



## Property Owners Combined Summary

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The following sections and extensions are automatically included:

### Section A – Property

• Loss of or damage to the buildings caused by theft	:	Full value
• Escalation – current period	:	10% of the sum insured
• Escalation – further reinstatement period	:	10% of the sum insured
• Damage to landscaped gardens	:	R5,000
• Geysers	:	
• Leakage from fire extinguishing installations	:	Full value
• Locks and keys	:	R2,500
• Maintenance and cleaning equipment	:	R30,000
• Removal of trees	:	R5,000
• Swimming pool and bore hole pump motors	:	R5,000
• Theft of exterior fixtures and fittings	:	R10,000
• Upgrading/replacement of undamaged sprinkler systems	:	Full value
• Watchman fees	:	R5,000

**Section B – Public Supply Connections** : Actual repair cost

### Section C – Loss of Rent

On an 'until tenanted' basis. The actual loss of rent up to a maximum of 25% of the building sum insured

**Section D – Accidental Damage** : R250, 000

### Section E – Liability

• Property Owners	:	R25,000,000
• Wrongful Arrest & Defamation	:	R50,000 per event/R100,000 pa
• Legal Defence Costs	:	R50,000 per event/R100,000 pa

**Section F – Glass** : R15, 000  
Not otherwise insured

**Section G – All Risks** : Optional

**Section L – Machinery Breakdown** : Optional

**Claims Preparation Costs** : R50, 000

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## First Amounts Payable

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### Property Owners Combined

• Accidental damage	:	R2,500
• Geysers	:	R1,000
• Laminated or wooden flooring	:	10% of claim, minimum R2,500
• Lightning damage	:	R2,000
• Subsidence and landslip (if included)	:	1% of sum insured, minimum R1,000
• Theft of exterior fixtures and fittings	:	10% of claim, minimum R1,000
• Earthquake (including mining tremors) applicable to Klerksdorp, Stilfontein, Orkney, Welkom, Odendaalsrus, Riebeeckstad, Henneman and Virginia	:	1% of sum insured, minimum R2, 500
• All other claims except where provided for specifically in any section or by memorandum	:	R1, 000

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