

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 3.4 – 25 October 2023

Section/Sub-section	Excess	Limit
How to claim		
Claim procedure at your own expense	Nil	R10 000

Motor

Paying out after a claim		
Basic excess	R3 500 or as selected in the 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		
– Without tracking device	5% of claim	Reasonable retail value or sum insured, whichever is less
– With tracking device	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	Sum insured
Golf cart, quad-bike, motorised lawnmower and three-wheeled vehicle	Basic excess	R1 000 000

Comprehensive cover		
Specified sound equipment	Nil	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Window glass:		
– Replacement under R4 000	Nil	Actual cost
– Replacement over R4 000	20% of claim, minimum R500	
– Repair	Nil	
Safeguarding your vehicle after:		
– Accident: Towing and release fees	Nil	Actual cost
– Breakdown: Towing and release fees	Nil	Refer to Barker ASSIST limits

Section/Sub-section	Excess	Limit
We also cover you for		
Child car seat	Nil	R2 500
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-services expenses	Nil	Actual cost
Keys, locks and remote controls	Nil	R10 000
Medical benefit	Nil	R5 000 per occupant injured with a maximum of R25 000 per incident
Riot and strike cover outside South Africa and Namibia	Basic excess	Sum Insured
Theft of spare wheels (fixed to the outside of a vehicle):		
– With factory fitted or VESA approved wheel-lock	Nil	R10 000
– Without factory fitted or VESA approved wheel-lock	Basic excess	R7 500
Trauma counselling	Nil	R10 000
Wheelchair- and disability-friendly alterations	Nil	R30 000
Additional cover you can choose		
Car hire	Nil	As selected in the Schedule
Credit shortfall (Paying off your vehicle)	Nil	As stated in the Schedule
Third party, fire and theft		
Specified sound equipment	Nil	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Safeguarding your vehicle after:		
– Fire or theft: Towing and release fees	Nil	Actual cost
– Breakdown: Towing and release fees	Nil	Refer to Barker ASSIST limits
We also cover you for		
Riot and strike cover outside South Africa and Namibia	Basic excess	Sum insured
Theft of spare wheels (fixed to the outside of a vehicle):		
– With factory fitted or VESA approved wheel-lock	Nil	R10 000
– Without factory fitted or VESA approved wheel-lock	Basic excess	R7 500
Trauma counselling	Nil	R10 000
Additional cover you can choose		
Car hire	Nil	As selected in the Schedule

Section/Sub-section	Excess	Limit
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Motorcycle

Paying out after a claim		
Basic excess	R3 500 or as stated in the Schedule	Reasonable retail value or sum insured, whichever is less
Comprehensive cover		
Specified sound equipment	Nil	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Window glass:		
– Replacement under R4 000	Nil	Actual cost
– Replacement over R4 000	20% of claim, minimum R500	
– Repair	Nil	
Safeguarding your motorcycle after:		
– Accident: Towing and release fees	Nil	Actual cost
– Breakdown: Towing and release fees	Nil	Refer to Barker ASSIST limits
We also cover you for		
Emergency hotel expenses	Nil	R1 000 per incident
Emergency-services expenses	Nil	Actual cost
Keys, locks and remote controls	Nil	R10 000
Medical benefit	Nil	R5 000
Riot and strike cover outside South Africa and Namibia	Basic excess	Sum insured
Trauma counselling	Nil	R10 000
Additional cover you can choose		
Credit shortfall (Paying off your motorcycle)	Nil	As stated in the Schedule
Third party, fire and theft		
Specified sound equipment	Nil	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Safeguarding your motorcycle after:		
– Fire or theft: Towing and release fees	Nil	Actual cost
– Breakdown: Towing and release fees	Nil	Refer to Barker ASSIST limits

Caravan and trailer

Paying out after a claim		
Basic excess	R1 000	Sum insured
Comprehensive cover		
Specified sound equipment (caravan)	Nil	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Window glass (caravan):		
– Replacement under R4 000	Nil	Actual cost
– Replacement over R4 000	20% of claim, minimum R500	
– Repair	Nil	

