000	
Loss of water by leakage	Yes	R10 000	
Mechanical / electrical breakdown - (excluding wear & tear)	Yes	R15 000	
Power surge	Yes	15% of Sum Insured	5% minimum R750
Tree removal	Yes	R15 000	
Temporary removal of fixtures and fittings (excluding theft)	Yes	Reasonable costs	
Reinstatement as indemnity	Yes		
Tenants behaviour	Yes	Reasonable costs	
Mains connection – Accidental damage	Yes	Reasonable costs	
Uninstalled materials	Yes	Reasonable costs	
Reinstatement of sum insured	Yes		
<b>Optional – Must be selected and reflect on schedule for cover to be in place</b>			
Extended Accidental Damage		R50 000	
Green building		R50 000	
Subsidence & Landslip – Extended		Per Geological Survey	

### GENERAL EXCESSES – HOUSEOWNERS GOLD

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 - basic excess	R500
Geyser	R600
Power Surge	5% minimum R750
Unoccupied for more than 30 consecutive days	10% minimum R1 000
Age Excess for Policy Holder and Spouse only – Age over 55 years (applicable to basic excess only)	No excess applicable
Claim free 2 years - applicable to Policy Holder (basic excess only)	No excess

## CROSS COUNTRY PORTFOLIO

### HOUSEOWNERS STANDARD

ADDITIONAL BENEFITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R50 000	R5 000
Alterations and Additions	Yes	Up to Sum Insured	
Subsidence and landslip - (Standard cover)	Yes	Reasonable costs	5% minimum R5 000 of Gross Claim
Alternative Accommodation/Rent	Yes	25% of insured value	
Professional Fees - Debris Removal	Yes	Costs Incurred	
Professional Fees - Hiring of Security Guards	Yes	R10 000	
Fire Extinguishing costs	Yes	Costs Incurred	
Garden landscaping	Yes	R10 000	
Disability alterations	Yes	R50 000	
Loss of water by leakage	Yes	R10 000	
Leak detection and repairs	No		
Mechanical / electrical breakdown (excluding wear & tear)	Yes	R5 000	
Power surge	Yes	5% of insured value	5% minimum R750
Tree removal	Yes	R5 000	
Reinstatement as indemnity	Yes		
Tenants behaviour	Yes	Reasonable costs	
Mains connection – Accidental damage	Yes	Reasonable costs	
Uninstalled materials	No		
Reinstatement of sum insured	Yes		
<b>Optional – Must be selected and reflect on schedule for cover to be in place</b>			
Subsidence and landslip – Extended		Per Geological Survey	

### EXCESSES – HOUSEOWNERS 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
Geyser	R600
Unoccupied for more than 30 consecutive days	10% minimum R1 000
Age Excess for Policy Holder and Spouse only – Age over 55 years (applicable to basic excess only)	No excess applicable
Claim free 2 years - applicable to Policy Holder (basic excess only)	No excess

