

CROSS COUNTRY PORTFOLIO

HOUSEHOLD CONTENTS			
FIXED LIMITS	INCLUDED	LIMIT	BENEFIT EXCESSES
Accidental Damage	Yes	R20 000	R500
Alternative Accommodation/Rent	Yes	25% of Sum Insured	
Fire Extinguishing costs	Yes	Reasonable costs	
Professional Fees - Hiring of Security Guards	Yes	R10 000	
Professional Fees - Debris Removal	Yes	Costs incurred	
Reinstatement of sum insured	Yes		
Loss by leakage of water	Yes	R10 000	
Money and Conversion Bonds	Yes	R3 000	
Subsidence and landslip - (Standard cover)	Yes	Reasonable costs	
Power surge	Yes	Sum Insured	10% minimum R500
Accidental damage to mirror/glass/furniture/appliance	Yes	15% of sum Insured	10% minimum R500
Guests and Domestic - Personal Effects	Yes	R10 000	
Documents and computer data	Yes	R10 000	
Business Contents	Yes	Up to 10% of Sum Insured	
Medical expenses	Yes	R5 000 per person	
Veterinary costs	Yes	R5 000	
Garden landscaping	Yes	R10 000	
Keys and Locks	Yes	R5 000	
Garden furniture and outdoor items	Yes	R10 000	
Laundry	Yes	R10 000	
Temporary Removal and Transit (Excluding theft)	Yes	R20 000	
Permanent Removal and Transit	Yes	R50 000	
Accidental Death	Yes	R15 000 per person	
Fridge/Freezer contents	Yes	R10 000	48 Hour time excess
Locked safe warranty	Yes	R50 000	

EXCESSES HOUSEHOLD CONTENTS 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
Occurring within the first 60 days from inception of the/this 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
Subsidence or Landslip	10% of claim, minimum R5 000
Breach of alarm warranty	30% of claim
Claim free 2 years - applicable to Policy Holder (basic excess only)	No excess