BARKER PERSONAL INSURANCE POLICY WORDING
EXCESS AND LIMIT SECTION

Pay-out will not exceed the applicable limit. You must still prove your loss.

All excesses are per section per claim.

Any cover included in your policy wording which is not shown in this document, is limited to the applicable section's sum insured and the relevant basic excess applies.

Version 4.3 – October 2026

Section/Sub-section	Excess	Limit
How to claim		
Claims procedure at your own expense	Nil	R10 000
Motor		
How we calculate the claim settlement amount		
Basic excess	R3 500 or as stated in the policy schedule	Reasonable retail value or sum insured whichever is less
Basic excess – Light Delivery Vehicle's	R5 000 or as stated in the policy schedule	Reasonable retail value or sum insured whichever is less
Under 25 years old – additional excess	R3 500	Reasonable retail value or sum insured whichever is less
Incorrect use of vehicle – additional excess	R3 000	Reasonable retail value or sum insured whichever is less
Theft/hijack (tracking device/s required)		
• No tracking device/s fitted	No cover	
• Any tracking device/s fitted	Nil	Sum insured
Theft/hijack (tracking device/s not required)		
• No tracking device/s fitted	5% of claim	Sum insured
• Any tracking device/s fitted	Nil	
How much we pay		
How we handle claims in neighbouring countries	Nil	R50 000
Liability to third parties (This section applies to Motor, Motorcycle, Caravan and trailer)	**Excess**	**Limit**
Vehicle	Basic excess	R20 000 000
Golf cart, quad-bike, motorised lawnmower and three-wheeled vehicle	Basic excess	R1 000 000

Section/Sub-section	Excess	Limit
Comprehensive Cover		
Specified sound equipment	5% of claim, minimum R100	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Cover Extensions		
Child car seat	Nil	R2 500
Cost of importing parts	Nil	R10 000
Damage due to vermin or domestic animals	Nil	Maximum R10 000 per vehicle in each 12-month period of insurance
Emergency hotel expenses	Nil	R1 000 per incident
Emergency repairs	Nil	R5 000
Emergency services clean-up and removal of wreckage	Nil	Actual cost
Fire extinguishing costs	Nil	Actual cost
Keys, locks and remote control units	Nil	R10 000
Medical benefit	Nil	R5 000 per occupant injured with a maximum of R25 000 per incident
Theft of spare wheels (fixed to the outside of a vehicle): • With factory fitted or VESA approved wheel-lock • Without factory fitted or VESA approved wheel-lock	 Nil Basic excess	 R10 000 R7 500
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Nil Nil Nil	 Refer to Barker ASSIST limits R4 400 R50 000
Towing after a mechanical breakdown within SA): • With our permission • Without our permission	 Nil	 Refer to Barker ASSIST limits
Transit cover	Basic excess	Reasonable retail value or sum insured whichever is less
Trauma counselling	Nil	R10 000
Vehicle modifications for disability	Nil	R30 000

Section/Sub-section	Excess	Limit
Window glass: • Replacement under R5 000 • Replacement over R5 000 • Repair	 Nil 25% of claim, minimum R500 Nil	Actual cost
Optional Cover Extensions		
Car hire	Refer to contract	As stated in the policy schedule
Credit shortfall	Nil	As stated in the policy schedule
Third party, fire and theft		
Specified sound equipment	5% of claim, minimum R100	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Cover Extensions		
Theft of spare wheels (fixed to the outside of a vehicle): • With factory fitted or VESA approved wheel-lock • Without factory fitted or VESA approved wheel-lock	 Nil Basic excess	 R10 000 R7 500
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Nil Nil Nil	 Refer to Barker ASSIST limits R4 400 R50 000
Towing after a mechanical breakdown within SA): • With our permission • Without our permission	 Nil	 Refer to Barker ASSIST limits
Trauma counselling	Nil	R10 000
Optional Cover Extensions		
Car hire	Refer to contract	As stated in the policy schedule
Credit shortfall	Nil	As stated in the policy schedule

Motorcycle

How we calculate the claim settlement amount		
Basic excess	R3 500 or as stated in the policy schedule	Reasonable retail value or sum insured whichever is less
Comprehensive Cover		
Specified sound equipment	5% of claim, minimum R100	Specified sum insured
Specified accessories	Basic excess	Specified sum insured

