



CROSS COUNTRY PORTFOLIO

HOUSEHOLD CONTENTS GOLD

FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R50 000	R500
Alternative Accommodation/Rent	Yes	25% of Sum Insured	
Fire Extinguishing costs	Yes	Reasonable costs	
Professional Fees - Security Guards	Yes	R15 000	
Professional Fees - Debris Removal	Yes	Costs incurred	
Reinstatement of sum insured	Yes		
Loss by leakage of water	Yes	R25 000	
Money	Yes	R5 000 out of safe R25 000 in safe	
Subsidence and landslip - (Standard cover)	Yes	Reasonable costs	
Power surge	Yes	Agreed value	10% minimum R500
Guests and Domestic - Personal Effects	Yes	R20 000	
Documents and computer data	Yes	R25 000	
Business Contents	Yes	Agreed value	
Student/Scholar property	Yes	Agreed Value	
Medical expenses	Yes	R15 000 per person	
Veterinary costs	Yes	R10 000	
Garden landscaping	Yes	R15 000	
Parents/Grandparents property	Yes	Agreed Value	
Keys and Locks	Yes	R20 000	
Garden furniture and outdoor items	Yes	Agreed Value	
Laundry	Yes	Agreed Value	
Temporary Removal and Transit (Excluding theft)	Yes	R20 000	
Permanent Removal and Transit	Yes	Agreed Value	
Accidental Death	Yes	R15 000 per person	
Fridge/Freezer contents	Yes	Agreed Value	48 hour time excess
Locked safe warranty	Yes	R50 000	
Unspecified All Risks – Personal Effects	Yes	10% of Sum Insured	
Single item Limit	Yes	25% of Unspecified All Risks Sum Insured, unless specified	
Fish tank contents	Yes	Agreed Value	
Identity Theft	Yes	R25 000	
Optional – Must be selected and reflect on schedule for cover to be in place			
Bed and Breakfast		Agreed Value	



EXCESSES HOUSEHOLD CONTENTS GOLD

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
Occurring within the first 60 days from inception of the policy where there is no previous continual insurance cover	10% of claim minimum R1 000
Unoccupied for more than 30 consecutive days	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
Burglar alarm warranty breach	30% of claim
Unspecified All Risks - Personal Effects	10% of claim, minimum R350 per claim