

## BAY UNION PLATINUM POLICY WORDING EXCESS AND LIMIT SECTION

Version 1 – 13 September 2017

Section/Sub-section	Limit	Excess
<b>General</b>		
Claims preparation costs	R25 000	Nil
Policyholder over 60 years	Sum insured	Basic excess nil
Safe warranty	R50 000	Nil
Jewellery certificate warranty	R25 000	Nil
Alarm warranty	Sum insured	R25 000
– Alarm malfunctions due to a defect or circumstances unknown to you or beyond your control		

<b>Home</b>		
Basic excess	Sum insured	5% of claim minimum R2 500 maximum R25 000
<b>Home also includes</b>		
<b>Geyser:</b>		Basic excess
– 50 – 150-litre	R7 000 unless a Hollard service provider is used	
– 200-litre	R9 000 unless a Hollard service provider is used	
– 250-litre	R12 500 unless a Hollard service provider is used	
<b>Solar geysers:</b>		
– 150 – 200-litre	R17 500 unless a Hollard service provider is used	
– 300-litre	R23 000 unless a Hollard service provider is used	
<b>Additional cover</b>		
Accidental damage	Sum insured	10% of claim
Alterations and additions	25% of sum insured	Nil
Alternative accommodation/rent	25% of sum insured maximum R1 500 000	Nil
– Maximum period for this cover	Subject to two years or the reasonable time it should take to replace, reinstate or repair your home so you can live there, whichever is the lesser	
Buying a new home	Sum insured	Basic excess
Fees and costs	25% of sum insured	Nil
Fire department charges	25% of sum insured	Nil



Garden and landscaping	R50 000	Nil
Green building cost cover	R20 000 unless a Hollard service provider is used	R5 000
Hiring of security guards	R15 000 per incident	Nil
Home modification	R100 000	Nil
Large loss excess waiver	In excess of R250 000	Nil
Leak detection and repairs	R50 000	Nil
Loss of water by leakage	R25 000	Nil
Mechanical or electrical breakdown	R25 000	Nil
Power surge	Sum insured	10% of claim/Nil if adequate power surge protection is installed
Removal of fallen trees	R15 000 per annum	Nil
Subsidence, landslip or ground heave – standard cover	Sum insured	5% of claim minimum R5 000
Temporary removal of fixtures	10% of sum insured maximum R250 000	Nil
Tenants' behaviour	10% of sum insured maximum R250 000	Nil
Underground services and servitudes	25% of sum insured	Nil
Unfixed and uninstalled home materials and fittings	R50 000	Nil
<b>Optional cover</b>		
Subsidence, landslip and ground heave – extended cover	Sum insured	5% of claim minimum R5 000

Contents		
Basic excess	Sum insured	5% of claim minimum R2 500 maximum R25 000
Fixed Limits		
<b>Contents also includes</b>		
Deterioration of refrigerated or frozen food and drink	R50 000	Nil
Money	R25 000	Nil
Personal baggage – personal toiletries only	R5 000	Nil
Possessions of a parent or grandparent who is financially dependent on you	R50 000	Nil
Property of guests and domestic employees	R50 000	Nil
Student and scholar possessions	R50 000	Nil
Swimming pool and borehole machinery	R25 000	Nil
<b>What is covered</b>		
Contents in storage	Sum insured	Basic excess
Contents temporarily elsewhere	15% of sum insured	Basic excess
Limits apply to jewellery and watches	30% of sum insured	Basic excess

Jewellery and watches:		
– Lack of proof of purchase	R25 000	
– Safe warranty	R50 000	
– Unattended vehicle/building with no forced entry	R10 000	R1 000
– Theft by domestic employees and contractors	R50 000 any one claim	
Lack of proof of purchase – any item other than jewellery or watches	R25 000	Basic excess
<b>Additional cover</b>		
Alternative accommodation/rent	25% of sum insured maximum R1 500 000	
– Maximum period for this cover	Subject to two years or the reasonable time it should take to replace, reinstate or repair your home so you can live there, whichever is the lesser	Nil
Costs to reinstate important documents	R25 000	Nil
Fire department charges	25% of sum insured	Nil
Hiring of security guards	R15 000	Nil
Hole-in-one/full-house	R10 000 per annum	Nil
Identity theft cover	R50 000	Nil
Loss of water by leakage	R25 000	Nil
Out-of-vehicle cover	R10 000	R1 000
Power surge	Sum insured	10% of claim/Nil if adequate power surge protection is installed
Restoring data on computers	R25 000	Nil
Veterinary expenses	R5 000	Nil

