

BARKER COMMERCIAL POLICY

AUTOMATIC PROVISIONS, EXTENSIONS AND FIRST AMOUNTS PAYABLE

Please note:

- The provisions and limits noted in this document are only a summary of the Automatic Provisions, Extensions and First Amounts Payable as noted in the Policy Wording and must be read in conjunction therewith. However, the Policy Schedule will always take precedence over the Policy Wording.
- Limits noted on the Policy Schedule in respect of *optional* extensions will be over and above the limits reflected in this document unless stated otherwise.
- If a first amount payable is not stated in a specified section on the Policy Schedule, the standard first amounts payable stated in this document will be applicable.
- The first amount payable(s) below expressed as percentages are applied to the monetary value of the claim, unless otherwise stated.
- Values denoted with an **asterisk (*)** express that additional cover may be purchased.

General Provisions		
Automatic cover item description	Limit	First amount payable
Fire-extinguishing charges <i>Applicable across the following sections:</i> - Fire - Buildings combined - Office contents	Reasonable cost not exceeding 20% of the sum insured per event	Nil
Fire-extinguishing charges <i>Applicable across the following sections:</i> - Motor - Motor traders - Computer and Electronic equipment <i>Goods in transit *</i>	R20 000 per event	
Locks and keys <i>Applicable across the following sections:</i> - Buildings combined - Office contents - Theft <i>Money *</i>	R10 000 per event	
Malicious damage <i>Applicable across the following sections:</i> - Fire - Buildings combined - Office contents	Not exceeding item sum insured	
Security guard costs <i>Applicable across the following sections:</i> - Fire - Buildings combined - Office contents - Theft - Glass - Goods in transit - Business all risks - Computer and Electronic equipment	R25 000 in the aggregate any one event	
Subsidence and landslip (limited cover) <i>Applicable across the following sections:</i> - Fire - Buildings combined	Up to Property sum insured <i>* Extended cover may be purchased per section, subject to approval</i>	1% of claim or R500 whichever is greater

Fire				
Automatic cover item description	Limit	First amount payable		
All other contents	R20 000 per event	Nil		
Architects' and other professional fees <i>Limited to the sum insured of columns 1 and 3</i>	Not exceeding 20% of amount payable for damages			
Capital additions	Not exceeding 20% of the item sum insured (excluding Stock)			
Cleaning and maintenance equipment <i>Applicable to Column 1</i>	R20 000 per event			
Cost of demolition, clearing and erection of hoardings	Not exceeding item sum insured			
Cost of removal of fallen or leaning trees	R10 000 per event	10% of claim, min R1 500		
Geysers (as defined) <i>Applicable to Column 1</i>	Not exceeding item sum insured			
Landscaping <i>Applicable to Column 1</i>	R25 000 per event	Nil		
Motors and pumping equipment	R10 000 per event			
Municipal plans scrutiny fee <i>Applicable to Column 1</i>	Not exceeding item sum insured			
Public authorities' requirements <i>Applicable to Column 1</i>				
Public supply <i>Applicable to Column 1</i>				
Shade nets and canopies <i>Applicable to Special perils</i>	R50 000 per event *	Co-Insurance table		
		Age	%	
		Up to 1 year	10%	
		Up to 2 years	25%	
		Up to 3 years	40%	
		Up to 4 years	60%	
		Up to 5 years	80%	
		Over 5 years	100%	
Temporary repairs and measures after loss	R50 000 per event	Nil		
Water leaks/Loss of water	Loss of water R15 000 per event			
	Leak detection R10 000 per event			
	Filling of pools/ponds R10 000 per event			
Wild baboons and monkeys	R20 000 per event	As stated in Schedule		
Optional extension item description	Limit			First amount payable
Average extension: Day One Basis (non-adjustable) - applicable to buildings and machinery only				Basic
Brands and labels				R1 000
Escalation/Inflation (Year 1 and Year 2)				Basic
Riot and strike				Nil
Stock declaration conditions				
Subsidence and landslide (extended cover)		5% of claim, min R5 000		

