

REVISED EXCESS STRUCTURE AS AT 1ST JANUARY 2010

FIRST AMOUNTS PAYABLE BY INSURED (Also referred to as the Excess)

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)
5 % of the claim amount subject to a minimum of R3500
2. **Basic excess for any other driver (over 25 years)**
5 % of claim amount subject to a minimum of R3 000
3. **Basic excess for any driver, including principal driver and spouse (under 25 years)**
5 % of the claim amount subject to a minimum of R5 000
4. **Additional and cumulative excesses:**
 - 4.1 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, the Insured will be responsible for an additional excess of R10 000, in addition to the basic excess.
 - 4.2 **Single vehicle incident excess (Where no other vehicle is involved in an insured event)**
 - 4.2.1 Basic excess for any other driver (over 25 years) – Additional excess of: 5 % of the claim amount subject to a minimum of R2 000
 - 4.2.2 Basic excess for any driver, including principal driver and spouse (under 25 years) – Additional excess of: 5% of the claim amount subject to a minimum of R5 000
 - 4.3 Large claims within the first 5 months of inception of cover of the insured Vehicle – Vehicle's which sustain damage as a result of an accident, where the repair cost exceeds R100 000 or where the Vehicle is written off in an accident, irrespective of the cost of the claim, within the first 5 months of the inception of the insured Vehicle, You will pay an additional excess of R2500 over and above the basic excess. This additional excess will not be cumulative with 4.1 and 4.2 above.
 - 4.4 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.
5. **Theft and Hijack excess**
 - 5.1 8 % of claim
 - 5.2 If the insured Vehicle is fitted with a Bandit (Failsafe), Neo-trac, C-track (Insure) or Cartrack (Quick or Fleet Management Plus) tracking device and the device is fully operational at the time of the theft or hijack, there is NO theft and hijack excess.
6. **Window Glass**
 - 6.1 Windscreen (includes front and rear windshield) – 20 % of claim amount subject to a minimum of R500.00
 - 6.2 Side window glass – 20 % of claim amount subject to a minimum of R350.00
 - 6.3 Head/Tail lights (incl. fitted spot lights) – R250.00
7. **Vehicle Audio Equipment and Two Way Radio's (depending on the package selected) – unless more specifically insured under All Risks – SECTION 3**
Flat R1 000 excess
8. **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)
9. **Vehicle's keys, locks and anti-theft systems, including remote control devices**
Nil excess
10. **Earned loyalty of 2 years claims free with Cross Country Insurance Consultants on motor vehicle insured**
Basic Excess (following accident/write-off/theft or hijack) for the principal driver and spouse (over 25 years) is waived

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

Theft of marine Trailer: 20 % of claim amount subject to a minimum of R1000

ALL RISKS – SECTION 3

10 % of claim amount subject to a minimum of R250

SMALLCRAFT/MARINE SECTION

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

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

Jetski's and Inflatables – 15 % of claim amount subject to a minimum of R2000