## CROSS COUNTRY PORTFOLIO

### HOUSEHOLD CONTENTS GOLD

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R 100 000,00	R500
Alternative Accommodation/Rent	Yes	25% of Sum Insured	
Fire Extinguishing costs	Yes	Reasonable costs	
Professional Fees - Security Guards	Yes	R15 000	
Professional Fees - Debris Removal	Yes	Costs incurred	
Reinstatement of sum insured	Yes		
Loss by leakage of water	Yes	R25 000	
Leak Detection and Repairs	Yes	Reasonable Costs	
Money	Yes	R5 000 out of safe R25 000 in safe	
Subsidence and landslip - (Standard cover)	Yes	Reasonable costs	
Power surge	Yes	Agreed Value	10% minimum R500
Guests and Domestic - Personal Effects	Yes	R20 000	
Documents and computer data	Yes	R25 000	
Business Contents	Yes	Agreed value	
Student/Scholar property	Yes	Agreed Value	
Medical expenses	Yes	R15 000 per person	
Veterinary costs	Yes	R10 000	
Garden landscaping	Yes	R15 000	
Parents/Grandparents property	Yes	Agreed Value	
Keys and Locks	Yes	R20 000	
Garden furniture and outdoor items	Yes	Agreed Value	
Laundry	Yes	Agreed Value	
Temporary Removal and Transit (Excluding theft)	Yes	R20 000	
Permanent Removal and Transit	Yes	Agreed Value	
Accidental Death	Yes	R15 000 per person	
Fridge/Freezer contents	Yes	Agreed Value	48 hour time excess
Newly acquired contents	Yes	Not exceeding 10% of sum insured contingency if loss settled as Cash in Lieu.  Not exceeding 20% of sum insured contingency if loss is replaced by insurer.  (applicable between policy renewal period)	
Locked safe warranty	Yes	R50 000	
Unspecified All Risks (additional premium to be paid)	Yes	10% of contents Sum Insured	10% minimum R350.00
Single Item Limit (excluding Electronic Devices which are limited to R30 000 unless more specifically insured)	Yes	25% of Unspecified All Risks Sum Insured, unless specified	10% minimum R350
Koi Pond and Fish Tank contents	Yes	Agreed Value	
Identity Theft	Yes	R25 000	
<b>Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place</b>			
Bed and Breakfast		Agreed Value	

### EXCESSES HOUSEHOLD CONTENTS GOLD

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 - Basic Excess	R500
Occurring within the first 60 days from inception of the 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
Claim free 2 years - applicable to Policy Holder (basic excess only)	No excess
Burglar alarm warranty breach	30% of claim
Unspecified All Risks - Personal Effects	10% of claim, minimum R350 per claim

## 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

## CROSS COUNTRY PORTFOLIO

FIELD AND STREAM			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Fire Extinguishing costs	Yes	Reasonable costs	
Removal and storage costs	Yes	Reasonable costs	
Veterinary costs (for hunting dogs)	Yes	R5 000	R250
Meat in Transit	Yes	R5 000	R250
First firearm/scope/bow - items including serial numbers must be listed on schedule for cover to be in place. Cover on a first loss basis	Yes	R65 000	5% minimum R1 000
Loss of gun safe keys	Yes	R1 000	R150
Loss of ammunition out of safe	Yes	R1 000	R150
Hunters liabilities	Yes	R10 000 000	
Legal Defence costs	Yes	R25 000	
PERSONAL ACCIDENT COVER			
Personal accident on all occupants	Yes	Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical – R10 000	
Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place			
Trophy replacement Re Hunt costs	Yes	R10 000	
All risks on all outdoor hunting equipment - excluding firearms/scopes/bows	Yes	Agreed value	5% minimum R250
Extended Hunters liabilities	Yes	R20 000 000	

FIELD AND STREAM - EMERGENCY ASSISTANCE BENEFIT			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – Namibia	Yes	R250 000 per person	

## CROSS COUNTRY PORTFOLIO

### PERSONAL ACCIDENT

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Life Support Equipment	Yes	12 Months/3 consecutive days after death	
Bereavement compensation	Yes	R5 000	
Mobility equipment	Yes	R10 000	
Trauma Treatment	Yes	R5 000	
Repatriation of mortal remains	Yes	R5 000	

### PERSONAL LIABILITY

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Property owners	Yes	R3 000 000	
Tenants	Yes	R3 000 000	
Hole in one/Full house	Yes	Gold: R10 000 Standard: R3 000	
Cash/Credit card	Yes	Gold: R10 000 Standard: R5 000	
Defamation and wrongful arrest	Yes	Gold: R20 000 Standard: R10 000	
Security companies	Yes	R1 000 000	
Domestic employee liability	Yes	R250 000	
Hunters (in order for benefit to be in place must have an underlying Field & Stream policy)	Yes	R10 000 000	