First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	R1 000
Sprinkler Leakage		10% of claim, min R2 500 max R25 000
Lightning/Power surge	With approved Surge protection	Nil
	Without approved Surge protection	15% of claim, min R5 000
Solar panels/arrays, inverters and/or batteries	Each and every loss	10% of claim, min R1 500

Buildings Combined		
Automatic cover item description	Limit	First amount payable
Architects' and other professional fees <i>Limited to the sum insured of property affected</i>	Not exceeding 20% of amount payable for damages	Nil
Capital additions	Not exceeding 20% of the item sum insured	
Cleaning and maintenance equipment	R20 000 per event	
Cost of demolition, clearing and erection of hoardings	Not exceeding item sum insured	
Cost of removal of fallen or leaning trees	R10 000 per event	R1 000
Discharge or leakage of fire protection systems	R150 000 per event	10% of claim, min R1 000
Generator hire	R25 000 per event	R1 000
Geysers (as defined)	Not exceeding item sum insured	10% of claim, min R1 500
Landscaping	R25 000 per event	Nil
Motors and pumping equipment	R10 000 per event	
Maintenance fees and levies	1. R5 000 per unit 2. R100 000 any one event (all units)	
Municipal plans scrutiny fee	Not exceeding item sum insured	
Public authorities' requirements	Not exceeding item sum insured	
Sanitary ware (Accidental Damage)	R150 000 per event	
Fixed glass (Accidental Damage)	Not exceeding item sum insured	10% of claim, min R1 000
Shade nets and canopies <i>Applicable to Special perils</i>	R50 000 per event *	Co-Insurance table
		Age %
		Up to 1 year 10%
		Up to 2 years 25%
		Up to 3 years 40%
		Up to 4 years 60%
		Up to 5 years 80%
		Over 5 years 100%
Storage of contents	R20 000 per event	Nil
Temporary repairs and measures after loss	R50 000 per event	
Water leaks/Loss of water	Loss of water R15 000 per event	
	Leak detection R10 000 per event	
	Filling of pools/ponds R10 000 per event	

Automatic cover item description	Limit	First amount payable
Damage to Water Tanks, Apparatus/Pipes	Not exceeding item sum insured	10% of claim, min R1 000
Fire Extinguishing Apparatus, Installation Appliances		10% of claim, min R1 000
Wild baboons and monkeys	R20 000 per event	Nil
Sub-Section B – Loss of Gross Rentals	25% of the sum insured *	
Sub-Section C – Property Owners Liability	R5 000 000 any one loss *	R2 500
Sub-Section D – Glass	Not exceeding item sum insured	10% of claim, min R1 000
Optional extension item description	Applicable to/Limited to	First amount payable
Average extension: Day One Basis (non-adjustable) – applicable to buildings only	Buildings sum insured	As per Fire and allied perils
Escalation/Inflation (Year 1 and Year 2)	As stated in the Schedule	Nil
Riot and strike		R5 000
Subsidence and landslip (limited cover)		
Subsidence and landslip (extended cover)		5% of claim, min R5 000
Theft (Forced) – Landlord's Exterior Fixtures & Fittings		10% of claim, min R500
Theft (NON-Forced) – Landlord's Exterior Fixtures & Fittings		10% of claim, min R500
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	R1 000
Leakage		10% of claim, min R1 000
Lightning/Power surge	With approved Surge protection	Nil
	Without approved Surge protection	15% of claim, min R5 000
Solar panels/arrays, inverters and/or batteries	Each and every loss	10% of claim, min R1 500

Office Contents		
Automatic cover item description	Limit	First amount payable
Capital additions	Not exceeding 20% of the item sum insured	Nil
Discharge or leakage of fire protection systems	R100 000 per event	
Property owned by any partner, director or employee of insured <i>Noted under definition of Contents</i>	R20 000 per event	
Removal of debris	Not exceeding item sum insured	
Sanitary ware and fixed glass	R150 000 per event	10% of claim, min R500
Temporary removal	Not exceeding 25% of the item sum insured	Nil
Temporary repairs and measures after loss	R50 000 per event	
Sub-Section B – Rent	25% of sum insured	
Sub-Section C – Documents	Not exceeding item sum insured	
Sub-Section D – Liability Documents		
Sub-Section E – Increase in cost of working	25% of the sum insured	
Capital Additions	20% of the sum insured	
Removal of Debris	Not exceeding the sum insured	

