### Section 1 – Houseowners (Building)

1. In respect of each and every occurrence giving rise to a claim – 5% of claim minimum R1,000.00.
2. Subsidence & Landslip – 5% of claim min R3,000
3. The following voluntary excesses apply depending on the amount selected by the insured at the inception of the policy:
   - R 5,000
   - R10,000
   - R15,000

   **Excesses 1 & 3 are cumulative**  
   **Excesses 2 & 3 are cumulative**

### Section 2 – Householders (Contents)

1. In respect of each and every occurrence giving rise to a claim:
2. For each and every claim arising from an insured peril excluding perils with a specific excess (lightning, theft and burglary, deliberate or irresponsible act, extensions and accidental damage) – R750.
3. For each and every claim arising in respect of cover afforded by the extensions of this section – R500.
4. For each and every claim arising from a deliberate or irresponsible act after the building has been left vacant for more than 30 days – R1,500.
5. For each and every claim in respect of lightning – 10% of the claim minimum R1,500.
6. For each and every claim arising out of theft or burglary – R1,500.
8. The following **voluntary excesses** apply depending on the amount selected by the insured at the inception of the policy:
   - R 5,000
   - R10,000
   - R15,000

   **Excess 7 is cumulative to Excesses 1, 3, 4, 5 & 6.**

### Section 3 – All Risks – Specified and Unspecified

1. For each and every claim - R750.

### Section 4 – Personal Accident

Nil

### Section 5 – Personal Liability

Nil
Section 6 – Motor

In respect of each and every occurrence giving rise to a claim:

**COMPREHENSIVE COVER**

1. Basic excess - R3,000.
2. Driver under 25 years of age – R3,000.
3. Theft or hijack - 5% of insured value, min R3,000 where no approved tracking device is installed.
4. Where the driver’s licence of the driver at the time of the loss has been valid for less than 2 years – R2,000 (only applicable if not the regular driver)
5. Where the driver of the vehicle at the time of the loss is not the regular driver noted on the schedule – R2,000.

**NOTE: If Regent has not been advised of the correct regular driver, the validity of the claim, policy or premiums may be affected.**

6. Where the claim loss date is within 3 months of policy inception date – R3,000.
7. The following voluntary excesses apply depending on the amount selected by the insured at the inception of the policy:
   - R 2,500
   - R 5,000
   - R 7,500
9. Car radios - 25% of claim minimum R350. (Where the insured is able to produce the security face-plate following theft of the car radio - 10% of claim minimum R100.)


**Excesses 1, 2, 3, 4, 5, 6 & 7 are cumulative**

**THIRD PARTY, FIRE AND THEFT COVER**

In respect of each and every occurrence giving rise to a claim:

1. Basic excess – R3,000.
2. Theft or hijack - 5% of insured value - where no approved tracking device is installed.
3. The following voluntary excesses apply depending on the amount selected by the insured at the inception of the policy:
   - R 2,500
   - R 5,000
   - R 7,500

**Excesses 1, 2 & 3 above are cumulative**

**THIRD PARTY ONLY – NIL**
### Motor Cycle Excesses

1. **Own Damage**
   1.1 **Road Bikes only**
      - Driver age 16-25 - 10% of claim minimum R5,000
      - Driver age 26-34 - 10% of claim minimum R3,000
      - Driver age 35 years and over - 10% of claim, minimum R2,500
   1.2 **Off-Road bikes and Quads**
      - All ages - 10% of claim, minimum R2,500

2. Whilst the motorcycle is being driven by a person with an international licence - an additional R1,000.

3. Whilst motorcycle is being driven by a person with a learner’s licence - an additional R5,000.

4. Theft of motorcycle - an additional 5% of claim. (This first amount payable does not apply where the motorcycle is recovered within 14 days of the date of loss.)

5. While participating Superbike Schools Classes B, C and D, an additional R2,000 each and every claim.

6. Third party damage R10,000 each and every claim.

7. Windscreen, head, tail or spot lights 10% of claim minimum R500.


**Excesses 1, 2, 3, 4, 5 & 6 are cumulative**

### Section 7 – Marine Pleasure Craft

In respect of each and every claim - 10% of the claim minimum R2,000.