

**MUA CLASSIC POLICY 2017 version 1.01**  
**THE EXCESSES AND THE SUMS INSURED**  
(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
<b>Automatic extensions</b>		
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
<b>Medical expenses, trauma treatment and injury causing death</b>		
• 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
<b>Excess waivers</b>		
• 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

**NOTE: Increased basic excesses and any Compulsory excesses are noted on the policy schedule and not on this page.**

*"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."*