

BIB GROUP PERSONAL POLICY FIRST AMOUNT PAYABLE AND LIMIT SECTION

Settlement will not exceed the applicable limit. You must still prove your loss.

All First Amounts Payable are per section per claim

Section/Sub-section	First Amount Payable	Limit
The following First Amounts Payable and limits shall apply unless otherwise stated on the Certificate.		

VEHICLE INSURANCE SECTION

If You claim for loss or damage to the insured Vehicle You must pay the First Amount Payable listed below which will be calculated separately for each Vehicle and, unless it is stated otherwise, will be cumulated amounts to any other excess amount stated below for the Vehicle. You must immediately repay Us any First Amount Payable We may Have settled on Your behalf.

If the Vehicle is stolen You must pay First Amount Payable listed below which will be calculated separately for each Vehicle. If the premium has been discounted for security measures in place and operational, and these measures are not in place and operational at the time of the loss, We may reject Your claim. For every Insured Event other than theft (or a series of events arising from one cause giving rise to a claim) where the Vehicle stated in the Certificate is:

3. Insured Event

3.1 Vehicle is damaged or stolen	First Amount Payable of R2 500 for each claim or any First Amount Payable in the Certificate	Reasonable retail value or sum insured, whichever is less
– Driver of the Vehicle is younger than 25 years of age	First Amount Payable of R2 500 plus another R2 500	Reasonable retail value or sum insured, whichever is less
– If the Vehicle is a caravan or trailer	R1 000	Reasonable retail value or sum insured, whichever is less
– Theft if immobiliser is fitted	20% of the agreed claim	Reasonable retail value or sum insured, whichever is less
– Theft if fitted with a VESA level 1,2 or 3 immobiliser	10% of the agreed claim	Reasonable retail value or sum insured, whichever is less
– Theft if fitted with a VESA level 4 immobiliser or equivalent	5% of the agreed claim	Reasonable retail value or sum insured, whichever is less
– Theft if fitted with an approved tracking device	Nil	Reasonable retail value or sum insured, whichever is less
3.1.5 Replacement of Vehicle	R2 500	Current purchase price or sum insured, whichever is less
3.2 Sound Reproduction Equipment (if specified separately)	5% of the agreed claim minimum R100	Insured amount on the Certificate
3.4 Cost of Protection and Removal	Nil	R5 000

3.5 Window glass	20% of the agreed claim minimum R100	R8 000
3.6 Medical Benefit	Nil	R5 000
3.7 Keys/Locks/Remote Controls	Nil	R5 000
3.8 Liability to third parties		
– Vehicle		R20 000 000
– Golf cart	Nil	R250 000
– Motorcycle, scooter, quad-bike and three-wheeled vehicle		R500 000
4. Special Extension to Liability (If stated in the Certificate to be included and the additional premium has been received by Us)	Nil	R1 000 000
8. Optional Extension of Cover		
8.1. Credit Shortfall (If listed in the Certificate)	Nil	Amount stated in the Certificate
8.2 Car Hire Extension (If listed in the Certificate to apply)		
8.2.1 Car Hire after theft (For Comprehensive cover)	Nil	As stated in the Certificate
8.2.1 Car Hire after accident (For comprehensive cover)	Nil	As stated in the Certificate
8.3 Territorial limits outside the Republic of South Africa (if listed in the Certificate)	Nil	Sum insured

HOUSEHOLD CONTENTS SECTION

The First Amounts Payable amounts stated below are cumulative:

If the premium has been discounted for security measures in place and operational, and these measures are not in place and/or operational at the time of the loss, We reserve the right to reject such a claim.