### EXTENDED PERSONAL LIABILITY

Underlying policies include	OPTIONAL	LIMIT	BENEFIT EXCESSES
<b>Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place</b>			
Personal		R20 000 000	
Property owners		R20 000 000	
Tenants		R20 000 000	
Motor vehicle		R20 000 000	
Watercraft		R20 000 000	
Hunters		R20 000 000	



## 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
<b>AGE EXCESS</b>	
<b>In respect of each and every occurrence giving rise to a claim</b>	<b>First Amount Payable per event</b>
Age Excess for Policy Holder Only - Age over 55 years (applicable to basic excess only)	Waived

## 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	R500
Locks, keys and remote controls	Yes	R15 000	R500
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
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 <sup>(continued)</sup>

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
<b>Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place</b>			
Car hire – following accident		35 days limited to 200kms per day	
Car hire – following mechanical/electrical breakdown		20 days limited to 200kms per day	
IVP		Retail Value as per M&M Code at date of inception of policy	
Tyresure		R5 000 per tyre/ R10 000 per event	
Personal accident on all occupants		Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical - R10 000	
Credit shortfall		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 each and every occurrence giving rise to a claim	First amount payable per event
Basic Accident/Incident Principal Driver, Spouse & Nominated Driver	5% of claim, minimum R2 500 per claim
Basic Accident/Incident Any other driver over 25 years of age	5% of claim, minimum R3 500 per claim
Basic Accident/Incident 2 years claim free on insured vehicle with Cross Country for Principal Driver, Spouse and Nominated Driver (excluding any Drivers under 25)	Excess Waived
In respect of each and 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
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
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
Fitment and Accessories	R500
Spare Wheel	5% of claim, minimum R2 500 of claim
Locks and Keys	R500

In the event of Theft/Hijack - Prior to March 2015	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
Toyota Fortuner, Hilux and Landcruiser - Prior to March 2015	
Where a tracking device is required by Cross Country on a Toyota Fortuner, Hilux or Landcruiser vehicle	10% of claim
If Toyota is fitted with dual tracking device	Excess 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/Incident Principal Driver, Spouse & Nominated Driver	R1 000 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	R1 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	R1 000 per claim

EXCESS APPLICABLE WITH TELEMATICS APP	
In respect of each and every occurrence giving rise to a claim	First Amount payable per event
Basic Accident/Incident Principal Driver, Spouse & Nominated Driver	R1 000 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	R1 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	R1 000 per claim

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 R40 000 per incident with an underlying excess of R1 000.

AGE EXCESS	
In respect of each and every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder and Spouse Only – Age over 55 years (applicable to basic excess only)	Waived
Age Excess Exclusions:	
Theft/Hijack for Motor unless telematics/tracking requirements have been fulfilled	10% of claim
Glass	As per Glass Excess

## CROSS COUNTRY PORTFOLIO

CLASSIC CAR			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Indemnity	Yes	Agreed value	
Vehicle audio	Yes	R3 000	
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	
Locks, keys and remote controls	Yes	R5 000	Waived
Loose items in the vehicle	Yes	R3 000	R500
Medical expenses	Yes	R5 000 per person / maximum R10 000 per event	
Funeral expenses	Yes	R5 000 per person / maximum R10 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
Organised event cover	Yes		
Classic car activity	Yes		
Temporary detached parts	Yes		
Historical Re-enactment	Yes		
Laid up cover	Yes		
REPATRIATION COSTS			
Vehicle repatriation following accident ex RSA	Yes	R15 000	
Vehicle repatriation following mechanical/electrical breakdown ex RSA	Yes	R15 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	
Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place			
Personal accident on all occupants		Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical – R10 000	
Credit shortfall		Maximum R200 000	

