DEDUCTIBLES PER COVER SECTION

















SECTION A: PRIMARY VEHICLES (4WD)	
EVENT DESCRIPTION	DEDUCTIBLE
Any loss/damage giving rise to a claim	4% of claim/min R 2 000
Theft – no or substandard vehicle protection/security device	10% of claim/min R5 000
Front and rear windshield glass	Replacement – 20% of claim/min R500
	Repair – nil
Side/other glass	Replacement – 20% of claim/min R250
Hail damage	Nil
Whilst driving with a license held for less than 3 years and/or whilst the driver is under 25 years of age	Additional flat R3 000
Single vehicle accidents – vehicle damage exceeds R100 000	Additional flat R2 000
Damage arising from water ingestion into the engine and/or affecting the vehicle's electricals	Additional flat R5 000
Damage occurring whilst traversing off-road	Additional flat R1 000
Third Party only damage	Flat R1 000
Hail damage	Nil
RV's and Classic 4x4's	3% of claim amount
Fitments & Accessories	4% of claim/min R500
SECTION A: TOWED UNITS	
EVENT DESCRIPTION	DEDUCTIBLE
a.i) Loss of or damage to on-road trailers	5% of claim/min R500
a.ii)Loss of or damage to off-road trailers	3% of claim/min R750
b.i) Loss of or damage to on-road caravans	5% of claim /min R1 500
b.ii) Loss of or damage to off-road caravans	3% of claim/min R1 000
b.iii) Loss of or damage to all other trailers	5% of claim/min R1 000
SECTION A: TOURER/CRUISER MOTORCYCLES & ATV'S	
EVENT DESCRIPTION	DEDUCTIBLE
a.i) Loss of or damage to motorcycles	5% of claim/min R2 500
a.ii) Theft of motorcycles (not recovered)	7.5% of claim
b.i) Loss of or damage to ATV's	7.5% of claim/min R2 500
b.ii) Theft of ATV's (not recovered)	10% of claim

EVENT DESCRIPTION	DEDUCTIBLE
1) Sea-borne use	
a) Semi-Rigid class	5% of claim/min R2 500
b) Mono, Twin & Tri-hull rigid class	5% of claim/min R2 000
c) Yachts	7.5% of claim/min R2 500
2) Inland water use	
a) Semi-Rigid class	5% of claim/min R1 500
b) Mono, Twin & Tri-hull class	3% of claim/min R1 000
c) Yachts	3% of claim/min R1 500

EVENT DESCRIPTION	DEDUCTIBLE
a) Loss of or damage to angling equipment	Flat R250 per item
) Loss of or damage to camping equipment	10% of claim/min R250
) Loss of or damage to diving equipment	5% of claim/min R500
l.i) Loss of or damage to firearms	Flat R500 per item
ii) Loss of or damage to bows/crossbows	Flat R300 per item
) Loss of or damage to camera/optical equipment	Flat R 750 per item
Loss of or damage to bicycles	7.5% of claim
Loss of or damage to non-motorized craft and water sports equipment	10% of claim/min R500
Loss of or damage to Parasails, parachutes, hang gliders & man-kites	10% of claim
Loss of or damage to 4x4 removable accessories	4% of claim min R300
Loss of or damage to Bikers kit	6% of claim
Unspecified item	10% of claim

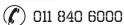


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