

POWER SURGE COVER UNDER HOUSEHOLD CONTENTS

	Embedded cover			Optional accidental damage and power surge benefit		
Plan	Essential	Classic	Purple	Essential	Classic	Purple
Additional premium payable?	No – automatically embedded cover that forms part of the plan			Yes – client will need to purchase this optional benefit		No – optional benefit automatically embedded on Purple
Benefit limit	R5,000 per event	R10,000 per event	Up to the sum insured	Up to 10% sum insured per claim	20% or 100% sum insured per claim (as selected)	Included up to sum insured
Excess	R2,250	R2,000	R2,000	R2,250	R2,000	R2,000
Option to buy-down excess?	No - the excess noted above will apply on all power surge claims, unless there is a complete household contents excess buy-down to R0 on the policy			Yes – clients can buy down this excess to any value through a servicing request		No, but see the below exception
Excess payable if total household contents excess is bought down to R0	A R0 excess will only apply on all power surge claims where the client has opted for a full buy-down to a R0 excess on the entire household contents section			The excess on the optional benefit will need to be bought-down separately to that of the household contents		Where a client has selected a R0 basic excess on household contents, this will apply on all power surge claims