Security warranty: An additional excess applies in the event of failure to comply with the requirements stated in clause 5.8.1, unless clause 5.8.2 is complied with.	An additional 15% of the claim	Sum insured
Loss or damage by lightning/power surge	10% of the claim minimum R1 000	Insured amount in the Certificate
1. Definitions		
1.2.2 Where a home industry or professional home business is undertaken	Nil	Amount specified in the Certificate or maximum of R150 000, whichever is less
2. Cover Provided		
2.2 Insured Events: First Amount Payable for each and every claim	Nil, unless otherwise stated in the Certificate	Sum insured
2.3 Emergency Services Expenses	Nil	R10 000
2.4 Refrigerator and Deep-Freeze Contents	Nil	R10 000
2.5 Laundry and Garden Furniture	Nil	R10 000
2.6 Accidental Breakage of Mirrors and Glass	Nil	R10 000

2.7 Credit Cards/Debit Cards	Nil	R10 000
2.8 Guards	Nil	R10 000
2.9 Loss of Rent	Nil	Up to 10% of sum insured in any 12 month period of insurance
2.10 Keys/Locks/Remote Controls	Nil	R10 000
2. 11 Loss of or damage to Domestic Employee(s) Property contained in any Outbuilding	Nil	R10 000
2.12 Theft of money (Forcible entry only)	Nil	R2 500
2.13 Property of Guests	Nil	R10 000
2.14 Hole-in-One (Golf)	Nil	R5 000
2.15 Full House (Bowls)	Nil	R5 000
2.16 Household Goods in Transit	Nil	R10 000
2.17 Temporary Removal of Property:		
2.17.2 If we are not advised within 7 days of removal of insured property to a furniture depository	Nil	Limited to maximum of 20% of sum insured stated in the Certificate
2.17.3 In the Possession of Students and School Children	Nil	R5 000
2.17.4.1 theft in the locked Vehicle boot or attached trailer	Nil	R5 000
2.17.4.2 whilst en-route to or from holiday	Nil	R10 000
2.19 Loss of Water by Leakage	Nil	R5 000
3. Extensions Applicable to this section only		
3.1 Compensation for your Death:		
3.1.1 Accidental, violent, external and visible bodily injury	Nil	R10 000
3.1.2 Death caused by thieves or fire	Nil	R10 000
4. Exclusions		
4.7 Maximum amount payable for platinum, gold, silver articles, diamonds, precious stones, watches and other jewellery		
– If not kept in a locked category 1 or equivalent security safe	Nil	10% of value of item
– If kept in a locked category 1 or equivalent security safe	Nil	35% of sum insured
4.8 Maximum amount payable for electronic equipment	Nil	Limited to maximum of 10% sum insured unless otherwise stated in the Certificate
4.9 Maximum amount payable for furs, photographic equipment, oriental carpets and rugs	Nil	30% of sum insured

5. Special Conditions		
5.5 Jewellery Certificate		
5.5.1 Maximum amount we will pay per item if no valuation certificate is provided	Nil	R5 000
5.5.2 An item valued above this amount to be inspected or repaired	Nil	R5 000
6. Optional Extension of Cover		
6.1 Accidental Damage	Nil	Sum insured stated in the Certificate

HOUSE OWNERS SECTION

The First Amounts Payable amounts stated below are cumulative

2. Cover Provided

We will not pay more than the Sum Insured stated on the Certificate of this Section in any twelve (12) month Period of Insurance, or the full replacement value of such building whichever is less.

2.2 Insured Events		
First Amount Payable for each and every claim	R1 000 unless otherwise stated in the Certificate	Sum insured
In the event of loss or damage by lightning/power surge	10% of the claim minimum R1 000	Insured amount in the Certificate
2.2.4 Bursting or overflowing of water tanks, equipment or pipes		
– Damage to Geysers	R1 000	R10 000 unless Hollard procurement is used
2.3 Loss of Rent	Nil	Up to 10% of Sum insured in any 12 month period of insurance
2.4 Emergency Services Expenses	Nil	R10 000
2.5 Cost of Demolition and Professional Fees	Nil	Actual costs charged
2.6 Water-Pumping Machinery	R1 000	R10 000
2.7 Public Supply or Mains Connection	R1 000	Repair or replacement cost
2.8 Accidental Breakage of Glass and Sanitary Ware	R1 000	Repair or replacement cost
2.9 Alterations, Additions and Improvements	R1 000	Sum insured plus 15%
2.10 Guards	Nil	R10 000
2.12 Electrical Gate Motors and Garage Door Motors	Nil	R15 000
2.13 Removal of Fallen Trees	R1 000	R10 000
2.14 Damage to the Garden	R1 000	R20 000
2.2.4 Water leakage	R1 000	R10 000
5. Special Extension (If stated in the Certificate of this Section to be included and any additional premium we require has been received by Us)		
5.1 Subsidence and Landslip	10% of claim minimum R5 000	Sum insured

