



CROSS COUNTRY PORTFOLIO

HOUSEOWNERS STANDARD

ADDITIONAL BENEFITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R50 000	R5 000
Alterations and Additions	Yes	Up to Sum Insured	
Subsidence and landslip - (Standard cover)	Yes	Reasonable costs	5% minimum R5 000 of Gross Claim
Alternative Accommodation/Rent	Yes	25% of insured value	
Professional Fees - Debris Removal	Yes	Costs Incurred	
Professional Fees - Hiring of Security Guards	Yes	R10 000	
Fire Extinguishing costs	Yes	Costs Incurred	
Garden landscaping	Yes	R10 000	
Disability alterations	Yes	R50 000	
Leak detection and repairs	No		
Mechanical / electrical breakdown (excluding wear & tear)	Yes	R5 000	
Power surge	Yes	5% of insured value	5% minimum R750
Tree removal	Yes	R5 000	
Reinstatement as indemnity	Yes		
Tenants behaviour	Yes	Reasonable costs	
Mains connection – Accidental damage	Yes	Reasonable costs	
Uninstalled materials	No		
Reinstatement of sum insured	Yes		
Optional – Must be selected and reflect on schedule for cover to be in place			
Subsidence and landslip – Extended		Per Geological Survey	

EXCESSES – HOUSEOWNERS STANDARD

In respect of each and every occurrence giving rise to a claim	First amount payable per event
In respect of each and every occurrence giving rise to a claim	R500
Geyser	R600
Unoccupied for more than 30 consecutive days	10% minimum R1 000
Age Excess for Policy Holder and Spouse only – Age over 55 years (applicable to basic excess only)	No excess applicable
Claim free 2 years - applicable to Policy Holder (basic excess only)	No excess