Section/Sub-section	Excess	Limit
Cover Extensions		
Emergency hotel expenses	Nil	R1 000 per incident
Emergency repairs	Nil	R5 000
Emergency services clean-up and removal of wreckage	Nil	Actual cost
Keys, locks and remote control units	Nil	R10 000
Medical benefit	Nil	R5 000
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Nil Nil Nil	 Refer to Barker ASSIST limits R4 400 R50 000
Towing after a mechanical breakdown within SA): • With our permission • Without our permission	Nil	Refer to Barker ASSIST limits
Window glass: • Replacement under R5 000 • Replacement over R5 000 • Repair	 Nil 25% of claim, minimum R500 Nil	 Actual cost
Trauma counselling	Nil	R10 000
Optional Cover Extensions		
Credit shortfall	Nil	As stated in the policy schedule
Third party, fire and theft		
Specified sound equipment	5% of claim, minimum R100	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Cover Extensions		
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Nil Nil Nil	 Refer to Barker ASSIST limits R4 400 R50 000
Towing after a mechanical breakdown within SA): • With our permission • Without our permission	Nil	Refer to Barker ASSIST limits

Section/Sub-section	Excess	Limit
Caravan and trailer		
How we calculate the claim settlement amount		
Basic excess	As stated in the policy schedule	Sum insured
Comprehensive Cover		
Specified sound equipment	5% of claim, minimum R100	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Cover Extensions		
Caravan and trailer contents	Nil	R5 000
Emergency hotel expenses	Nil	Refer to Barker ASSIST limits
Emergency repairs	Nil	R5 000
Emergency services clean-up and removal of wreckage	Nil	Actual cost
Keys, locks and remote control units	Nil	R10 000
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Nil Nil Nil	 Refer to Barker ASSIST limits R4 400 R50 000
Towing after a mechanical breakdown for motorised caravans only (within SA): • With our permission • Without our permission	Nil	Refer to Barker ASSIST limits
Window glass (caravan): • Replacement under R5 000 • Replacement over R5 000 • Repair	 Nil 25% of claim, minimum R500 Nil	Actual cost
Optional cover extensions		
Credit shortfall	Nil	As stated in the policy schedule
Third party, fire and theft		
Specified sound equipment	5% of claim, minimum R100	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Cover Extensions		
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Nil Nil Nil	 Refer to Barker ASSIST limits R4 400 R50 000

Section/Sub-section	Excess	Limit
Towing after a mechanical breakdown for motorised caravans only (within SA): • With our permission • Without our permission	Nil	Refer to Barker ASSIST limits

Household Contents

How we calculate the claim settlement amount		
Basic excess	Nil or as stated in the policy schedule	Sum insured
Main Cover		
Lightning	15% of claim, minimum R5 000	Sum insured
Renewable energy equipment and/or a photo-voltaic system	Basic excess	R50 000
Theft – Limited pay-out		
• Theft from your outbuildings if you do not have minimum security requirements in place and there are no clear signs of forced entry or exit	Basic excess	R10 000 if unoccupied, R50 000 if occupied
• Theft from any other home or educational institution where there is no forced entry	Basic excess	R10 000
• Theft of outdoor furniture, etc.	Basic excess	R20 000
Theft – Limited pay-out following forced entry or exit from:		
• Your place of employment or temporary furniture storage location	Basic excess	R10 000
• Any other home or educational institution	Basic excess	R50 000
• An unattended vehicle, or from the vehicle you are driving from a place of purchase, repair or renovation	Basic excess	R10 000
Cover Extensions		
Accidental death • Up to 18 years of age • Over 18 but less than 80 years of age	 Nil Nil	 R5 000 R10 000
Acts by tenants	10% of claim, minimum R1 000	R50 000
Alternative accommodation or loss of rent	Nil	25% of sum insured
Clearing-up costs	Nil	Actual costs
Credit/debit-card fraud	Nil	R5 000
Domestic and wild animals	Nil	R20 000
Emergency service charges	Nil	Actual costs
Garden and landscaping	Nil	R20 000

Section/Sub-section	Excess	Limit
Gifts	Nil	R5 000
Hole-in-one (golf) or full-house (bowls)/ SA record	Nil	R10 000 in each 12-month period of insurance
Holiday letting	Basic excess	Sum insured
• Accidental damage	Basic excess	R50 000
• Trauma counselling	Nil	R10 000
Home contents at a temporary location	Basic excess	10% of sum insured
Home contents in transit	Basic excess	10% of sum insured
• Theft from an unattended vehicle by remote jamming with no CCTV footage		R10 000
Home contents when you move	Basic excess	Sum insured
Home modifications for disability	Nil	R50 000
Imminent danger security costs	Nil	R25 000
Important documents	Nil	R10 000
Jewellery and watches	Basic excess	33% of sum insured
Keys, locks and remote control units	Nil	R10 000
Laundry on the line	Nil	R5 000
Loss of metered water	Nil	R10 000
Money		
• Not kept in a locked safe	Nil	R1 000
• Kept in a locked safe that is fixed to the building	Nil	R5 000
Newly bought household contents	Basic excess	15% of sum insured
Office contents	Basic excess	R50 000
Pest contamination	Nil	R10 000
Professional cleaning services	Nil	R25 000
Property of guests and domestic employees	Nil	R20 000
Property of parents and grandparents	Nil	R20 000
Property of students and scholars	Nil	R20 000
Security guards	Nil	R20 000
Spoiling of food in fridge and freezer	Nil	R10 000
Stamp or coin collections	Nil	R5 000
Storage costs after insured event	Nil	Actual costs
Temporary emergency measures	Nil	R50 000
Temporary repairs	Nil	R20 000