Optional extension item description	Applicable to/Limited to	First amount payable
Additional leakage – first loss	As stated in the Schedule	10% of claim, min R500
Theft		10% of claim, min R1 000
Riot and strike		Nil
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	10% of claim, min R500
Theft (following forcible and violent entry/exit)		10% of claim, min R1 000
Theft (non-forcible)		10% of claim, min R2 000
Leakage		10% of claim, min R1 000
Losses in the open		10% of claim, min R1 500
Lightning/Power surge	With approved Surge protection	Nil
	Without approved Surge protection	15% of claim, min R5 000
Subsidence and landslip (limited cover)	Each and every loss	R5 000
Subsidence and landslip (extended cover)		5% of claim, min R5 000

Business Interruption		
Automatic cover item description	Limit	First amount payable
Prevention of access	Limited to 75% of the Gross profit/Gross rentals/Revenue sum insured, not exceeding R20 000 000, per event	Nil
Solar power system(s) limitation 14 Day Indemnity period	Limited to 25% of the Gross profit/Gross rentals/Revenue sum insured, not exceeding R10 000 000, per event	Time excess: 24 Hours
Optional extension item description	Applicable to/Limited to	First amount payable
Accidental Damage	Limited to 20% the Gross Profit/Gross Rentals/Revenue sum insured; R5 000 000; or the sum insured stated in the Schedule; whichever is the lesser	Nil
Deposit premium	75% of the Gross Profit/Gross Rentals/Revenue sum insured	
1. Specified Suppliers/Sub-Contractors	Limited to 25% (or the percentage stated in the Schedule) of the Gross profit sum Insured; or the sum insured stated in the Schedule; whichever is lesser	
2. Specified Customers		
3. Unspecified Suppliers	Limited to 10% (or the percentage stated in the Schedule) of the Gross profit sum Insured; or the sum insured stated in the Schedule; whichever is lesser	
4. Prevention of access – extended cover	Limited to 75% the Gross Profit/Gross Rentals/Revenue sum insured; R20 000 000; or the sum insured stated in the Schedule; whichever is the lesser	
5. Public Utilities – insured perils only		
6. Public telecommunications – insured perils only		
Theft by Forced entry	Limited to 20% the Gross Profit/Gross Rentals/Revenue sum insured; R5 000 000; or the sum insured stated in the Schedule; whichever is the lesser	

First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	Time excess: 48 Hours

Accounts Receivable

Optional extension item description	Applicable to/Limited to	First amount payable
Riot and strike	As stated in the Schedule	Nil
Transit	As per Section sum insured	
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	Nil

Theft

Automatic cover item description	Limit	First amount payable
Loss or damage to buildings	R30 000 per event	R1 000
Temporary repairs and measures after loss	R20 000 per event	Nil
Optional extension item description	Applicable to/Limited to	First amount payable
Additional damage to buildings	As stated in the Schedule	R1 000
Losses in the open at the insured premises		10% of claim, min R1 000
Petrol in underground tank(s)		10% of claim, min R1 000
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	10% of claim, min R1 000

Money

Automatic cover item description	Limit	First amount payable
Credit/debit cards	R10 000 per event	Nil
Custody of Money	R10 000 per event	
Minor limits <i>Applicable to Specific Exceptions 4,5,6 and 7 under Sub-Section A.</i>	Up to Major limit Sum insured or R10 000 per event, whichever is the lesser	R1 000
Receptacles and clothing	R5 000 per event	Nil
Locks and keys	R10 000 per event	R1 000
Seasonal increase <i>Applicable period: 15 December to 15 January</i>	15% of the Major limit or R50 000*, whichever is the lesser	10% of claim, min R1 000
Sub-Section B – Personal accident (assault)	1. Death – R20 000 per event 2. Permanent disability – R20 000 per event 3. Emergency expense shortfall – R20 000 per event 4. Other reasonable expenses (as listed) – up to R20 000 per event in the annual aggregate	Nil
Optional extension item description	Applicable to/Limited to	First amount payable
Riot and strike	As stated in the Schedule	Nil
First amount payable item description	Applicable to	First amount payable
Major limit	Each and every loss	10% of claim, min R1 000
Money in transit		15% of claim, min R1 000
Hold-up		20% of claim, min R1 000
Collectors/roundsman		10% of claim, min R1 000

Glass		
Automatic cover item description	Limit	First amount payable
Boarding up	R10 000 per event	Nil
Damage to shop fronts	R10 000 per event	
Removal and reinstallation	R10 000 per event	
Watchman	R10 000 per event	
Optional extension item description	Applicable to/Limited to	First amount payable
Riot and strike	As stated in the Schedule	Nil
Special replacement	As per Section sum insured	
First amount payable item description	Applicable to	First amount payable
Glass	Each and every loss	10% of claim, min R1 000

Fidelity Guarantee		
Optional extension item description	Applicable to/Limited to	First amount payable
Computer losses	Computer losses first amount payable	As per Policy Wording
Cost of recovery	As stated in the Schedule	Nil
Extortion	As per Section sum insured	
Losses discovered more than 24 months after being committed but not more than 36 months thereafter		
Losses discovered more than 24 months after being committed, subject to satisfactory systems audit		
Reduction/reinstatement of sum insured		
Retroactive cover - no previous insurance in force		
Superseded insurance	As stated in the Schedule	
Voluntary first amount payable		As stated in the Schedule
First amount payable item description	Applicable to	First amount payable
As stated in the Barker Commercial Policy Wording		

Goods in Transit		
Automatic cover item description	Limit	First amount payable
Breakdown or damage	R20 000 per event	R1 000
Clearing up and removal of debris costs	R20 000 per event *	Nil
Optional extension item description	Applicable to/Limited to	First amount payable
Riot and strike	As stated in the Schedule	Nil
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	10% of claim, min R1 000
Theft/hijack		15% of claim, min R2 000
Fire-extinguishing charges		R1 000

Business All Risks		
Automatic cover item description	Limit	First amount payable
Remote blocking <i>Applicable specified items</i>	Not exceeding item sum insured	Additional 20%
Optional extension item description	Applicable to/Limited to	First amount payable
Increase in cost of working	Not exceeding the amount stated in the Schedule	Nil
Riot and strike	As stated in the Schedule	
First amount payable item description	Applicable to	First amount payable
Basic	Specified items, per event	10% of claim, min R1 000

Accidental Damage		
Automatic cover item description	Limit	First amount payable
Additional costs <i>Applicable to buildings, plant and machinery</i>	Not exceeding Defined Event 1 – Property sum insured	Nil
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	10% of claim, min R1 000

Combined Public Liability		
Automatic cover item description	Limit	First amount payable
Defence costs <i>Not in addition to the Limit of indemnity</i>	Included up to Liability Limit of indemnity	R2 500
Spread of fire	Not exceeding the Public Liability limit stated in the Schedule or R5 000 000* , whichever is the lesser	10% of claim, min R1 500
Statutory Legal Defence Costs <i>In addition to Limit of Indemnity</i>	R150 000 per event	R1 000
Wrongful Arrest and Defamation <i>In addition to Limit of Indemnity</i>	R150 000 per event*	R2 500
First amount payable item description	Applicable to	First amount payable
Public Liability	Each and every loss	R2 500
Products liability/Defective workmanship		10% of claim, min R5 000, max R25 000
Work Away		10% of claim, min R1 000

Employer's Liability		
Optional extension item description	Applicable to/Limited to	First amount payable
Extended reporting	As per section sum insured	Nil
First amount payable item description	Applicable to	First amount payable
Basic	Each and every loss	Nil

Personal Accident		
Automatic cover item description	Limit	First amount payable
Body transportation costs	R30 000 per Insured Person	Nil
Disfigurement <i>(payment is not in addition to the Permanent Disability benefit)</i>	20% of total area	