Section/Sub-section	Excess	Limit
Safeguarding your caravan/trailer after:		
– Accident: Towing and release fees	Nil	Actual cost
– Breakdown: Towing and release fees (motorised caravans only)	Nil	Refer to Barker ASSIST limits
We also cover you for		
Caravan and trailer contents	Nil	R5 000
Emergency hotel expenses	Nil	R1000 per incident
Emergency-services expenses	Nil	Actual cost
Keys, locks and remote controls	Nil	R10 000
Riot and strike cover outside South Africa and Namibia	Basic excess	Sum insured
Additional cover you can choose		
Credit shortfall (Paying off your caravan/trailer)	Nil	As stated in the Schedule
Third party, fire and theft		
Specified sound equipment (caravan)	Nil	Specified sum insured
Specified accessories	Basic excess	Specified sum insured
Safeguarding your caravan/trailer after:		
– Fire or theft: Towing and release fees	Nil	Actual cost
– Breakdown: Towing and release fees (motorised caravans only)	Nil	Refer to Barker ASSIST limits

Household contents

How much we pay		
Basic excess	Nil or as stated in the Schedule	Sum insured
What we cover you for		
Lightning	15% of claim; minimum R5 000	Sum insured
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 from furniture storage	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

Section/Sub-section	Excess	Limit
We also cover you for		
Accidental damage	Basic excess	R100 000
Accidental death:		
– Up to 18 years of age	Nil	R5 000
– Over 18 but less than 80 years of age	Nil	R10 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
Damage to fridge or freezer	Nil	R10 000
Damage to guests' property	Nil	R20 000
Domestic and wild animals	R500	R20 000
Domestic worker's property	Nil	R20 000
Emergency-services expenses	Nil	Actual costs
Fridge or freezer contents	Nil	R10 000
Full-house (bowls)	Nil	R5 000
Garden damage	Nil	R20 000
Hole-in-one (golf)	Nil	R5 000
Holiday letting:	Basic excess	Sum insured
– Accidental damage	Basic excess	R50 000
– Trauma counselling	Nil	R10 000
Keys, locks and remote controls	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
Office contents	Basic excess	R50 000
Personal documents	Nil	R10 000
Pest contamination	Nil	R10 000
Professional cleaning services	Nil	R25 000
Property of parents and grandparents	Nil	R20 000
Power surge		
– No power surge protection installed	15% of claim; minimum R5 000	Maximum R120 000 in each 12-month period of insurance
– Power surge protection installed	Nil	
Removal of contents	Basic excess	Sum insured
Security guards	Nil	R20 000
Stamp or coin collections	Nil	R5 000
Temporary emergency measures	Nil	R50 000
Temporary repairs	Nil	R20 000
Tracing of water leaks	Nil	R10 000
Trauma counselling benefit	Nil	R10 000

Section/Sub-section	Excess	Limit
Veterinary expenses	Nil	R10 000
Water leakage from underground pipes	Nil	R10 000
Wheelchair- and disability-friendly alterations	Nil	R50 000
Your specific responsibilities		
Keep jewellery and watches in a safe – above the value of R10 000	Basic excess	If not kept in a locked safe, maximum payout of 10% of the value of each item for any one claim
Provide us with a valuation certificate – any item above the value of R10 000	Basic excess	If no valuation certificate provided, maximum payout of 10% of the value of each item for any one claim

Buildings

How much we pay		
Basic excess	R1 000 or as selected in the Schedule	Sum insured
What we cover you for		
Lightning	15% of claim; minimum R5 000	Sum insured
Leaks, flooding:		
Damage to geysers	Basic excess	Actual cost
Other water heating apparatus	Basic excess	Actual cost
Individual components	Nil	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
We also cover you for		
Accidental damage to buildings and fixed machinery	Basic excess	R50 000
Acts by tenants	10% of claim; minimum R1 000	Sum insured
Alternative accommodation or loss of rent	Nil	25% of sum insured
Damage to garden	Nil	R20 000
Demolition and professional fees	Nil	25% of sum insured
Domestic and wild animals	Basic excess	R20 000
Emergency-services expenses	Nil	Actual cost
Glass and sanitary-ware	Basic excess	25% of sum insured
Holiday letting	Basic excess	Sum insured
– Trauma counselling	Nil	R10 000
Home improvements	Nil	R250 000
Keys, locks and remote controls	Nil	R10 000
Medical benefit	Nil	R10 000
New premises that are not yet registered	Basic excess	Sum insured
Pest contamination	Nil	R10 000

