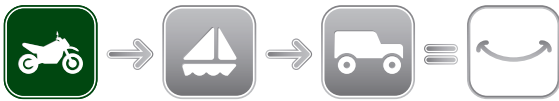




FIRST AMOUNTS PAYABLE (Also referred to as the Excess)

Underwritten by Hollard Insurance Company Limited
Cross Country is an Authorized Financial Services Provider 39547
Registration number: CK 2008/013847/07 | VAT Number: 4020252203
Cross Country Insurance Consultants (Pty) Ltd



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FIRST AMOUNTS PAYABLE (Also referred to as the Excess) – New Policies effective 1 November 2010 and Existing Business effective 1 May 2011

Our liability for loss of or damage under this Policy is reduced by the relevant excess or accumulation of excesses in respect of each and every claim, which is payable by You at the time of such loss or damage, as set out below.

These excesses are subject to change if the Schedule has been endorsed with a different excess.

MOTOR – SECTION 1 - Category 1

1. Basic excess for the principal driver and spouse (over 25 years)
5 % of the claim amount subject to a minimum of R2500
Basic excess for any subsequent claims on the insured Vehicle within any 12 month period for the principal driver and spouse (over 25 years)
Additional 5 % of claim amount
2. Basic excess for any other driver (incl. principal driver and spouse under 25 years)
5 % of claim amount subject to a minimum of R3500
Basic excess for any subsequent claims on the insured Vehicle within any 12 month period for any other driver (incl. principal driver and spouse under 25 years)
Additional 5 % of claim amount
3. Voluntary basic excess (if selected and stated on the Schedule, overrides item 1 and 2 above)
5 % of claim amount subject to a minimum of R5000
4. Basic excess for the principal driver and spouse if they are **bona fide pensioners**
Nil
5. Additional and cumulative excesses:
 - 5.1 Relative to incidents of damage to the Vehicle, as a result of water exposure to the Vehicle's engine, mechanical or electrical components, and arising directly from the negotiation of the Vehicle through inland or tidal water zones or through any off road water obstacles, You will be responsible for an additional excess of R10 000, in addition to the basic excess.
 - 5.2 Single vehicle incident excess (Where no other vehicle is involved in an insured event)
Additional excess of: 5 % of the claim amount subject to a minimum of R2000
 - 5.3 Vehicle rollover excess (irrespective of the driver) where no other vehicle is involved in an insured event, and the rollover being 360° in any direction - Additional excess of: 5 % of claim amount.
6. Excess for Theft and/or Hijack or damage caused as a result of the theft and/or hijack (this excess is not cumulative with any other excesses)
 - 6.1 10 % of claim
 - 6.2 If the insured Vehicle is fitted with a Bandit (Failsafe or Active), Neo-trac, C-track (Insure Protector, Secure Plus, Secure Plus Protector), Cartrack (Quick, Quick Double, Quick Plus, Quick Alert, Executive Plus, Fleet Management or Fleet Management Plus), MyTracer, Celtrac (Buddi), Netstar (Cross Country Cyber Sleuth Supreme Deal) or Tracker (SKYTRAX COMBO) tracking device and the device is fully operational at the time of the theft or hijack, there is NO theft and hijack excess.

7. Window Glass
 - 7.1 Windscreen (includes front and rear windshield) – 20 % of claim amount subject to a minimum of R500.00
 - 7.2 Side window glass – 20 % of claim amount subject to a minimum of R350.00
 - 7.3 Head/Tail lights (incl. fitted spot lights) – R250.00
8. Vehicle Audio Equipment and Two Way Radio's – unless more specifically insured under All Risks – SECTION 3
Flat R1 000 excess
9. Theft of permanent fitments and accessories on the Vehicle
R500 for each item stolen
Spare wheels are subject to the basic motor excess (whichever is applicable)
10. Vehicle's keys, locks and anti-theft systems, including remote control devices
Nil excess
11. **Earned loyalty of 2 years claims free with Cross Country Insurance Consultants on Vehicle insured**
The Excess mentioned in item 1 above will be waived for the principal driver and spouse (over 25 years)

MOTOR – SECTION 1 - Category 2

15 % of claim

CARAVAN AND TRAILER – SECTION 2

Category 1 – Caravan

5 % of claim amount subject to a minimum of R500

Category 2 – Trailer

5 % of claim amount subject to a minimum of R500

(this excess does not apply to marine smallcraft trailers – see below for marine smallcraft trailer excesses)

ALL RISKS – SECTION 3

10 % of claim amount subject to a minimum of R250

SMALLCRAFT/MARINE SECTION (including marine trailers)

Private Use – 5 % of claim amount subject to a minimum of R2000

Charter Use – 10 % of claim amount subject to a minimum of R5000

Theft – 10 % of claim amount subject to a minimum of R2000



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