Automatic cover item description	Limit	First amount payable
Disfigurement requiring corrective medical procedure (payment is not in addition to the Permanent Disability benefit or Disfigurement Extension)	1. Head, neck and hands – 25% of the Permanent Disability benefit, maximum R300 000 per Insured Person 2. All other areas of the body – 10% of the Permanent Disability benefit, maximum R100 000 per Insured Person	Nil
Emergency transportation costs Applicable to Accidental Bodily Injury	R100 000 per occurrence	
Life support equipment Applicable to Accidental Bodily Injury	R100 000 per Insured Person, per occurrence	
Mobility costs (payment is not in addition to the Permanent Disability benefit)	R100 000 per Insured Person	
Paraplegia Applicable to Accidental Bodily Injury (payment is in addition to Permanent Total Disability benefit)	10% of the benefit paid for Permanent Total Disability, with a minimum of R50 000	
Quadriplegia Applicable to Accidental Bodily Injury (payment is in addition to Permanent Total Disability benefit)	25% of the benefit paid for Permanent Total Disability, with a minimum of R100 000	
Rehabilitation costs Applicable to Permanent Disability	80% of training costs, maximum R150 000 per Insured Person	
Relocation costs Applicable to Death and Permanent Disability	1. R150 000 per person 2. 75% of the actual loss caused	
Repatriation Costs Applicable to Accidental Bodily Injury	R200 000 per Insured Person	
Search and rescue Applicable to Accidental Bodily Injury	1. R100 000 per Insured Person, per event 2. R500 000 per period of insurance	Nil
Trauma counselling	1. R1 000 per consultation 2. R10 000 per annum per Insured Person 3. R100 000 per period of insurance	
Optional extension item description	Applicable to/Limited to	First amount payable
HIV accidental exposure	As per section sum insured	Nil
War risk	As per Policy Wording	
Assistance services	Limit	First amount payable
24-Hour HIV Protection	As per Policy Wording	Nil
Trauma & Assault assistance		
UClaim (ClaimCare/COIDCare)		
First amount payable item description	Applicable to	First amount payable
Temporary total disability	Each and every loss	Time excess: 7 days
Emergency expense shortfall		R350

Motor		
Automatic cover item description	Limit	First amount payable
Additional costs Applicable to Sub-Section A	R40 000 in the aggregate per event	Nil
Emergency accommodation Applicable to Private type cars and LDV's with a GVM less than 3 500kg	R1 000 per person	
Loss of fuel	R2 000 per event, per vehicle	
Loss of locks, keys, central locking devices and remotes	R10 000 per event, per vehicle *	

Automatic cover item description	Limit	First amount payable
Parking facilities and movement of third-party vehicles	R2 500 000 per event, per vehicle *	Nil
Passenger liability (Specified vehicles only) <i>Excluding caravans, trailers, special types, quad bikes and golf carts</i>	R2 500 000 per event	
Repatriation of vehicles used outside the territorial scope <i>Applicable to Private type cars and LDV's with a GVM less than 3 500kg</i>	R50 000 per event	
Sound equipment	As per Section sum insured	5% of claim, min R100
Wreckage removal	Actual Cost	Nil
Sub-Section B – Liability to third parties <i>Applicable to Comprehensively insured vehicles</i>	R2 500 000 per event	Sub-Section B basic excess
Sub-Section C – Emergency expense shortfall <i>Applicable to all vehicles excluding buses or taxis</i>	1. R10 000 per event, per vehicle 2. R50 000 total for all occupants	Nil
Optional extension item description	Applicable to/Limited to	First amount payable
Credit shortfall	As stated in the Schedule, per vehicle	As stated in the schedule
Riot and strike	As per vehicle sum insured	Nil
Unauthorised passenger’s personal injury liability <i>Available for Private type cars and LDV's with a GVM less than 3 500kg</i>	As stated in the Schedule, per vehicle	
Vehicle hire (Specified vehicles only) <i>Available for Private type cars and LDV's with a GVM less than 3 500kg</i>		
Waiver of basic compulsory first amount payable (Specified vehicles only) <i>Available for Private type cars and LDV's with a GVM less than 3 500kg</i>		
Value added product	Limit	First amount payable
Roadside assist <i>Available for Private type cars and LDV's with a GVM less than 3 500kg</i>	As stated in the Schedule, per vehicle	Nil
First amounts payable (applicable to the specified vehicle category)		
Description	Applicable to	First amount payable
Windscreen/Glass (all vehicles excluding trailers and caravans)		
Glass – Repair	Per vehicle	Nil
Glass – Replacement under R5 000		25% of claim, min R500
Glass – Replacement over R5 000		
Description	Applicable to	First amount payable
Private Type Vehicles (PV)		
Sub-Section A (Basic) Loss or Damage	Per vehicle <i>Theft/hijack cover subject to warranty stated in the Policy Schedule</i>	R3 500
Sub-Section B (Basic) Liability to Third Parties		Nil
Theft/hijack:		
If no tracking device required	Per vehicle	5% of the claim
With tracking device (refer to warranty)		Nil
Additional cumulative first amounts payable		
Driver aged under 25 years	Per vehicle <i>(in addition to Basic)</i>	R3 500

