

## BAY UNION PRESTIGE POLICY WORDING LIMIT SECTION

Section/Sub-section	Limit/Rand
<b>How to claim</b>	
Claims procedure expenses (Page 17)	R1 000

Buildings	
<b>What we cover you for (Page 34)</b>	
Damage to geysers, pipes, overflowing water tanks and oil heaters	R25 000
<b>What we also cover you for (Page 37)</b>	
Damage to garden	R5 000
Demolition and professional fees	20% of sum insured
Emergency-services expenses	R10 000
Gate motor or garage-door motor	R5 000
Glass and sanitary-ware	R5 000
Keys, locks and remote controls	R15 000
Pest contamination	R5 000
Power fluctuation	R50 000
Public supply or mains connections	R10 000
Removal of fallen trees	R5 000
Rent	25% of sum insured
Satellite dish and aerial	R5 000
Security guards	R10 000
Subsidence and landslip (Limited cover)	Sum insured
Temporary repairs and security	R5 000
Tracing of water leaks	R10 000
Water leakage from underground pipes	R10 000
Water-pumping machinery	R5 000
Wheelchair-friendly alterations	R75 000
Wild baboons and monkeys	R50 000
<b>Additional cover you can choose (Page 43)</b>	
Accidental Damage	R50 000
Water leakage from underground pipes	R20 000
<b>Your specific responsibilities (Page 47)</b>	
Keep jewellery in a safe – above value of	R50 000
Provide us with jewellery certificates – for items valued above	R5 000
<b>Limited pay-out (Page 62)</b>	
Theft from any residence or educational institution –residing temporarily	R5 000
Theft from any other occupied private house	R5 000
Theft of outdoor furniture, etc.	R15 000
Theft from your outbuildings	R5 000



<b>Limited pay-out following forcible entry or exit (Page 63)</b>	
Your outbuildings	R30 000
Your place of employment	R5 000
Furniture storage	R5 000
Bank safe deposit	R5 000
Any other residence or educational institution	R5 000
Your house if lent, let or sub-let	R25 000
Unattended vehicle whilst on holiday	R20 000
Vehicle you drive from place of repair etc.	R5 000
<b>Additional cover you can choose (Page 65)</b>	
Accidental damage inside your house	R20 000 per claim
Accidental damage outside your house:	
– Inside RSA and neighbouring countries	10% of sum insured
– Single item limit	R20 000
– Unattended baggage limit	R10 000
Office Contents	R50 000
Water leakage from underground pipes	R20 000
<b>We also cover you for (Page 68)</b>	
Accidental death:	
– Up to 18 years of age	R5 000
– Over 18 but less than 76 years of age	R10 000
Accidental damage to audio-visual equipment	R50 000
Accidental damage to aerials and satellite dishes	R5 000
Accidental damage to glass tops	R10 000
Clearing-up costs	R10 000
Damage to guest's property	R10 000
Domestic workers' property	R10 000
Emergency services	R10 000
Garden damage	R5 000
Full-house (bowling)	R2 000
Hole-in-one (Golf)	R2 000
Keys, locks and remote controls	R15 000
Money	R500
Personal documents	R10 000
Pest contamination	R5 000
Power fluctuations	R20 000
Refrigerator contents	R5 000
Rent	20% of sum insured
Security Guards	R10 000
Telephones	R1 000
Trauma counselling benefit	R5 000

Veterinary expenses and medical benefit	R10 000 per person R1 000 per animal
Water leakage from underground pipes	R10 000
Wild baboons and monkeys	R50 000

### All Risks

<b>How much we pay (Page 83)</b>	
Unspecified items	20% of sum insured
<b>Which items of your property are insured (Page 86)</b>	
Groceries	R2 000
Money and negotiable instruments	R500
<b>Your specific responsibilities (Page 88)</b>	
Keep jewellery in a safe – above the value of	R50 000
Provide us with jewellery certificates – for items valued above	R5 000
<b>Additional cover you can choose</b>	
Remote blocking:	
– CCTV footage available	R25 000
– CCTV footage not available	R5 000

### Personal Computers

<b>What we cover you for (Page 94)</b>	
Reinstatement of data	R5 000
Ensuring compatibility between your old and new computer	R5 000

### Motor

#### Comprehensive cover (Page 108)

<b>Safeguarding your vehicle (Page 112) after:</b>	
Accident: Towing and release fees	R2 850 unless a Hollard service provider is used
Breakdown: Towing and release fees	R1 850 unless a Hollard service provider is used
<b>Liability to third parties (Page 113)</b>	
Accident, death, damage	R1 000 000
Other people using your vehicle	R1 000 000
Motor cycle, scooter and three wheel vehicle and soft top vehicles	R500 000
Golf cart	R250 000
<b>We also cover you for (Page 115)</b>	
Child car seat	R2 500
Emergency hotel expenses	R250 per person any one claim R2 000 any 12 month period
Emergency services	R10 000



Keys, locks and remote controls:	
– Vehicles with a value not exceeding R250 000	R7 500
– Vehicles with a value exceeding R250 000	R15 000
Medical benefit	R5 000 per occupant injured maximum R25 000 per incident
Sound equipment:	
– Vehicle with value not exceeding R250 000	R5 000
– Vehicle with value exceeding R250 000	R7 500
Trauma counselling	R5 000
Wheelchair-friendly alterations	5% of sum insured maximum R50 000

### Third party, fire and theft

#### Safeguarding your vehicle (Page 122) after:

Accident	R5 000
Breakdown	R2 500

#### Liability to third parties (Page 123)

Accident, death, damage	R1 000 000
Other people using your vehicle	R1 000 000
Motor cycle, scooter and three wheel vehicle and soft top vehicles	R500 000
Golf cart	R250 000

### Third party only

#### Liability to third parties (Page 128)

Accident, death, damage	R1 000 000
Other people using your vehicle	R1 000 000
Motor cycle, scooter and three wheel vehicle and soft top vehicles	R500 000
Golf cart	R250 000

## Personal Liability

General Personal liability	R1 000 000
Tenant's personal liability	R1 000 000
Property owner's liability	R1 000 000
Wrongful arrest	R50 000 in any 12 month period
Activities of your security company	R50 000
Electric fence	R50 000
Activities of your garden maintenance service	R 50 000
Credit /debit card fraud	R5 000
Towards your domestic worker	R25 000
<b>Additional cover you can choose:</b>	
Business liability	R1 000 000

### Personal Accident

#### Paying out after a claim (Page 127)

Death	Sum insured
Medical benefit	Sum insured
Funeral benefit	R5 000
Trauma counselling	R5 000

### Pleasure-craft

#### What we cover (Page 160)

Liability to third parties	R500 000
Jet-ski liability to third parties	R250 000

#### Additional cover (Page 161)

Emergency and salvage expenses	R5 000
Water-skiers' liability	R50 000
Transit by land	Sum insured
Tow- and-assist	R5 000
Other people using your pleasure-craft	R500 000