### FLEXI AND FLEXI PLUS LIMITS

	Flexi Limit	Excess	Flexi Plus Limit	Excess
Accidental damage	R100 000	Basic excess	Sum insured	Basic excess plus 5% of claim minimum R2 500
Assets out	10% of sum insured up to R250 000 per item and/or claim	Basic excess	Sum insured up to R500 000 per item and/or R1 500 000 per claim	Basic excess plus R1 000
Business contents at the insured address	R250 000	Basic excess	Sum insured	Basic excess plus 5% of claim minimum R2 500
Camping equipment	R100 000	Basic excess	Sum insured	Basic excess plus 5% of claim minimum R2 500
Contents in fish tanks	R50 000	Basic excess	Sum insured	Basic excess plus 5% of claim minimum R2 500



Garden and outdoor items	R100 000	Basic excess	Sum insured	Basic excess plus 5% of claim minimum R2 500
Personal baggage	R100 000	Basic excess	Sum insured	Basic excess plus 5% of claim minimum R2 500
Sports equipment	R100 000	Basic excess	Sum insured	Basic excess plus R2 000
<b>Optional cover</b>				
Bed-and-breakfast cover:		Sum insured		5% of claim minimum R2 500
– Stock-in-trade		R10 000		5% of claim minimum R2 500
– Increase in peak period		Sum insured increased by 25%		Nil
– Personal effects of paying guests		R10 000		Nil
– Trauma payment for paying guests		R5 000		Nil
– External signs, blinds and canopies		R10 000		Nil
– Cleaning and dry-cleaning guests' property		R5 000		Nil
<b>What is not covered (Unless specifically stated as covered below)</b>				
Animals trapped in your home		R25 000		Basic excess
Bicycles – when left unattended and unsecured		R25 000		Basic excess
Damages caused by animals which do not belong to you		R15 000		Basic excess
Theft by someone that does not form part of your household unless violence and force are used		R50 000		Basic excess
Motorised lawn mowers		R10 000		Basic excess
Money		No forced entry – R5 000 Locked safe – R25 000		Nil
Fine arts		R2 850 000 maximum pay-out per any one claim, limited to a maximum pay-out of R 1 140 000 per item		Basic excess

## Assets Specified

Basic excess	Sum insured	R500
<b>Specific definitions for this section</b>		
<b>Items you have to specify</b>		
Parachutes, paragliders and hang-gliders	Sum insured	R500
Motorised and non-motorised wheelchairs	Sum insured	R500
Mobility scooters and shop riders	Sum insured	R500
Remote-controlled aeroplanes/drones	Sum insured	10% of claim minimum R1 000
<b>What is covered</b>		
Items kept in a bank vault		
– Temporary removal	30% of the sum insured	R500
Limits apply to jewellery and watches – lack of proof of purchase	R25 000	R500

Fine Arts		
Basic excess	Sum insured	5% of claim minimum R2 500 maximum R25 000
Large loss excess waiver	In excess of R250 000	Nil
<b>What is covered</b>		
Appreciation	Maximum 20% of the original agreed value	Basic excess
Temporary storage costs	Maximum 20% of sum insured	Basic excess
<b>How much will we pay</b>		
Lost or destroyed item – increase in value	Up to 20% of the original agreed value	Basic excess
Partly damaged item – increase in value	Up to 20% of the original agreed value	Basic excess
<b>Additional cover</b>		
Accidental damage	Sum insured	5% of claim minimum R2 500
Collection temporarily stored elsewhere	Sum insured	Nil
Death of an artist	Sum insured increased by 150%	Nil
Defective title	Up to fair market value	Nil
New acquisitions	Up to 30% of sum insured	Nil
Transit	Sum insured	Basic excess
<b>Optional cover</b>		
Exhibitions cover	Sum insured	5% of claim minimum R2 500

