



# F&I Sectional Title

## Overview

### **BUILDINGS COMPOSITE**

1. Power Surge - Limit: R50,000
2. Water Loss through leakage - Limited to R10,000  
If consumption higher than 50% of the average
3. Removal of Fallen Trees - Limit: R5,000
4. Maintenance and Cleaning  
Equipment - Limit: R30,000
5. Swimming Pool, Jacuzzi and  
Borehole Pumps - Limit: R3,000
6. Watchmen - Limit: R2,500
7. Emergency Medical Expenses - Limit: Reasonable cost – Injuries due to an accident

### **OFFICE CONTENTS**

1. Office Contents - Sum Insured: R100,000

### **ACCOUNTS RECEIVABLE**

1. All outstanding debit balances - Sum Insured: R1,000,000

### **MONEY**

1. Major losses - Limit: R20,000
2. Cash and Credit Cards - Limit: R10,000

### **PLATE GLASS**

1. Accidental Damage - Sum Insured: R10,000

### **FIDELITY GUARANTEE**

1. Fraudulent or Dishonest Losses  
by Trustees and All Employees – Blanket Basis - Sum Insured: R100,000

### **GOODS IN TRANSIT**

1. Load Limit any one conveyance  
All Risks basis - Sum Insured: R10,000



# F&I Sectional Title

## Overview

### PUBLIC LIABILITY

1. General and Tenants Liability	-	Indemnity: R20,000,000
2. Trustees Liability		Indemnity: R5,000,000
3. Directors and Officers Liability		Indemnity: R2,500,000
4. Products Liability	-	Indemnity: R20,000,000
(Including - Food Poisoning)		
5. Defective Workmanship	-	Indemnity: R20,000,000
6. Legal Defence Costs		Indemnity: R50,000
7. Wrongful Arrest and		
8. Defamation	-	Indemnity: R50,000
9. Liability to Visitors or Guests	-	Indemnity: R25,000
10. Animals intruding onto		
Neighbouring property	-	Indemnity: R25,000

### EMPLOYERS LIABILITY

1. All Employees of the Insured	-	Indemnity: R20,000,000
---------------------------------	---	------------------------

### ADDITIONAL EXTENSIONS/COVER INCLUDED TO SECTIONS A TO I

EXTENSIONS		SUM INSURED
1. Lock and Keys	-	R5,000
2. Malicious Damage (Theft)	-	R5,000
3. Damage to Buildings (Theft)	-	R5,000
4. Receptacles and Clothing	-	R5,000
5. Personal Accident (Assault)		
Number of people: 1		
Capital Limit	-	R2,000
Weekly Limit	-	R200
Medical Expenses	-	R1,000
6. Special Reinstatement (Glass)	-	Unlimited
7. Debris Removal	-	R10,000
8. Fire Extinguishers	-	R10,000
9. Claims Preparation Costs	-	R25,000

Any increased limits / additional extensions of cover will reflect under the relevant section.

### OPTIONAL ADDITIONAL COVER

Business All Risks, Stated Benefits, Group Personal Accident, Motor, Electronic Utilities, Machinery Breakdown & Machinery Breakdown Business Interruption.

Cover as specified within the above sections insurance schedule and policy wording.