Section/Sub-section	Excess	Limit
Theft of items kept outdoors	Basic excess	R20 000, Lawnmowers & power equipment R10 000 if no forcible/violent entry/exit. No cover if Theft excluded cover is chosen.
Tracing of water leaks	Nil	R10 000
Trauma counselling	Nil	R10 000
Veterinary expenses	Nil	R10 000
Optional Cover Extensions		
Accidental damage	Basic excess	R100 000
Power surge • No power surge arrester installed • Power surge arrester installed	15% of claim, minimum R5 000 Nil	Maximum R200 000 in each 12-month period of insurance Sum insured
Your Specific Responsibilities		
Keep **jewellery and watches** and **wearable technology** in a safe – above the value of R25 000 per item	Basic excess	If not kept in a locked safe, maximum pay-out of 10% of the value of each item for any one claim
Provide us with a valuation certificate – any item above the value of R25 000	Basic excess	If no valuation certificate provided, maximum pay-out of 10% of the value of each item for any one claim

Buildings

How we calculate the claim settlement amount		
Basic excess	R1 000 or as stated in the policy schedule	Sum insured
Basic excess – Thatch	R5 000 or as stated in the policy schedule	Sum insured
Main Cover		
Lightning	15% of claim, minimum R5 000	Sum insured
Leaks, flooding: Damage to geysers Other water heating apparatus Individual components	 Basic excess Basic excess Nil	 Actual cost Actual cost Actual cost
Limited pay-out – unoccupied outbuildings		
• Limited pay-out for outbuildings, minimum security requirements not in place and no forced entry or exit	Basic excess	R10 000

Section/Sub-section	Excess	Limit
Cover Extensions		
Accidental damage to underground public services	Nil	Repair cost
Accidental death • Up to 18 years of age • Over 18 but less than 80 years of age	 Nil Nil	 R5 000 R10 000
Acts by tenants	10% of claim, minimum R1 000	R50 000
Alternative accommodation or loss of rent	Nil	25% of sum insured
Cover during property transfer	Basic excess	Sum insured
Damage to concealed water pipes	Basic excess	Repair cost once during the lifetime of the policy
Domestic and wild animals	Basic excess	R20 000
Emergency-services expenses	Nil	Actual cost
Fees and costs	Nil	25% of sum insured
Garden and landscaping	Nil	R20 000
Glass and sanitary-ware	Basic excess	25% of sum insured
Holiday letting • Trauma counselling	Basic excess Nil	Sum insured R10 000
Home improvements • Limited pay-out for theft of Temporary removal of fixtures, minimum security requirements not in place • Limited pay-out for Theft of building materials and fittings, minimum security requirements not in place	Nil	R250 000 R20 000 R20 000
Home modifications for disability	Nil	R50 000
Imminent danger costs	Nil	R25 000
Keys, locks and remote control units	Nil	R10 000
Leak detection and repairs	Basic excess	R10 000
Loss of metered water	Basic excess	R10 000
Pest contamination	Nil	R10 000
Professional cleaning services	Nil	R25 000
Removal of fallen trees	Nil	R10 000
Restoring of soil	Nil	R50 000
Security guards	Nil	R20 000
Subsidence, landslip or ground heave – standard cover	Basic excess	Sum insured
Temporary emergency measures	Nil	R50 000

Section/Sub-section	Excess	Limit
Trauma counselling	Nil	R10 000
Optional Cover Extensions		
Accidental damage to buildings and fixed machinery	Basic excess	R50 000
Power surge • No power surge arrester installed • Power surge arrester installed	15% of claim, minimum R5 000 Nil	Maximum R200 000 in each 12-month period of insurance Sum insured
Subsidence, landslip or ground heave – extended cover	Basic excess	Sum insured
Your Specific Responsibilities		
Notify us about any improvements to your home	Basic excess	25% of sum insured

