

DEDUCTIBLES PER COVER SECTION



smartsure
twenty20
INSURANCE ADMINISTRATORS

GUARDRISK
TAILORED RISK SOLUTIONS

WWW.TRUE-GRIT.CO.ZA

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
Side/other glass	Repair – nil 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

SECTION B – SMALL CRAFT (WET-DECK)

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

SECTION C: OUTDOOR ALL RISKS

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

 www.true-grit.co.za

 info@true-grit.co.za

TRUE GRIT ASSIST



0861 444 770

True Grit is the brand/product name administered by SmartSure Twenty20. SmartSure Twenty20 is an authorised financial service provider in terms of FSP No. 45422

ADMINISTERED BY:

smartsure
twenty20
INSURANCE ADMINISTRATION

 011 840 6000

Underwritten by Guardrisk Insurance Company Limited. Guardrisk Insurance Company Limited is an Authorised Financial Services Provider and Registered Short Term Insurer. FSP No. 75

UNDERWRITTEN BY:

GUARDRISK 
TAILORED RISK SOLUTIONS

 011 669 1000

