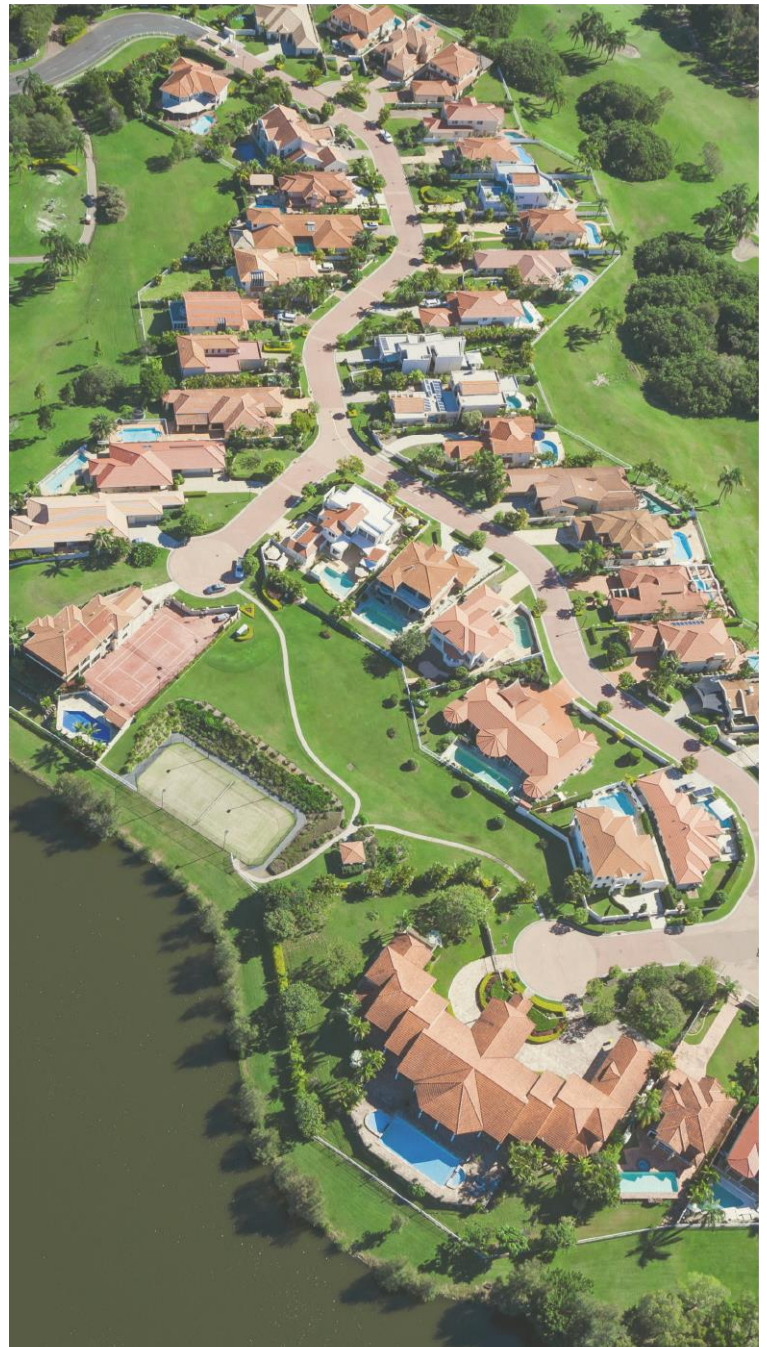


Standard Excess Structure	
	<i>(All excesses can be adjusted to suit the insured's requirements if deemed feasible)</i>
Fire	Nil
Power Surge	10% minimum R1 000
Glass	R1 000
Storm, Wind, Water, Hail, Snow	R1 000 with other variations dependent on loss history
Shade Cloth	R1 000
Money	R1 000
All Other Claims	R1 000
All Risks	R1 000/R500 dependent on item value
Resultant Water Damage	(cumulative) R1 000
Leak Detection	(cumulative) R1 000
Theft of Piping Installations	R1 250
Public Liability	R1 000
Employers Liability	Nil
Directors/Trustees Indemnity	R2 500
Theft of fixtures and fittings	R1 000
Commercial Crime:	R1 000
Accidental Damage:	R2 500
Laminated/Wood Flooring (cumulative in respect of bursting and leaking of geysers and pipes)	10% of claim; minimum R3 000 maximum R10 000
Malicious Damage	R1 000
Malicious Damage (Tenanted units)	R1 500
Malicious Damage to Lifts	R2 000
Impact by Road Vehicles	R1 500
Lightning Damage	R2 500 (can be 10%; minimum R2 500 dependent on area/loss history)
Subsidence and Landslip (Standard Cover)	1% of sum insured; minimum R10 000
Geyser Excess Options	
Replacement	R1 500
	Nil
Geyser Component	R250



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Standard coverage and limits available	(* denotes Free Cover)
Buildings Combined	Replacement Value
Building Glass	Incorporated in Buildings Combined Section*
Theft of fixtures and fittings	Incorporated in Buildings Combined Section (Replacement Value)*
Power Surge	R100 000* any one incident
Standard Subsidence and Landslip	Replacement Value*
Automatic Inflation and Escalation	% of Replacement Value (standard is 10% and 12% respectively)*
Loss of Profits/Business Interruption Section	As Declared
Loss of Rent	30% of Replacement Value*
Leak Detection	R5 000 any one incident in association with resultant water damage*



Home Modifications	R10 000*
Alternative accommodation for live in domestic employees	R15 000*
Alternative accommodation for domestic pets	R2 500*
Cleaning and Maintenance Equipment	R20 000*
Public Liability Options	R50 000 000 any one incident: Premium R240 pa/R20 pm
Employer's Liability	R10 000 000 any one incident: Premium R300 pa/R25 pm
Principal Controlled Contractors Liability for alterations, maintenance and additions	R1 000 000 any one incident*
Directors/Trustees Indemnity	R5 000 000 any one period of insurance: Premium R210 pa/R17.50 pm
Office Contents Section	R150 000*
Money	R50 000*
Loss of Water	R5 000* (can be bought up to R20 000 @ R67.50 pm)
Personal Accident Assault (included in Money Section)	R25 000 as per scale*
Fidelity Guarantee/Commercial Crime	R75 000*
Accidental Damage	R250 000/R30 000 for articles of a brittle nature per incident*
Security Services	R500 per shift with maximum of R15 000 per incident*
Machinery Breakdown	R75 000*
Business All Risks	Garden Tools and Equipment R10 000*
General All Risks	As Per Schedule
Geysers All Risks	Replacement value of geyser subject to a max of R12 500 for any one claim
Geysers Component Malfunction/Breakage Cover	R1 500 per unit per year
Garden Landscaping	R10 000*
Electronic Equipment	Declared Values
Locks and Keys	R5 000*