

MUA EXECUTIVE POLICY
THE EXCESSES AND THE SUMS INSURED
(Part of your policy schedule and / or quote)

SECTION 1: BUILDINGS

Insured event	Excess	Maximum Sum insured
Your cover	As stated in the schedule	As stated in your schedule
Alternative accommodation/rent	Nil	25% of Sum insured
Capital Additions	Nil	25% of Sum insured
Changes to your home because of physical injury	Nil	R100 000
Cost of preparing claims	Nil	R20 000
Fire Extinguishing charges	Nil	25% of Sum Insured
Hiring of security guards/watchmen	Nil	25% of Sum Insured, emergency R10 000
Metered watered leakage	Nil	R25 000
New fixtures & fittings	Nil	5% of Sum Insured
Pest contamination	Nil	25% of Sum Insured
Reinstatement of gardens	Nil	5% of Sum Insured, maximum R25 000
Removal of fallen trees	Nil	R5 000
Reward for information	Nil	R50 000
Temporary removal of fixtures & fittings	Nil	10% of Sum Insured, maximum R250 000
Tracing of leaks	Nil	R100 000
Underground services & servitudes	Nil	25% of Sum Insured
Excess waivers		
• No basic excess when you are over 55 years of age	Nil	
• No basic excess when claim is over R 100 000	Nil	
Increased basic and compulsory excesses will apply to every claim		

Section 2: CONTENTS

Insured event	Excess	Maximum Sum Insured
Your cover	As stated in the schedule	As stated in your schedule
Alternative accommodation/rent	Nil	25% of Sum Insured
Business equipment	Nil	R200 000
Changes to buildings because of physical injury	Nil	R100 000
Cost of preparing claims	Nil	R20 000
Cover or contents not contained at Insured address stated in the schedule	additional excess R1 000	10% of Sum Insured
Fatal injury & trauma counselling	Nil	Fatal injury R50 000; Trauma counselling R5 000
Fire extinguishing charges	Nil	25% of Sum Insured
Foodstuffs	Nil	R 5 000
Guest & domestic employees personal belongings	Nil	R50 000
Hiring of security guard / watchmen	Nil	25% of Sum Insured, emergency R10 000
Hole in one / Full House	Nil	Hole in one – R10 000/ Full house – R5 000
Laundry	Nil	R25 000
Metered water leakage	Nil	R25 000
Money	Nil	R25 000
New Purchases	Nil	25 % of Sum Insured
Personal Baggage insurance	Nil	R15 000
Pest contamination	Nil	25% of Sum Insured
Restoring data on computers	Nil	R25 000
Restoring documents	Nil	R25 000
Replacing locks & keys	Nil	25% of Sum Insured
Reward for information	Nil	R50 000
Spoilage of food & drink	Nil	25% of Sum Insured
Swimming pool, borehole & other motors	Nil	R15 000
Veterinary expenses	Nil	R5 000 per annum
Excess waivers		
• No basic excess when you are over 55 years of age	Nil	
• No basic excess when claim is over R 100 000	Nil	
Increased basic and compulsory excesses will apply to every claim		

Section 3: ALL RISKS

Insured event	Excess	Maximum Sum insured
Your cover for Unspecified all risk items	R250 per event	As stated in your schedule
Your cover for Specified all risk items (as stated in your schedule)	Nil	As stated in your schedule
Your cover for electronic equipment, pedal cycles and business items	R 1 000 per item	As stated in your schedule
Excess waiver		
• No basic excess when you are over 55 years of age	Nil	

SECTION 4: PERSONALLEGAL LIABILITY

Insured Event	Excess	Limit of Indemnity
Personal Legal Liability	Nil	R30 000 000
Automatic extensions		
Security companies / Garden Services	Nil	R 3 000 000

Business premises liability	Nil	R 3 000 000
Trustees and Members liability	Nil	R 3 000 000
Identity theft		
• Legal expenses	Nil	R30 000
• Lost income	Nil	R750
• Obligation to pay	Nil	R2 500
• Miscellaneous expenses	Nil	R2 500