### CLASSIC CAR – EMERGENCY ASSISTANCE BENEFIT

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

### GENERAL EXCESS – CLASSIC CAR

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	First amount payable per event
Basic Accident/Incident	5% of the loss, minimum R2 500 per claim
Basic Accident/ Incident 2 years claim free on insured vehicle with Cross Country	Excess Waived
Basic Accident/ Incident Wedding / Event / Exhibition Use	R5 000
<b>In the event of a Theft/Hijack</b>	<b>First Amount payable per event</b>
Caused by Theft / Hijack of the Insured Vehicle	10% of the loss
<b>In the event of Water Damage</b>	<b>First Amount payable per event</b>
Caused by Water Damage to the Insured Vehicle	10% of the loss, minimum R10 000 per claim
<b>In the event of Glass Damage</b>	<b>First Amount payable per event</b>
Front and Rear Glass	20% of the loss, minimum R500 per claim
Side window glass	20% of the loss, minimum R500 per claim
Head / Tail lights (including fitted spotlights)	R500
<b>Audio Equipment</b>	<b>First Amount payable per event</b>
If Vehicle Audio equipment not specified	R1 000
<b>Insured vehicle extensions</b>	<b>First amount payable per item</b>
Fitment and Accessories	R500
Spare Wheels	5% of the loss, minimum R2 500 per claim
Locks and Keys	Nil
<b>Loss of Documents from Vehicle</b>	<b>First amount payable per event</b>
Loss of documents from vehicle	R500
<b>Loose Items in the Vehicle</b>	
Loose items in the vehicle	R500
<b>In respect of each and every occurrence giving rise to a claim First Amount Payable per event</b>	
Age Excess for Policy Holder and Spouse Only (Age over 55 years) Waived	
<b>Age Excess Exclusions:</b>	
Glass As per Glass Excess	

## CROSS COUNTRY PORTFOLIO

### CLASSIC MOTORCYCLE

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Indemnity	Yes	Agreed value	
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	
Locks, keys and remote controls	Yes	R5 000	Waived
Medical expenses	Yes	R5 000 per person per event (pillion excluded)	
Funeral expenses	Yes	R5 000 per person per event (pillion excluded)	
Foreign government duties	Yes	R1 000 000	
Emergency repairs outside RSA - following an accident	Yes	R20 000	
Emergency repairs inside RSA - following an accident	Yes	R5 000	
Organised event cover	Yes		
Classic car activity	Yes		
Temporary detached parts	Yes		
Historical Re-enactment	Yes		
Laid up cover	Yes		
<b>REPATRIATION COSTS</b>			
Vehicle repatriation following accident ex RSA	Yes	R15 000	
Vehicle repatriation following mechanical/electrical breakdown ex RSA	Yes	R15 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)	
<b>Liability to Third Parties</b>			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	
<b>Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place</b>			
Personal accident on all occupants		Death – R30 000 Permanent Disability – R50 000 as per % of benefits Medical – R10 000	
Credit shortfall		Maximum R200 000	

### CLASSIC MOTORCYCLE – EMERGENCY ASSISTANCE BENEFIT

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

### GENERAL EXCESS – CLASSIC MOTORCYCLE

In respect of each and every occurrence giving rise to a claim	First Amount payable per event
Basic Accident/Incident	5% of the loss, minimum R2 500 per claim
Basic Accident/ Incident 2 years claim free on insured vehicle with Cross Country	Excess Waived
Basic Accident/ Incident Wedding / Event / Exhibition Use	R5 000
<b>In the event of a Theft/Hijack</b>	<b>First Amount payable per event</b>
Caused by Theft / Hijack of the Insured Vehicle	10% of the loss
<b>In the event of Water Damage</b>	<b>First Amount payable per event</b>
Caused by Water Damage to the Insured Vehicle	10% of the loss, minimum R10 000 per claim
<b>In the event of Glass Damage</b>	<b>First Amount payable per event</b>
Front Screens / Side Car Screens	20% of the loss, minimum R500 per claim
Head / Tail lights (including fitted spotlights)	R500
<b>Insured vehicle extensions</b>	<b>First amount payable per item</b>
Spare Wheels	5% of the loss, minimum R2 500 per claim
Locks and Keys	Nil
<b>In respect of each and every occurrence giving rise to a claim First Amount Payable per event</b>	
Age Excess for Policy Holder and Spouse Only (Age over 55 years) Waived	
<b>Age Excess Exclusions:</b>	
Glass As per Glass Excess	



