



Renasa Personal Lines Schedule of Excesses

The insured will be responsible for the excesses, (first amounts payable) as reflected below

Houseowners (Buildings)

In respect of each and every occurrence giving rise to a claim	First amount payable per event
<ul style="list-style-type: none">In respect of each and every occurrence giving rise to a claim	R1000
<ul style="list-style-type: none">Geyser	R600
<ul style="list-style-type: none">Power Surge	R1,000
<ul style="list-style-type: none">Unoccupied for more than 60 consecutive days	10% min R1,000

Householders (Contents)

In respect of each and every occurrence giving rise to a claim	First amount payable per event
<ul style="list-style-type: none">In respect of each and every occurrence giving rise to a claim	R1000
<ul style="list-style-type: none">Accidental damage/Power surge/lightning	R1000
<ul style="list-style-type: none">Claims within 60 days of the policy inception	5% min R1,000 of claim

All Risks (Specified & Unspecified)

In respect of each and every occurrence giving rise to a claim	First amount payable per event
<ul style="list-style-type: none">Unspecified	R500
<ul style="list-style-type: none">Specified items	R500
<ul style="list-style-type: none">Specified Sport equipment and Pedal Cycles	10% min R350 per claim
<ul style="list-style-type: none">Caravan contents	R500
<ul style="list-style-type: none">Theft from unattended vehicle or caravan without force or violence	If cover stated in the schedule 25% of claim min R1,000
<ul style="list-style-type: none">Cell phones	R750

Electronic Equipment

In respect of each and every occurrence giving rise to a claim	First amount payable per event
<ul style="list-style-type: none">To insured property	R1000



Motor Vehicles

In respect of each and every occurrence giving rise to a claim	Basic First Amount Payable per event
<ul style="list-style-type: none"> Basic Excess Where pensioner rates apply the full basic excess will apply for drivers other than the policyholder and his spouse. 	R4000
<ul style="list-style-type: none"> All vehicle window glass replacement 	25% min R500 per claim
<ul style="list-style-type: none"> Pensioner if stated in the schedule 	Basic Excess Waived
Additional and <i>cumulative to Basic Excess Payable</i> in respect of each and every occurrence giving rise to a claim	
<ul style="list-style-type: none"> Age of driver at the time of the loss less than 23 years of age or Drivers license less than 2 years or learners license 	Add R2,000
<ul style="list-style-type: none"> Age of driver at the time of the loss less than 26 years but not less than 23 years 	Add R1,000
<ul style="list-style-type: none"> Accident/Incident between 24h00 and 05h00 & no third party vehicle involved 	Add R2,500
<ul style="list-style-type: none"> First time insurance or claim within 60 days of inception of the policy 	Add 5% min R1,000 of claim
<ul style="list-style-type: none"> caused by the theft (or attempted theft) and/or hijack of the insured vehicle unless the vehicle has been fitted with a recognised tracking device (if stated in the schedule as a minimum requirement) <i>which is maintained in proper working order and a vehicle recovery contract is in force</i> 	Add 5% of claim

Inception Value Policy

In respect of each and every occurrence giving rise to a claim	First amount payable per event
<ul style="list-style-type: none"> to the insured vehicle 	No additional first amount payable

Caravans

In respect of each and every occurrence giving rise to a claim	First amount payable per event
<ul style="list-style-type: none"> to the insured vehicle 	R2,500

Trailers

In respect of each and every occurrence giving rise to a claim	First amount payable per event
<ul style="list-style-type: none"> to the insured vehicle 	R1,000



Motor Cycles

In respect of each and every occurrence giving rise to a claim	Basic first amount payable per event
<ul style="list-style-type: none">Basic ExcessWhere pensioner rates apply the full basic excess will apply for drivers other than the policyholder and his spouse.	5% min R3, 000 of claim
<ul style="list-style-type: none">Pensioner if stated in the schedule	Basic Excess Waived
Additional and <u>cumulative to Basic First Amount Payable</u> in respect of each and every occurrence giving rise to a claim	
<ul style="list-style-type: none">Learners license	Add R5,000
<ul style="list-style-type: none">Accident/Incident between 24h00 and 05h00 & no third party vehicle involved	Add R2,500
<ul style="list-style-type: none">Age of driver at the time of the loss less than 25 years or driver's license less than 2 years	Add 10% of claim
<ul style="list-style-type: none">Theft or hijack	Add 5% of claim
<ul style="list-style-type: none">If fitted with tracking device	Additional theft or Hijack Excess is waived
<ul style="list-style-type: none">Glass	R500

Small Watercraft

In respect of each and every occurrence giving rise to a claim	Basic first amount payable per event
<ul style="list-style-type: none">to the insured watercraft	5% of loss, minimum R2,000
Additional and <u>cumulative to Basic First Amount Payable</u> in respect of each and every occurrence giving rise to a claim	
<ul style="list-style-type: none">Skippered or operator less than 18 years old	Add R5,000
<ul style="list-style-type: none">Skippered or operator less than 25 years old	Add R1,500
<ul style="list-style-type: none">Theft or hijack	Add 2.5% min R500 of claim
<ul style="list-style-type: none">Towing accident & driver age less than 25 years old	Add R1,500