





Excess Protection for all Basic and
Additional excesses
(Excluding Punitive or Voluntary Excesses)



2 Claims per Section of Cover per Annum



Buildings, Contents, Motor Vehicles, Motorcycles, All Risks & Personal Computers

AVAILABLE LIMITS OF INDEMNITY	PREMIUM
R 5000	R 200
R 10 000	R 225
R 15 000	R 250
R 20 000	R 350
R 25 000	R 400
R 30 000	R 450
R 35 000	R 500
R 40 000	R 550

WRAP UP ALL YOUR EXCESS WORRIES IN ONE COMPREHENSIVE PACKAGE, ENSURING YOUR PEACE OF MIND



TERMS AND CONDITIONS

- This Policy indemnifies valid claims against the underlying policy, subject to acceptance and excess application by the insurer.
- Cover includes Basic and Additional Excesses applicable to, Building, Contents, Motor vehicles, Motorcycles, All Risks & Personal Computer sections.
- The Limits of Indemnity range from R5,000 to R40,000 (Excluding Punitive and Voluntary Excess).
- Windscreen Excess Protect benefit reimburses covers up to R1,350 (One claim per year).
- Claims falling within the excess amount payable will not be covered.
- Two claims per section per annum allowed. (Except Windscreen Claims)
- Payments will be directly deposited into your bank account, as specified on your policy schedule, or made to the repairer.
- For a limited time only, the standard waiting period of 31 days from inception of the this product is waived subject to the receipt of the premium.