Section 5: MOTOR

Insured event	Excess	Maximum Sum insured
Your cover	As stated in the schedule	As stated in your schedule
Automatic extensions		
Authorising emergency repairs	Nil	R 5 000
Changes to your vehicle because of physical injury	Nil	R100 000
Child seat	Nil	R 2 500
Delivery after repairs	Nil	Reasonable costs
Difference in excess for hired vehicle	Nil	R10 000
Fire extinguishing charges	Nil	Reasonable costs
Four x Four		
• Emergency repairs	Nil	R 7 500
• Winching equipment	Nil	R 5 000
Where the insured vehicle is a 4x4 or 4x2 vehicle And its mechanical components are damaged following water crossing or tidal changes.	Excess in schedule plus 5 % of claim, minimum R 7 500	As stated in your schedule
Head, Tail or 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
Radios and various players and specified accessories	25% of claim, minimum R250	2.5% of vehicle value, maximum R10 000
Repatriation costs	Nil	R 50 000
Reward for information	Nil	R 50 000
Tracking device	Nil	R 2000
Tow-in costs and vehicle protection	Nil	Reasonable costs
Vehicle transfer cover	Nil	R 750 000/highest valued vehicle (the lesser)
Window glass	15% of claim, minimum R 150	Up to your Sum Insured
Wreckage removal costs	Nil	Reasonable costs
Where the insured vehicle is damaged whilst being driven by or is in the charge of, for the purpose of being driven, by a person licenced less than 2 years, or younger than 27 years of age, <i>other than</i> the main driver, or when with a member of the motor trade and being overhauled, serviced or repaired or waiting for collection from a recognised motor dealer.	Double basic excess	As stated in your schedule
Where the soft top of a convertible insured vehicle is maliciously damaged.	Excess in schedule, minimum R 2 500	As stated in your schedule
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	
• No basic excess for vehicles stolen / hijacked with a working tracking unit	Nil	
Increased basic and compulsory excesses will apply to every claim		

Section 6: MOTORCYCLES

Insured event	Excess	Maximum Sum insured
Your cover	As stated in your schedule	Retail value / Agreed value
Automatic extensions		
Authorising emergency repairs	Nil	R 3 500
Delivery after repairs	Nil	Reasonable costs
Imported parts	Nil	R 5 000
Locks and keys	15 % of claim, minimum R 150	R 5 000
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

Radios and various players and specified	5% of claim, minimum R 250	R10 000
Reward for information	Nil	R 50 000
Tow-in costs and vehicle protection	Nil	Reasonable costs
Tracking device	Nil	R 2 000
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
- No basic excess for vehicles stolen / hijacked with a working tracking unit Nil

Increased basic and compulsory excesses will apply to every claim

SECTION 7: CARAVANS AND TRAILERS

Insured event	Excess	Maximum Sum insured
Your cover		As stated in your schedule
Automatic extensions		
Authorising emergency repairs	Nil	R 3 500
Delivery after repairs	Nil	Reasonable costs
Locks and keys	15% of claim, minimum R 150	R 5 000
Reward for information	Nil	R 50 000
Tow-in costs and vehicle protection	Nil	Reasonable costs
Wreckage removal costs	Nil	Reasonable costs
Excess waiver		
• No basic excess when you or named driver are over 55 years of age and licensed over 5 years	Nil	

SECTION 8: 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
Imported parts	Nil	R 5 000
Locks and keys	15 % of claim, minimum R 150	up to 25 % of Sum Insured
Protection during removal and delivery	Nil	Reasonable costs
Temporarily detached parts	Nil	25% of market or agreed value
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	

Increased basic and compulsory excesses will apply to every claim

SECTION 9: LEGAL LIABILITY TO THIRD PARTIES

Insured Event	Excess	Limit of Indemnity
Legal Liability to Third Parties	Nil	R30 000 000
Watercraft legal liability	Nil	R 5 000 000

SECTION 10: WATERCRAFT

Insured event	Excess	Maximum Sum insured
Your cover		As stated in your schedule
Automatic extensions		
Authorising emergency repairs	Nil	R 5 000
Fire extinguishing charges	Nil	Reasonable costs
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
Repatriation costs	Nil	R 20 000
Reward for information	Nil	R 50 000
Tow-in costs	Nil	Reasonable costs
Wreckage removal & Salvage costs	Nil	Reasonable costs

"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."