Personal Liability		
<b>What is covered</b>		
Personal legal liability	Sum insured	Nil
Property owner's liability	Sum insured	Nil
Credit cards, forgery and counterfeiting	R25 000	Nil
Bed-and-breakfast	R1 000 000	Nil
Business activity	R1 000 000	Nil
Directors or officers	R500 000	Nil
Liability as a result of the employment of a domestic employee	R5 000 000	Nil
Golfer's extension	R50 000	Nil
Security company	R1 000 000	Nil
Tenants' liability	R2 000 000	Nil
Wrongful arrest	R50 000	Nil



## Personal Accident

<b>Specific definitions to this section</b>		
Maximum amount payable:		
– You, your spouse or partner, etc.	Sum insured	Nil
– Domestic employees	R114 000	Nil
<b>What is covered</b>		
Death benefit	R250 000 within 12 months of the accident	Nil
Death-related benefit	R20 000	Nil
Disappearance	R250 000	Nil
Life-support machinery	R20 000	Nil
Medical benefit	R20 000	Nil
Mobility cover	R50 000	Nil
Motor vehicle accident and/or hijacking	R250 000 per person maximum R1 000 000 per family	Nil
Permanent disablement	R250 000	Nil
Rehabilitation costs	80% of costs limited to R20 000	Nil
Repatriation	R20 000	Nil
Temporary total disablement	100% of weekly earnings not exceeding 104 weeks within 12 months	Nil
Temporary partial disablement	40% of weekly earnings not exceeding 104 weeks within 12 months	Nil
Trauma treatment	Up to R5 000 per claim	Nil
<b>Please note</b>		
Incident payable under more than one benefit	Maximum 100% per person	Nil
<b>What is not covered</b> (unless specifically stated as covered below)		
Death or disablement of a domestic worker – in a motor accident during the course of employment	R114 000	Nil
Death of a minor child – under 16	Current amount dictated by legislation, maximum 20% of sum insured	Nil

## Watercraft

Basic excess	Sum insured	R1 500
<b>What is covered</b>		
Parts not available in RSA	R5 000	Nil
Sails (less than three years old), protective covers, erected tackle, outboard motors, inboard motors and batteries	Reasonable market value less depreciation	Basic excess
Loss of damage to the watercraft	Sum insured	Basic excess

Inspection of the hull after stranding, sinking or collision	R5 000	Nil
Medical benefit	R2 000	Nil
Repatriation costs	R20 000	Nil
Safeguarding and emergency repairs:		
– Safeguarding	R10 000	Nil
– Emergency repairs	R10 000	Nil
Sails and protective covers – older than 3 years	$\frac{2}{3}$ of the replacement cost	Nil
Salvage costs	5% of sum insured	Nil
Transit risks	Sum insured	Nil
Use by another person	Sum insured	Nil
<b>Optional cover</b>		
Specified accessories	Sum insured	R1 500
<b>Watercraft liability</b>		
Liability to third parties	R1 000 000	Nil
Liability if another person navigates your watercraft	Included	Nil
Liability of waterskiers and para-sailors	R1 500 000	Nil
Passenger liability	R1 000 000	Nil

## Motor

### Motor Vehicles (supported and unsupported)

Basic excess	Sum insured	5% of claim minimum R2 500
Basic excess – policyholder over 60 years	Sum insured	Nil
Age excess – under 25 years or driver's licence less than 2 years old	Sum insured	Additional 2.5% of claim minimum R5 000
Theft or hijacking – an early warning tracking device not installed sum insured in excess of R400 000	Sum insured	Additional 5% of claim
Theft or hijacking – an early warning tracking device installed	Sum insured	Nil
Theft/hijack – Toyota Fortuner and Toyota Hi-Lux:		
– Manufactured prior to October 2012 – Toyota SA manufactured horn bracket (with switch) and an ECU bracket installed	Sum insured	Nil
– Manufactured prior to October 2012 – an early warning tracking device installed	Sum insured	Nil
– Manufactured post October 2012	Sum insured	Basic excess plus 5% of claim
– Manufactured post October 2012 – an early warning tracking device installed	Sum insured	Nil



