

**MUA PERSONAL POLICY 2017 version 1.01**  
**THE EXCESSES AND THE SUMS INSURED**  
(Part of your policy schedule and / or quote)

**SECTION 1: BUILDINGS**

<b>Insured event</b>	<b>Excess</b>	<b>Maximum Sum insured</b>
Your cover	As stated in the schedule	As stated in your schedule
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Accidental Damage / Electronic, Electrical or mechanical	Nil	R 5 000
Alternative accommodation/rent	Nil	25% of Sum insured
Fire Extinguishing charges	Nil	25% of Sum Insured
Glass and sanitaryware	Nil	reasonable cost
Hiring of security guard / watchmen	Nil	R10 000
Metered water leakage	Nil	R 5 000
Public supply	Nil	reasonable costs
Replacing locks and keys	Nil	R 10 000
Removal of fallen trees	Nil	R5 000, one claim per annum
Tracing of leaks	Nil	R 10 000
Wild baboons and wild monkeys	Nil	R 10 000
<b>Additional Excesses:</b>		
<ul style="list-style-type: none"> <li>Loss / damage from theft / attempted theft, malicious damage or the escape or leaking of water when building is unoccupied</li> </ul>	R 5000	

**Section 2: CONTENTS**

<b>Insured event</b>	<b>Excess</b>	<b>Maximum Sum Insured</b>
Your cover	As stated in the schedule	As stated in your schedule
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Accidental Damage/ Electronic, Electrical or mechanical	Nil	R 5 000
Alternative accommodation/rent	Nil	25% of Sum Insured
Business equipment	Nil	R 50 000
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	R 10 000
Hole in one / Full House	Nil	Hole in one – R10 000/ Full house – R5 000
Hiring of security guards/watchmen	Nil	R 10 000
Laundry	Nil	R 5 000
Metered water leakage	Nil	R 5 000
Money	Nil	R 5 000
Outdoor and garden items	Nil	R 10 000
Replacing locks & keys	Nil	R 10 000
Restoring data on computers	Nil	R 5 000
Restoring documents	Nil	R 5 000
Swimming pool, boreholes and other motors	Nil	R 10 000, two claims per annum
Spoilage of food & drink	Nil	R 5 000
Veterinary expenses	Nil	R5 000 per annum
<b>Additional excesses</b>		
<ul style="list-style-type: none"> <li>Removal of Contents</li> <li>Loss / damage from theft / attempted theft, malicious damage or the escape or leaking of water when building is unoccupied</li> </ul>	R 2 500 R 5000	

**Section 3: ALL RISKS**

<b>Insured event</b>	<b>Excess</b>	<b>Maximum Sum insured per item</b>
Your cover for Unspecified all risk items	R1 000 per event	25% of Sum Insured
Your cover for Specified all risk items (as stated in your schedule)	Nil	As stated in your schedule
<b>Additional excesses</b>		
<ul style="list-style-type: none"> <li>Items stolen from unoccupied vehicle and vehicle has no compartment</li> </ul>	R 1 000	

**SECTION 4: PERSONALLEGAL LIABILITY**

<b>Insured Event</b>	<b>Excess</b>	<b>Limit of Indemnity</b>
Personal Legal Liability	Nil	R10 000 000
<b>Automatic extensions</b>		
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		
<ul style="list-style-type: none"> <li>Legal expenses</li> <li>Lost income</li> <li>Obligation to pay</li> <li>Miscellaneous expenses</li> </ul>	Nil Nil Nil Nil	R30 000 R750 R2 500 R2 500

**Section 5: MOTOR**

<b>Insured event</b>	<b>Excess</b>	<b>Maximum Sum insured</b>
Your cover	As stated in the schedule	As stated in your schedule
<b>AUTOMATIC EXTENSION OF COVER</b>		

Authorising emergency repairs	Nil	R 5 000
Delivery after repairs	Nil	Reasonable costs
Difference in excess for a hired vehicle	Nil	R 5 000
Fire extinguishing charges	Nil	Reasonable costs
Four x Four		
• Emergency repairs	Nil	R 7 500
• Winching equipment	Nil	R 5 000
Locks and keys	Nil	R 10 000
Medical expenses, trauma treatment and injury causing death		
• Medical expense, per event	Nil	R 5 000
• Medical expense, per person, per event	Nil	R 2 000
• Hijack medical expense, per event	Nil	R 5 000
• Hijack medical expense, per person, per event	Nil	R 2 000
• Hijack funeral costs, per person, per event	Nil	R 5 000
• Hijack trauma and therapy costs, per person, per event	Nil	R 5 000
Repatriation costs	Nil	R 15 000
Reward for information	Nil	R 10 000
Tow-in costs and vehicle protection	Nil	R 2 000
Tracking device	Nil	R 2 000
Vehicle transfer cover	Nil	R 300 000
Window glass	15% of claim, minimum R 150	Up to your Sum Insured
Wreckage removal costs	Nil	Reasonable costs

**Additional compulsory excess payable for all drivers under the age of 25 and/or licence for less than 2 years R 2 500**

#### Section 6: MOTORCYCLES

<b>Insured event</b>	<b>Excess</b>	<b>Maximum Sum insured</b>
Your cover	As stated in your schedule	As stated in your schedule
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Authorising emergency repairs	Nil	R 3 500
Delivery after repairs	Nil	reasonable cost
Imported parts	Nil	R 5 000
Locks and keys	Nil	R 5 000
Medical expenses, trauma treatment and injury causing death		
• Medical expense, per event	Nil	R 5 000
• Medical expense, per person, per event	Nil	R 2 000
• Hijack medical expense, per event	Nil	R 5 000
• Hijack medical expense, per person, per event	Nil	R 2 000
• Hijack funeral costs, per person, per event	Nil	R 5 000
• Hijack trauma and therapy costs, per person, per event	Nil	R 5 000
Reward for information	Nil	R 10 000
Tow-in costs and vehicle protection	Nil	R 2 000
Tracking device	Nil	R 2 000
Wreckage removal	Nil	Reasonable costs

#### SECTION 7: CARAVANS AND TRAILERS

<b>Insured event</b>	<b>Excess</b>	<b>Maximum Sum insured</b>
Your cover		As stated in your schedule
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Authorising emergency repairs	Nil	R 3 500
Delivery after repairs	Nil	Reasonable costs
Locks and keys	Nil	R 5 000
Tow-in costs and vehicle protection	Nil	R 2 000

#### SECTION 8: LEGAL LIABILITY TO THIRD PARTIES

<b>Insured Event</b>	<b>Excess</b>	<b>Limit of Indemnity</b>
Legal Liability to Third Parties	Nil	R10 000 000
Watercraft legal liability	Nil	R 5 000 000
Identity theft		
• Legal expenses	Nil	R30 000
• Lost income	Nil	R750
• Obligation to pay	Nil	R2 500
• Miscellaneous expenses	Nil	R2 500

#### SECTION 9: WATERCRAFT

<b>Insured event</b>	<b>Excess</b>	<b>Maximum Sum insured</b>
Your cover		As stated in your schedule
<b>Automatic extensions</b>		
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 5 000
• Medical expense, per person, per event	Nil	R 2 000
Repatriation costs	Nil	R 20 000
Tow-in 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."*

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