## CROSS COUNTRY PORTFOLIO

### MOTORCYCLE

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
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	R500
Screens	Yes	R5 000	R500
Locks, keys and remote controls	Yes	R5 000	R500
Medical expenses (Rider)	Yes	R5 000	
Funeral expenses (Rider)	Yes	R5 000	
Foreign government duties	Yes	R500 000	
Emergency repairs outside RSA - following an accident	Yes	R20 000	
Emergency repairs inside RSA - following an accident	Yes	R5 000	
Track days, track schools and rally cover - own damage only	Yes	If advised and policy endorsed	
<b>REPATRIATION COSTS</b>			
Vehicle repatriation following accident ex RSA	Yes	R20 000	
Vehicle repatriation following mechanical/electrical breakdown ex RSA	Yes	R10 000	
Hospitality benefits ex RSA	Yes	R12 000	
Occupant repatriation ex RSA	Yes	up to R12 000 (included in Hospitality benefits ex RSA limit)	
<b>Liability to Third Parties</b>			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	
<b>Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place</b>			
Car hire – following accident		20 days limited to 200kms per day	
Car hire – following mechanical/electrical breakdown		20 days limited to 200kms per day	
IVP		On agreed value	
Tyres4Life – Harley Davidson		R3 000 per tyre	Second claim in a year R550
Personal accident on rider and/or pillion		Death – R30 000 Disability – R50 000 as per % of benefits Medical – R10 000	
Credit shortfall		Maximum R200 000	
<b>MOTORCYCLE – EMERGENCY ASSISTANCE BENEFIT</b>			
Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – ex RSA	Yes	R250 000 per person	
Vehicle – following mechanical/electrical breakdown RSA	Yes	R5 000	
Hospitality benefits RSA (radius 100km from home)	Yes	R1 000	
Trauma Treatment	Yes	R5 000	

## GENERAL EXCESSES – MOTORCYCLES

In respect of each and every occurrence giving rise to a claim	Basic First amount payable per event
Basic	10% of claim, minimum R2 500 per claim
In the event of an insured loss or damage	Additional and Cumulative to Basic First amount payable per event
Learners Licence	R5 000
Any loss occurring within the first 60 days from the inception of the policy where there is no previous continual cover	R3 000
Track Days, Track Schools and Rallies (provided policy has been endorsed)	10% of claim, minimum R5 000 per claim
In the event of a Theft/Hijack	First Amount payable per event
Theft/Hijack	10% of claim, minimum R2 500
If a proactive tracking device is fitted and activated	Excess Waived
In the event of Glass Damage	First Amount payable per event
Screens	R500

### 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 R40 000 per incident with an underlying excess of R1 000.

### AGE EXCESS

In respect of each and every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder and Spouse Only – Age over 55 years (applicable to basic excess only)	Waived
Age Excess Exclusions:	
Glass	As per Glass Excess
Theft/Hijack for Motor Cycle unless tracking requirements have been fulfilled	10% of Sum Insured minimum R2 500

## CROSS COUNTRY PORTFOLIO

DIRTSURE			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Delivery after repair	Yes	Reasonable costs	
Protection, removal and towing	Yes	Reasonable costs	
Protection and removal (not utilising call centre)	Yes	R2 750	
Fire Extinguishing costs	Yes	Reasonable costs	
Emergency charges (Public authority)	Yes	R5 000	
Racing Risks - own damage only (applicable only to Dirtbikes at WOMSA and MSA events)	Yes	R25 000	R5 000
Agreed value on aftermarket accessories and fitments		On agreed value	R500
Locks, keys and remote controls	Yes	R1 000	R150
Screens	Yes	R2 000	R500
Medical expenses (Rider only)	Yes	R5 000	
Funeral expenses (Rider only)	Yes	R5 000	
Foreign government duties	Yes	R500 000	
Emergency repairs outside RSA - following an accident	Yes	R5 000	
Emergency repairs inside RSA - following an accident	Yes	R5 000	
Cost to protect vehicle	Yes	Reasonable costs	
REPATRIATION COSTS			
Vehicle repatriation following accident ex RSA	Yes	R20 000	
Vehicle repatriation following mechanical/electrical breakdown ex RSA	Yes	R10 000	
Liability to Third Parties			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	