Tracking device unit	R2 000	Nil
Malicious damage to soft tops	Sum insured	5% of claim minimum R2 500
Specified sound equipment	Sum insured	Nil
Excess waiver on accident, theft, hijack and windscreen	If stated in the schedule	Nil
Mileage exceeded	Sum insured	5% of claim minimum R2 500
Incorrect use	Sum insured	20% of claim minimum R2 500
<b>Specific definitions to this section</b>		
What are accessories?		
– Non-factory-fitted accessories including child car seat automatically included	R10 000	Nil
– Non-factory-fitted accessories additional cover	Sum insured	Nil
<b>What is covered</b>		
Credit shortfall – automatically included	10% of the vehicle sum insured maximum R200 000	Nil
<b>Additional cover – Comprehensive cover</b>		
Auto glass:		
– Generic glass	Limited to R15 000 unless a Hollard service provider is used	Nil
– Other		25% of claim minimum R500
– Head-, tail- and spotlights		25% of claim minimum R500
Clean up and removal of debris	R15 000	Nil
How we handle claims in neighbouring countries	R35 000	Nil
Emergency repairs	Up to R10 000	Nil
Emergency hotel expenses	Three days' hotel expenses maximum R3 000 per day	Nil
Imported parts – airfreight costs	R10 000	Nil
Locks and keys	Actual cost	10% of claim minimum R500
Medical benefit:		
– Accident	R2 000 per person R10 000 per accident R20 000 per person R100 000 per incident	Nil
– Hijacking		
Temporary vehicle rental excess waiver	R5 000	Nil
Temporary substitute vehicle	Maximum R250 000	R2 500
Towing and storage costs	Limited to R2 850 unless a Hollard service provider is used	Nil
Transport cover	Sum insured	Basic excess
Vehicle transfer cover for any vehicle you buy	Maximum R750 000 for 72 hours	Basic excess
Winching equipment	R10 000	Nil



<b>Additional cover – Third party, fire and theft</b>		
Auto glass:		
– Generic glass	Limited to R15 000 unless a Hollard service provider is used	Nil
– Other		25% of claim minimum R500
Clean up and removal of debris	R15 000	Nil
How we handle claims in neighbouring countries	R35 000	Nil
Emergency repairs	Up to R10 000	Nil
Emergency hotel expenses	Three days' hotel expenses maximum R3 000 per day	Nil
Imported parts – airfreight costs	R10 000	Nil
Locks and keys	Actual cost	10% of claim minimum R500
Medical benefit:		
– Accident	R2 000 per person R10 000 per incident	Nil
– Hijacking	R20 000 per person R100 000 per incident	
Towing and storage costs	Limited to R2 850 unless a Hollard service provider is used	Nil
Transport cover	Sum insured	Basic excess
Vehicle transfer cover	Maximum R750 000 for 72 hours	Basic excess
Winching equipment	R10 000	Nil
<b>Optional cover</b>		
Car hire	Maximum number of days stated in the schedule	Nil
Credit shortfall – increased cover	Sum insured	Nil
Diminution of value	Damage plus 10% of the retail value of the vehicle up to the sum insured stated in the schedule	Basic excess
4x4 Cover (off-road)	Sum insured	Basic excess

## Motorcycle

Basic excess – motorcycles, scooters	Sum insured	R2 500
Basic excess – quad-bikes and ATV's	Sum insured	R3 500
Rider with a learner's licence	Sum insured	R5 000
Licence less than 2 years and riders under the age of 25	Sum insured	Basic excess plus R1 000

## Vintage

Basic excess	Sum insured	R1 500
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Caravan/Trailer		
Basic excess	Sum insured	R1 500
<b>Additional cover</b>		
Window glass:	Limited to R5 000 unless a Hollard service provider is used	Nil
– Generic glass		25% of claim minimum R350
– Other		25% of claim minimum R350
– Head- and taillights		25% of claim minimum R350

Golf Cart		
Basic excess	Sum insured	R1 500

Vehicle Liability		
<b>What is covered</b>		
Motor liability	R10 000 000	Nil
Liability to third party property:	R10 000 000	Nil
– Drivers under 25 years	Limited to R2 500 000	Nil
– Motorcycles	R1 000 000	Nil
– Golf carts, quad-bikes and ATV's	R1 000 000	Nil
Liability if another person drives or uses the insured vehicle	R10 000 000	Nil
Liability if you drive or use any other vehicle	R10 000 000	Nil
Passenger liability – pure emotional shock	R2 500 000	Nil
Liability – towing a caravan or trailer	R10 000 000	Nil
<b>Additional excess</b>		
Any additional excess stated in the schedule	Sum insured	Excess stated in the schedule