Section/Sub-section	Excess	Limit
Power surge		
– No power surge protection installed	15% of claim; minimum R5 000	Maximum R120 000 in each 12-month period of insurance
– Power surge protection installed	Nil	
Professional cleaning services	Nil	R25 000
Public supply or mains connections	Nil	Repair cost
Removal of fallen trees	Nil	R10 000
Security guards	Nil	R20 000
Temporary emergency measures	Nil	R50 000
Temporary repairs	Nil	R20 000
Tracing of water leaks	Basic excess	R10 000
Trauma counselling benefit	Nil	R10 000
Water leakage from underground pipes	Basic excess	R10 000
Wheelchair- and disability-friendly alterations	Nil	R50 000
Additional cover you can choose		
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

What we cover you for		
Theft from an unattended vehicle with no forced entry	30% of claim	Replacement value/ Specified sum insured
How much we pay		
Unspecified All Risks	Nil	20% of the Replacement value/ sum insured, maximum of R5 000 per single item
Specified All Risks (including sports equipment while in use)	Nil	Replacement value/Specified sum insured
– Any telecommunication devices such as cell phones	10% of claim, minimum R250	Replacement value/Specified sum insured
– Remote-controlled aeroplanes/drones while not in use	Nil	Replacement value/Specified sum insured
– Pedal-cycle or any parts when left unattended:		
• securely locked with a lock, chain or cable	Nil	Replacement value/Specified sum insured
• not securely locked with a lock, chain or cable	30% of claim	Replacement value/Specified sum insured
Power surge		
– No power surge protection installed	15% of claim; minimum R2 500	Replacement value/Specified sum insured
– Power surge protection installed	Nil	
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

Section/Sub-section	Excess	Limit
Your specific responsibilities		
Keep jewellery and watches in a safe – above the value of R10 000	Basic excess	If not kept in a locked safe, maximum payout of 10% of the value of each item for any one claim
Provide us with a valuation certificate – any item above the value of R10 000	Basic excess	If no valuation certificate provided, maximum payout of 10% of the value of each item for any one claim

Watercraft		
Paying out after a claim		
Basic excess	5% of claim, minimum R3 000	Sum insured
Specified accessories	Nil	Specified sum insured
Window glass:		
– Replacement under R4 000	Nil	
– Replacement over R4 000	20% of claim, minimum R500	Actual cost
– Repair	Nil	
Liability to third parties	Nil	R3 000 000
How much we pay		
How we handle claims in neighbouring countries	Nil	R50 000
We also cover you for		
Damage due to vermin or animals	Basic excess	Maximum R10 000 per craft in each 12-month period of insurance
Emergency and salvage expenses	Nil	R50 000
Medical benefit	Nil	R10 000
Transit by land	Basic excess	Sum insured
Trauma counselling benefit	Nil	R10 000
Tow-and-assist	Nil	R10 000
Towing and emergency repairs	Nil	R10 000
Additional cover you can choose		
Credit shortfall (Paying off your watercraft)	Nil	Specified in the Schedule

Personal computers		
What we cover you for		
Basic excess	10% of claim, minimum R500	Specified sum insured
Standard Cover		
Theft from an unattended vehicle with no forced entry	30% of claim	Replacement value/Sum insured

Section/Sub-section	Excess	Limit
Power surge/lightning		
– No power surge protection installed	15% of claim, minimum R2 500	Sum insured
– Power surge protection installed	Nil	
Ensuring compatibility between your old and new computer	Nil	R50 000
Reinstatement of data	Nil	R50 000

Personal liability

What we cover you for		
General personal liability	Nil	Sum insured
Tenant's personal liability	Nil	Sum insured
Property owner's liability	Nil	Sum insured
– Towards paying guests	Nil	R5 000 000
Spread of fire liability	Nil	Sum insured or R5 000 000 if you live on a farm, plot or smallholding

Security-related liability:	Excess	Limit
– Wrongful arrest	Nil	R150 000
– Activities of your security company	Nil	R1 000 000
– Electric fence	Nil	R1 000 000
– Business liability	Nil	R5 000 000

Personal accident

Paying out after a claim		
Death		Sum insured
– Children 6 months and older, but younger than 6 years	Nil	R20 000
– Children 6 years and older, but younger than 14 years		R50 000
Disability	Nil	Sum insured stated in the disability table
What we cover you for		
Bodily injury	Nil	R50 000
Disappearance	Nil	Death benefit sum insured
Exposure	Nil	Sum insured as per the schedule of compensation
Hospital benefit	Nil	R1 000 per day, maximum R20 000 in each 12-month period of insurance
Trauma counselling	Nil	R10 000