### DIRTSURE – EMERGENCY ASSISTANCE BENEFIT

Medical evacuation expenses – RSA	Yes	Unlimited	
Medical evacuation expenses – ex RSA	Yes	R250 000	
Vehicle repatriation following mechanical/electrical breakdown RSA	Yes	R5 000	
Hospitality benefits RSA (radius 100km from home)	Yes	R1 000	
Trauma Treatment	Yes	R5 000	

### GENERAL EXCESSES – DIRTSURE

In respect of each and every occurrence giving rise to a claim	Basic First amount payable per event
Off Road Bikes	R2 500
Quads	10% of claim minimum R3 000 per claim
Learners Licence only (Dual Purpose Bikes)	R5 000
Racing Risks (excludes Quads and Dual Sport Bikes) – WOMZA or MSA events only	R5 000
In the event of an insured loss or damage	Additional and Cumulative to Basic First amount payable per event
Any loss occurring within the first 60 days from the inception of the policy where there is no previous continual cover	R3 000

In the event of a Theft/Hijack	First Amount payable per event
Off Road Bike	10% of claim
Quad and Dual Sport Bikes	10% of claim
If tracking device is installed and activated	Excess waived
In the event of a Theft/Hijack	Additional and Cumulative to Theft/Hijack First Amount payable per event
Quad and Off Road Bikes – If theft occurs anywhere other than insured's premises	R2 500

#### 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 R40 000 per incident with an underlying excess of R1 000.

#### AGE EXCESS

In respect of each and every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder and Spouse Only (Age over 55 years)	Waived
<b>Age Excess Exclusions:</b>	
Glass	As per Glass Excess
Theft/Hijack for Motor Cycle unless tracking requirements have been fulfilled	10% of Sum Insured minimum R2 500

## CROSS COUNTRY PORTFOLIO

### CARAVAN AND TRAILER

	INCLUDED	LIMIT	BENEFIT EXCESSES
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	
Locks, keys and remote controls	Yes	R5 000	R250
Agreed value on aftermarket accessories and fitments		On agreed value	
Foreign government duties	Yes	R500 000	
Emergency repairs outside RSA - following an accident	Yes	R10 000	
Emergency repairs inside RSA - following an accident	Yes	R5 000	
Caravan and 4x4 trailer contents	Yes	R2 500 per item R30 000 in total	10% of claim minimum R350
Domestic trailer contents	Yes	R1 000 per item R5 000 in total	10% of claim minimum R350
<b>REPATRIATION COSTS</b>			
Vehicle repatriation following accident ex RSA (Neighbouring Territories)	Yes	R15 000	
Vehicle repatriation following mechanical/electrical breakdown ex RSA (Neighbouring Territories)	Yes	R10 000	
<b>Liability to Third Parties</b>			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	
<b>Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place</b>			
Locks and keys		R5 000 and over	
Tyresure		R2 000 per tyre/ R4 000 per event	
Credit shortfall		Maximum R200 000	

### CARAVAN AND TRAILER – EMERGENCY ASSISTANCE BENEFIT

Vehicles – following mechanical/electrical breakdown RSA	Yes	R5 000	
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### GENERAL EXCESSES – CARAVAN & TRAILER

In respect of each and every occurrence giving rise to a claim	First Amount payable per event
Caravan and 4x4 Trailers	5% of claim, minimum R2 500 per claim
Trailers	5% of claim, minimum R500 per claim
<b>Claim free 2 years - applicable to Policy Holder (basic excess only)</b>	<b>No excess</b>
<b>Caravan All Risks</b>	<b>First Amount payable per event</b>
Caravan All Risks contents	10% of claim, minimum R350 per claim
<b>Caravan Glass</b>	<b>First Amount payable per event</b>
All Glass	5% of claim, minimum R500

