

## BAY UNION PRESTIGE POLICY WORDING EXCESS SCHEDULE

Section/Sub-section	Excess/Rand
All Sections – where the insured is a Retired Person	All excesses waived unless contents, property or vehicle is in the custody or control of someone else

Buildings	
Basic	Nil
Lightning	10% of claim minimum R350
Geyser	R500
Holiday Homes	R500
Subsidence and Landslip (Limited Cover)	5% of claim minimum R2 500
Subsidence and Landslip (Extended Cover)	5% of claim minimum R5 000
Accidental Damage	R500
Power Fluctuation	5% of claim minimum R2 500 (Waived if power surge protected)

Household Contents	
Basic	R250
Lightning	10% of claim minimum R350
Holiday Homes	R500
Subsidence and Landslip	5% of claim minimum R5 000
Accidental damage inside your house	R250
Accidental damage outside your house	R250
Power Fluctuation	5% of claim minimum R1 000 (Waived if power surge protected)
Office goods and Equipment (if specified)	R500

All Risks	
Unspecified	R250
Cellular Telephones	10% of claim minimum R250
Car Phones	R250
Remote Blocking	R500

Personal Computers	
Laptops/Tablets	R500



Motor	
Basic – Motor Vehicles	
– Vehicle valued up to and including R99 999	5% of claim minimum R1 250
– Vehicle valued from R100 000 up to and including R199 999	5% of claim minimum R1 500
– Vehicle valued from R200 000 up to and including R299 999	5% of claim minimum R2 000
– Vehicle valued from R300 000 up to and including R399 999	5% of claim minimum R2 500
– Vehicle valued over R400 000	5% of claim minimum R5 000
Basic – Motorcycles	
– Up to 125cc	5% of claim minimum R500
– Up to 500cc	5% of claim minimum R750
– Over 500cc	5% of claim minimum R1 250
Basic – Trailers and Caravans	5% of claim minimum R1 250
Basic – Golf Carts	10% of claim minimum R750
Window Glass	
– If replaced with Grandmark or PG/Glassfit "Safevue"	Nil
– If chip repaired	Nil
– Other Service Providers	10% of claim minimum R500
Additional Theft/Hijack excess	
– Vehicles valued up to and including R349 999	5% of claim unless vehicle is fitted with an approved Tracking Device
– Vehicles valued over R350 000	7.5% of claim unless vehicle is fitted with an approved Tracking Device
Additional Age/Experience excess	5% of claim minimum R1 000 if the driver of the vehicle at the time of the accident is under 25 years of age or has held a drivers licence for a period of less than 2 years or holds a learners licence only
Additional Excess in respect of Restricted drivers where the vehicle is used in an emergency	5% of claim minimum R1 000

Pleasure-craft	
Basic	1% of total sum insured minimum R750
Submerged Objects	2% of total sum insured minimum R1 500