ALL RISKS SECTION

The First Amounts Payable amounts stated below are cumulative		
First Amount Payable for each and every claim	Nil, unless otherwise stated in the Certificate	Sum insured
		Sum insured
Theft from JAM-LOCKED or JAM-BLOCKED vehicle	30% of sum insured	Maximum R5 000 for single item
3. Special Exclusions		
Unspecified Property		
3.1. In respect of Insured Property 1.2.1 'General (Unspecified Property)'	First Amount Payable stated in the Certificate	Not more than 20% of the Sum insured stated in the Certificate up to a maximum of R5 000
Specified Property		
Cellular Phones	10% of claim minimum R250	Sum insured
3.2 In respect of Insured Property 1.2.1 and 1.2.2		
3.2.13.1 Any unattended Vehicle	Nil	R10 000
3.2.13.2 Any vehicle stolen in its entirety	Nil	R10 000
4. Special Conditions		
4.1 Evidence of Value Professional valuation prior to loss or damage for items valued above (per item)	Nil	20% of sum insured
4.3 Jewellery Certificate		
4.3.1 Maximum amount we will pay per item if no valuation certificate is provided	Nil	R5 000
4.3.2 An item valued above this amount to be inspected or repaired	Nil	R5 000
4.4 Burglary or theft if jewellery above value of R25 000 (per item) is not kept in a securely mounted wall or floor locked safe whilst not in use	Nil	Limited to maximum of 10% of the sum insured for the item

WATER CRAFT SECTION

First Amount Payable for every occurrence giving rise to a claim for a water craft where the value stated in the Certificate is:		
3. Insured Events		
3.1. Loss or damage to the Water Craft with sum insured		
– R50 000 or less	R1 000	Sum insured
– R50 001 or more	R2 500	Sum insured
3.2.1 Emergency and Salvage Expenses	Nil	R10 000
3.2.2 Transits	Nil	Sum insured
3.3 Liability to Third Parties	Nil	R2 850 000

4. Extensions of Cover		
4.1 Persons Navigating	Nil	R1 000 000
4.2 Costs and Expenses	Nil	R1 000 000
4.3. Medical Expenses	Nil	R5 000
4.4 Liability of Water Skiers	Nil	R1 000 000
4.5 Tow and Assist	Nil	R5 000

PERSONAL COMPUTER EQUIPMENT SECTION

The First Amounts Payable stated below are cumulative		
First Amount Payable for each and every claim	5% of the claim minimum R500	Sum insured
In the event of loss or damage by lightning/power surge	10% of the claim minimum R1 000	Sum insured
2. Insured Events		
2.1.2 Reconstitution of Data	Nil	R5 000

PERSONAL LIABILITY SECTION

2. Insured Events		
2.3 Limit of Indemnity	Nil	R20 000 000
3. Extensions (All the terms and conditions of this Section shall apply to the following Extensions unless otherwise stated)		
3.1 Tenant's Liability (If stated in the Certificate to be included)	Nil	R20 000 000
3.1.4 Domestic Employees	Nil	R1 000 000
3.2 Property Owner's Liability (If stated in the Certificate to be included)	Nil	R20 000 000
3.3 Business Liability (If stated in the Certificate to be included)	Nil	R5 000 000
3.4 Security Companies	Nil	R50 000
3.5 Neighbourhood Watch Liability	Nil	R10 000 000
3.6 Wrongful Arrest	Nil	R50 000

PERSONAL ACCIDENT SECTION

3. Compensation		
3.1 Death	Nil	The amount stated in the Certificate of this Section
3.2 Permanent disablement	Nil	The percentage of the amount stated in the Certificate in this Section in accordance with the Table of Permanent Disablements
3.3 Medical benefit	Nil	The amount stated in the Certificate of this Section

6. Extensions of cover		
6.2 Disappearance	Nil	Compensation for Death
6.3 Exposure	Nil	Compensation for Permanent disablement
6.4 Funeral Benefit	Nil	R10 000

ADDITIONAL FIRST AMOUNTS PAYABLE

Any additional excess stated in the Certificate	First Amount Payable stated in the Certificate	
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