Light Delivery Vehicles (LDV)/Commercial Vehicles (up to a GVM of 3 500kg)		
Sub-Section A (Basic) Loss or Damage	Per vehicle	R5 000
Sub-Section B (Basic) Liability to Third Parties	Theft/hijack cover subject to warranty stated in the Policy Schedule	Nil
Theft/hijack:		
If no tracking device required	Per vehicle	5% of the claim
With tracking device (refer to warranty)		Nil
Additional cumulative first amounts payable		
Driver aged under 25 years	Per vehicle (in addition to Basic)	R3 500
Heavy Commercial Vehicles (HCV)/Trailers (over 3500kg GVM), Buses and Special Types		
Sub-Section A (Basic) Loss or Damage	Per vehicle	R5 000
Sub-Section B (Basic) Liability to Third Parties		R2 500
Theft/hijack:		
If no tracking device required	Per vehicle	5% of the claim
With tracking device (refer to warranty)		Nil
Additional cumulative first amounts payable		
Driver aged under 25 or licensed less than 2 years	Per vehicle (in addition to Basic)	R3 500
Motorcycles		
Sub-Section A (Basic) Loss or Damage	Per vehicle	R3 500
Sub-Section B (Basic) Liability to Third Parties		Nil
Theft/hijack:		
If no tracking device required	Per vehicle	5% of the claim
With tracking device (refer to warranty)		Nil
Additional cumulative first amounts payable		
Driver aged under 25 years	Per vehicle (in addition to Basic)	R3 500
Driver's license endorsed within the last 3 years		R750
Trailers/Caravans (up to a GVM of 3 500kg)		
Glass Repair	Per vehicle	Nil
Glass - Replacement under R5 000		
Glass - Replacement over R5 000		25% of claim, min R500
All other claims		R1 000

Motor Traders Internal and External Risk		
Automatic cover item description	Limit	First amount payable
Additional costs <i>Applicable to Sub-Section A</i>	R40 000 any one event per vehicle	Nil
Contingent liability <i>Applicable to Sub-Section B</i>	R2 500 000 or each and every occurrence	R2 500
Loss of keys <i>Applicable to Sub-Section A</i>	R10 000 per event	Nil
Wreckage removal <i>Applicable to Sub-Section A</i>	R20 000 in respect of any one occurrence	
Sub-Section C - Emergency expense shortfall <i>Applicable to all vehicles excluding buses or taxis</i>	1. R10 000 per injured occupant 2. R50 000 total for all injured occupants	