**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 R40 000 per incident with an underlying excess of R1 000.

**AGE EXCESS**

In respect of each and every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder and Spouse Only (Age over 55 years)	Waived
<b>Age Excess Exclusions:</b>	
Glass	As per Glass Excess

## CROSS COUNTRY PORTFOLIO

MARINE			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Protection, removal and towing	Yes	Reasonable costs	
Protection, removal and towing ( not utilising call centre)	Yes	R2 750	
Delivery after repair	Yes	Reasonable costs	
Fire Extinguishing costs	Yes	Reasonable costs	
Recovery costs	Yes	Reasonable costs	
Hull inspection	Yes	Reasonable costs	
Emergency and salvage costs	Yes	Reasonable costs	
Pollution prevention	Yes	Reasonable costs	
Finding and raising	Yes	Reasonable costs	
Agreed value on aftermarket accessories and fitments		On agreed value	R500
Locks, keys and remote controls	Yes	R5 000	R500
Personal effects (all occupants)	Yes	R5 000 per incident	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	
Emergency repairs outside RSA - following an accident	Yes	R20 000	
Emergency repairs inside RSA - following an accident	Yes	R10 000	
Racing risks (sailing vessels only)	Yes		
<b>Repatriation Costs</b>			
Vessel and Trailer repatriation following accident ex RSA	Yes	R35 000	
Vessel and Trailer repatriation following mechanical / electrical breakdown ex RSA	Yes	R35 000	
<b>Liability to Third Parties</b>			
For liabilities involving death of or bodily injury to third parties	Yes	R2 500 000	
For liabilities involving damage to third party property	Yes	R2 500 000	
For liabilities arising out of fire and explosion damage to third party property	Yes	R2 500 000	
For liabilities involving death of or bodily injury to third parties – Jetski's/water-skier	Yes	R250 000	
For liabilities involving damage to third party property – Jetski's/water-skier	Yes	R250 000	
For liabilities arising out of fire and explosion damage to third party property – Jetski's	Yes	R250 000	
Personal accident on all occupants		Death – R100 000 Permanent Disability – R100 000 as per % of benefits Medical – R20 000	
<b>Optional at an additional premium - must be selected and reflect on schedule in order for cover to be in place</b>			
Extended Vessel repatriation following accident/or breakdown of trailer ex RSA		R50 000	
Credit shortfall		Maximum R200 000	

### MARINE – EMERGENCY ASSISTANCE BENEFIT

Medical expenses (evacuation) – RSA	Yes	Unlimited	
Medical expenses (evacuation) – ex RSA	Yes	R250 000 per person/ R1 500 000 per vessel	
Vehicle repatriation following mechanical/electrical breakdown RSA	Yes	R5 000	
Trauma Treatment	Yes	R5 000	

### GENERAL EXCESSES – MARINE

In respect of each and every occurrence giving rise to a claim	Basic First amount payable per event
Basic Accident/Incident	5% of claim, minimum R2 000 per claim
Basic Accident/Incident 2 years claim free on insured vessel	Excess Waived
Basic Accident/Incident Charter	10% of claim, minimum R5 000 per claim
In the event of a Theft/Hijack	First Amount payable per event
In the event of the Theft/Hijack of the Vessel	10% of claim
In the event of Glass Damage	First Amount payable per event
All Glass	5% of claim, minimum R500 per claim
Insured vessel extensions	First amount payable per item
Fitment and Accessories	R500
Locks and Keys	R500

#### 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 R40 000 per incident with an underlying excess of R1 000.

#### AGE EXCESS

In respect of each and every occurrence giving rise to a claim	First Amount Payable per event
Age Excess for Policy Holder and Spouse Only (Age over 55 years)	Waived
Age Excess Exclusions:	
Glass	As per Glass Excess