All Risks

How we calculate the claim settlement amount		
Theft from an unattended vehicle with no forced entry	30% of claim	Replacement value/ Specified sum insured in each 12-month period of insurance
Remote jamming	30% of claim	Replacement value / Specified sum insured in each 12-month period of insurance
Unspecified All Risks	Nil	20% of the sum insured, maximum R5 000 per single item
Items out and about	As stated in your policy schedule	Percentage of your contents sum insured as selected and shown in your policy schedule, Maximum R250 000 per item
Specified All Risks • Mobile electronic devices	Nil 10% of claim, minimum R250	Replacement value/Specified sum insured Replacement value/Specified sum insured
Power surge • No power surge arrester installed • Power surge arrester installed	15% of claim, minimum R2 500 Nil	Replacement value/Specified sum insured
Items kept in a vault or safety deposit box – temporarily removed	10% of claim, minimum R500	30% of the value of all the items kept in the vault or safety deposit box
Your Specific Responsibilities		
Keep **jewellery and watches** and **wearable technology** in a safe – above the value of R25 000 per item	Nil	If not kept in a locked safe, maximum pay-out of 10% of the value of each item for any one claim

Section/Sub-section	Excess	Limit
Provide us with a valuation certificate – any item above the value of R25 000	Nil	If no valuation certificate provided, maximum pay-out of 10% of the value of each item for any one claim

Watercraft

How we calculate the claim settlement amount		
Basic excess	5% of claim, minimum R3 000	Sum insured
Specified accessories	Nil	Specified sum insured
Liability to third parties	Nil	R3 000 000
Specific conditions when you claim		
How we handle claims in neighbouring countries	Nil	R50 000
Cover Extensions		
Cost of importing parts	Nil	R10 000
Damage due to vermin or animals	Basic excess	Maximum R10 000 per craft in each 12-month period of insurance
Emergency accommodation	Nil	Refer to Barker ASSIST limits
Emergency repairs	Nil	R5 000
Emergency services, clean-up and removal of wreckage	Nil	Actual cost
Keys and remote control units	Nil	R10 000
Locating and assessing	Nil	20% of sum insured
Medical benefit	Nil	R5 000 per occupant injured with a maximum of R25 000 per incident
Salvage cost	Nil	R50 000
Tow-and-assist	Nil	R10 000
Towing and storage after a claim event: • With our permission (SA) • Without our permission (SA) • Outside of SA (repatriation)	 Nil Nil Nil	 Refer to Barker ASSIST limits R4 400 R50 000
Transit cover	Basic excess	Sum insured
Trauma counselling	Nil	R10 000
Window glass: • Replacement under R5 000 • Replacement over R5 000 • Repair	 Nil 25% of claim, minimum R500 Nil	 Actual cost

Section/Sub-section	Excess	Limit
Optional Cover Extensions		
Credit shortfall (Paying off your watercraft)	Nil	As stated in the policy schedule

Personal Computers

How we calculate the claim settlement amount		
Basic excess	10% of claim, minimum R500	Specified sum insured
Theft from an unattended vehicle with no forced entry	30% of claim	Replacement value/Sum insured
Power surge • No power surge arrester installed • Power surge arrester installed	15% of claim, minimum R2 500 Nil	Replacement value/Specified sum insured
Ensuring compatibility between your old and new computer	Nil	R50 000
Cover Extensions		
Reinstatement of data	Nil	R50 000

Personal Liability

How we calculate the claim settlement amount		
General personal liability	Nil	Sum insured
Director's and officer's liability	Nil	R1 000 000
Domestic employee's liability	Nil	R5 000 000
Electric fence liability	Nil	R1 000 000
Golfer's extension	Nil	R50 000
Home business liability	Nil	R5 000 000
Liability towards domestic employees	Nil	R5 000 000
Liability towards paying guests	Nil	R5 000 000
Renting out your home to tenants	Nil	Sum insured
Security companies and garden services	Nil	R1 000 000
Spread of fire liability	Nil	Sum insured or R5 000 000 if you live on a farm, plot or smallholding
Tenant's liability	Nil	Sum insured
Wrongful arrest	Nil	R150 000

Section/Sub-section	Excess	Limit
Personal Accident		
Paying out after a claim		
Death • Children 6 months and older, but younger than 6 years • Children 6 years and older, but younger than 14 years	Nil	Sum insured R20 000 R50 000
Disappearance	Nil	Death benefit sum insured
Disability	Nil	Sum insured stated in the disability table
Cover Extensions		
Bereavement benefit	Nil	R5 000
Emergency transportation costs	Nil	R5 000
Exposure	Nil	Sum insured stated in the disability table
Hospital benefit	Nil	R5 000
Life support machinery	Nil	R5 000
Mobility cover	Nil	R5 000
Rehabilitation costs	Nil	R5 000
Return of a body	Nil	R5 000
Return of an injured person	Nil	R5 000
Search and rescue	Nil	R5 000
Trauma counselling	Nil	R1 000 per trauma counselling visit, up to a maximum of R5 000 per insured person per incident