Optional extension item description	Applicable to/Limited to	First amount payable
Legal liability of passengers for acts of negligence	As stated in the Schedule	R2 500
Riot and strike	Not exceeding item value	Nil
Social, domestic and pleasure use		Sub-Section A and B basic excess
Special type vehicle		Sub-Section B basic excess
Tools of trade		R2 500
Unauthorised use by employee		R2 500
Vehicle hire <i>Available for Private type cars and LDV's with a GVM less than 3 500kg</i>	As stated in the Schedule	Nil
Vehicle hoists and ramps	Not exceeding item value	R2 500
First amount payable item description	Applicable to	First amount payable
Sub-Section A (Basic)	Per vehicle	10% of claim, min R5 000
Sub-Section B (Basic)		R2 500
Glass - Repair		Nil
Glass - Replacement		25% of claim, min R350
Fire-extinguishing charges		R1 000

Computer and Electronic Equipment		
Automatic cover item description	Limit	First amount payable
Capital additions and currency fluctuations	Not exceeding 20% of the items' sum insured for Sub-Section A	Nil
Clearance costs	Not exceeding the sum insured	
Express delivery and overtime	Not exceeding 50% of the repair/replacement cost	
Remote blocking	Not exceeding item sum insured	Additional 20%
Sub-Section B - Consequential Loss <i>Increased cost of working</i>	Not exceeding item sum insured	Time excess: 24 hours
Sub-Section B - Consequential Loss <i>Reinstatement of data/programs</i>	Not exceeding item sum insured	10% of claim, min R1 000
Optional extension item description	Applicable to/Limited to	First amount payable
Incompatibility cover	As stated in the Schedule	5% of claim, min R500
Riot and strike		Nil
Telecommunication access lines		Time excess: 12 hours
First amount payable item description	Applicable to	First amount payable
Basic	Specified item, per item	10% of claim, min R1 000
Lightning/Power surge	With approved Surge protection	Nil
	Without approved Surge protection	15% of claim, min R5 000
Fire-extinguishing charges	Each and every loss	R1 000
Prevention of access		Time excess: 24 hours
Software upgrade		R1 000

Machinery Breakdown		
First amount payable item description	Applicable to	First amount payable
General	Each and every loss	10% of claim, min R1 000
Generators		
Lift Machinery		
Machinery/Equipment		
Transformers		

Plant All Risks (New Replacement Value Basis/Agreed Value Basis/Market Value Basis)		
First amount payable item description	Applicable to	First amount payable
All Other	Each and every loss	10% of claim, min R2 500
Loss following Hijack		10% of claim, min R1 000
Malicious Damage		20% of claim, min R15 000
Theft		10% of claim, min R7 500
Absconcion		5% of claim, min R1 000
Capital Additions		5% of claim, min R1 000
Construction Plant		5% of claim, min R1 000
Construction Truck		5% of claim, min R1 000
Continuing Hire/Lease Fees		5% of claim, min R1 000
Electrical Hand Tools		5% of claim, min R1 000
Fees – Mobile Plant Est Hire Fees		5% of claim, min R1 000
Fees – Non-Mobile Plant Est Hire		5% of claim, min R1 000
Miscellaneous Plant		5% of claim, min R1 000
Mobile Plant		5% of claim, min R1 000
Recovery/Removal Costs (Top Up)		10% of claim, min R5 000
Replacement Hire Equipment		5% of claim, min R1 000
Tools & Equipment		5% of claim, min R1 000

Contractors All Risks		
First amount payable item description	Applicable to	First amount payable
Blasting Liability	Each and every loss	10% of claim, min R50 000
Elemental Perils		5% of claim, min R1 000
Other Property Damage		R15 000
Theft / Malicious Damage		5% of claim, min R1 000
Underground Services Liability		R25 000
Debris Removal		5% of claim, min R1 000
Escalation		5% of claim, min R1 000
Goods in Transit		5% of claim, min R1 000
Surrounding Property		5% of claim, min R1 000
Temporary Storage		5% of claim, min R1 000
Transits Only		5% of claim, min R1 000

Contractors Public Liability		
First amount payable item description	Applicable to	First amount payable
Blasting	Each and ever occurrence	10% of claim, min R50 000
General & Tenants/Property Owners		R2 500
Other		R10 000
Spread of Fire Risk		10% of claim, min R25 000
Third Party Property Damage		R15 000
Underground Services		R25 000
Legal Defence & Wrongful Arrest		R1 000