

THE EXCESSES AND THE SUMS INSURED (MUA CLASSIC POLICY)

(Part of your policy schedule and / or quote)

SECTION 1: CLASSIC CAR AND MOTORCYCLE

| Insured event | Excess | Maximum Sum insured |
|---|------------------------------|--|
| Your cover | | As stated in your schedule |
| Automatic extensions | | |
| Authorising emergency repairs | Nil | R 5 000 |
| Cherished remains | Nil | 25% of agreed value/5% vehicle burnt out |
| Delivery after repairs | Nil | Reasonable costs |
| Fire extinguishing charges | Nil | Reasonable costs |
| Head, tail and spotlight damage | 15% of claim, minimum R 150 | R 5 000 |
| Imported parts | Nil | R 5 000 |
| Locks and keys | 15 % of claim, minimum R 150 | up to 25 % of Sum Insured |
| Medical expenses, trauma treatment and injury causing death | | |
| • Medical expense, per event | Nil | R 10 000 |
| • Medical expense, per person, per event | Nil | R 2 000 |
| • Hijack medical expense, per event | Nil | R 100 000 |
| • Hijack medical expense, per person, per event | Nil | R 25 000 |
| • Hijack funeral costs, per person, per event | Nil | R 5 000 |
| • Hijack trauma and therapy costs, per person, per event | Nil | R 5 000 |
| Protection during removal and delivery | Nil | Reasonable costs |
| Temporarily detached parts | Nil | 25% of market or agreed value |
| Tow-in costs and vehicle protection | Nil | Reasonable costs |
| Window glass | 15 % of claim, minimum R 150 | Up to your Sum Insured |
| Wreckage removal costs | Nil | Reasonable costs |
| Excess waivers | | |
| • No basic excess when you or named driver are over 55 years of age and licensed over 5 years | Nil | |
| • No basic excess where vehicle is less than 12 months old from date of first registration and driven by you or main driver at time of loss | Nil | |
| Voluntary excess will apply to every claim | Voluntary excesses | |

SECTION 3: LEGAL LIABILITY TO THIRD PARTIES

| Insured Event | Excess | Limit of Indemnity |
|----------------------------------|--------|--------------------|
| Legal Liability to Third Parties | Nil | R30 000 000 |

"For policy valuation purposes all amounts stated in the policy including sums insured, limits of cover, excesses and deductibles, are expressed inclusive of VAT at 14%. For clarity it is noted that in cases where an excess is expressly recovered by an insurer from an insured the excess amount in terms of the policy so recovered does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence."