



Personal Product Benefits

Cover Limits & Excesses

Keeping you confident on your journey to success

Benefit Limit Annexure

This benefit limit annexure is to be read in conjunction with the Momentum Insurance policies.

Section	Insured Events/Benefits	Applicable Limit			Excess Structure
		Envoy / Envoy 55+	Priceless / Priceless 55+	Select / Select 55+	
BENEFITS AND REWARDS	Safety Bonus / Safety Returns	Included FREE; T&C apply			R0
	Safety Alert	Policyholder + 1 nominated person			
	Momentum Home and Roadside Assist	Included			
	Golf Hole-In-One or Bowls Full House	R5 000	R3 000	R3 000	
	Rewarder	Optional cover			
	Female benefits extension - Breast cancer	Optional cover (R20 000)			
	Female benefits extension - Handbag	Optional cover (R5 000)			R250
Buildings	Loss or damage	Up to main sum insured			Basic: R1 250 Min R1000 Max R5000
	Clearance costs	10% of main cover sum insured			
	Public Authorities Requirements	10% of main cover sum insured			
	Alterations andImprovements	20% of main cover sum insured			
	Fire Brigade Charges	10% of main cover sum insured			Unoccupied Buildings: 5% of claim, min R5 000
	Security Guards	R15 000	R10 000	R10 000	
	Loss of Water	R30 000	R25 000	R25 000	
	Claims preparation costs	10% of main cover sum insured			

Section	Insured Events/Benefits	Applicable Limit			Excess Structure
		Envoy / Envoy 55+	Priceless / Priceless 55+	Select / Select 55+	
Buildings	Accidental Damage	Up to main sum insured			Basic: R1 250 Min R1000 Max R5000 Unoccupied Buildings: 5% of claim, min R5 000
	Disabled modification	R120 000	R70 000	R70 000	
	Removal of Fallen Trees	R5 000 per annum			
	Electrical and Mechanical Breakdown	R50 000	R10 000	R10 000	
	Pests and Vermin	Up to main sum insured			
	Loss of Rent	25% of main cover sum insured			
	Upgrading security systems	R5 000	Not Available	Not Available	
	Theft Cover for Unoccupied Buildings	Optional cover			
	Comprehensive Subsidence	Optional cover			
	Extended Electrical and Mechanical Breakdown	Optional cover (R100 000)	Optional cover (R50 000)	Optional cover (R50 000)	
Contents	Jewellery and watches	Included with a sub-limit of 33% of total sum insured			Basic: R1 480 Min R1000 Max R5000 Individual stamp/coin: 5% of claim, min R250
	Cell Phones and wearable devices	Included with a sub-limit of R20 000 per item, otherwise specified under Portable Possessions			
	Goods for business use	R100 000	R50 000	R50 000	
	Garden and leisure equipment	Included with a sub-limit of 20% of total sum insured			
	Theft of property in the open	R50 000	R30 000	R30 000	
	Fire Brigade Charges	10% of main cover sum insured			
	Clearance Costs				
	Claims preparation costs				
	Security Guards	R15 000	R10 000	R10 000	

Section	Insured Events/Benefits	Applicable Limit			Excess Structure
		Envoy / Envoy 55+	Priceless / Priceless 55+	Select / Select 55+	
Contents	Contents Cover for Items Temporarily Away from Home	10% of main cover sum insured			Basic: R1 480 Min R1000 Max R5000 Individual stamp/coin: 5% ofclaim, min R250
	Cover for tenants’ fixtures and fittings	Up to main sum insured			
	Loss of rent	25% of main cover sum insured			
	Loss of Water	R30 000	R25 000	R25 000	
	Transport of Furniture	R60 000	R30 000	R30 000	
	Transport of Groceries	R15 000	R10 000	R10 000	
	Loss or damage to goods being transported	Up to main sum insured			
	Visitors’ and employees’ belongings	R10 000	R5 000	R5 000	
	Pests and vermin	Up to main sum insured			
	Gifts at the client’s residence	R50 000	R10 000	R10 000	
	Contents for parents at residential care home	Up to R30 000 – add to main sum insured			
	Contents at educational residence for children	Up to R100 000 – add to main sum insured			
	Veterinary expenses	R10 000	R5 000	R5 000	
	Cover for your swimmingpool, borehole, Jacuzzi, electrical door and gate machinery	R15 000	R10 000	R10 000	

Section	Insured Events/Benefits	Applicable Limit			Excess Structure
		Envoy / Envoy 55+	Priceless / Priceless 55+	Select / Select 55+	
Contents	Contents of your refrigerator and freezer	Up to main sum insured	R10 000	R10 000	Basic: R1 480 Min R1000 Max R5000
	Lock and keys	Up to main sum insured	R5 000	R5 000	
	Damage to the client’s garden	R25 000	R15 000	R15 000	
	Business or Personal Documents	R25 000	R15 000	R15 000	
	Coins and stamps	R5 000	R3 000	R3 000	
	Money and other instruments	R10 000	R5 000	R5 000	
	Theft Cover for Unoccupied Buildings	Optional cover			Individual stamp/coin: 5% ofclaim, min R250
	Comprehensive Subsidence	Optional cover			
	Property away	Optional cover defaulted to min 5% max 30% of total sum insured	Not Available	Not Available	
Portable Possessions	Unspecified PP	Section level: max R250 000	Section level: max R250 000	Section Level:max R100 000	Basic excess: R 680 Min R500 Max R10 000

Section	Insured Events/Benefits	Applicable Limit			Excess Structure
		Envoy / Envoy 55+	Priceless / Priceless 55+	Select / Select 55+	
Portable Possessions	Unspecified PP	Cell phones and wearable devices up to 25% of the Unspecified sum insured, to a maximum of R20 000 Electronic equipment and pedal cycles max item limit R10 000. For any other item, 25% of the Unspecified All Risk Sum Insured, up to a maximum of R50 000 per item.	Cell phones and wearable devices up to 25% of the Unspecified sum insured, to a maximum of R20 000 Electronic equipment and pedal cycles max item limit R5 000. For any other item, 25% of the Unspecified All Risk Sum Insured, up to a maximum of R30 000 per item.	Cell phones and wearable devices up to 25% of the Unspecified sum insured, to a maximum of R20 000 Electronic equipment and pedal cycles max item limit R5 000. For any other item, 25% of the Unspecified All Risk Sum Insured, up to a maximum of R30 000 per item.	Basic excess: R 680 Min R500 Max R10 000 Cell phone excess: 5% of sum insured, minimum R750 Pedal cycle: 5% of sum insured, minimum R 1 000
	Specified PP	Cell phones and wearable devices R20 000+ Electronic equipment and pedal cycles above R10 000 Other items above 25% of SI or >R50 000	Cell phones and wearable devices R20 000+ Electronic equipment and pedal cycles above R5 000 Other items above 25% of SI or >R30 000	Cell phones and wearable devices R20 000+ Electronic equipment and pedal cycles above R5 000 Other items above 25% of SI or >R30 000	
	Liability to other people	Optional cover up to R1 000 000			
	Express Delivery and Overtime	Optional cover Compensation is limited to 50% of the sum insured			
	Reconstitution of programs and/or data	Optional cover			
		R10 000	R5 000	R5 000	
	Replacement of Incompatible Licensed Software	Optional cover Compensation is limited to R5 000 per claim.			

Section	Insured Events/Benefits	Applicable Limit			Excess Structure
		Envoy / Envoy 55+	Priceless / Priceless 55+	Select / Select 55+	
Personal Enthusiast	This section will cover all hobby equipment used for indoor or outdoor sports and activities. Cover is provided for the maximum value of hobby equipment and apparel taken out of the home for an event, there is no need to specify items individually.				Basic excess: 5% of claim, minimum R1 000
Personal Liabilities	Accidental death or bodily injury or illness, or accidental loss or damage to a 3 rd party's property	R5 000 000			Basic excess: R3 000 Min R1000 Max R50 000
	Liability as A Tenant	R5 000 000			
	Liability to Domestic Employees	R5 000 000			
	Wrongful Arrest and Search	R50 000			
	Contracts with Security Companies and Garden Services	R5 000 000			
	Fraudulent Use of Credit, Cash and SIM Cards	R5 000			
	Identity Theft	Optional cover - R15 000			
	Veld Fire Liability	Optional cover - R5 000 000			
	Legal Costs	Optional cover - R10 000			
PersonalAccident	Accidental death of a child	R15 000			R0
	Accidental death of insured/spouse	R60 000	R30 000	R30 000	
Vehicle	3 rd Party liability	R5 000 000			Basic excess or Variable excess depending on value
	Emergency repairs	R20 000	R10 000	R10 000	
	Emergency Accommodation	R10 000	R5 000	R5 000	

Section	Insured Events/Benefits	Applicable Limit			Excess Structure
		Envoy / Envoy 55+	Priceless / Priceless 55+	Select / Select 55+	
Vehicle	Loss of Keys	Up to sum insured			Basic excess: For sum insured < R1000 000, flat excess (R3 000) Min R1 500 Max R16 000
	New for Old (first 12 months/ 20 000 km)	Default			
	Pests and Vermin	Up to main sum insured			
	Incorrect Fuel dispensed	Up to main sum insured			
	Passenger Liability	R2 500 000 (R1 000 000 for motorcycles)			
	Fire brigade charges	10% of main sum insured			
	Disabled Modification	R100 000	R50 000	R50 000	
	Loss or damage to borrowed or hired vehicles (Optional on Priceless)	Included			For sum insured > R1000 000, 5% of claim with minimumR3 000
	Riot and strike cover				
	Towing and storage				
	Wreckage Removal				
	Rental vehicle excess difference (out of town)	R30 000	Optional cover (R25 000)	Not available	Windscreen replacement: R1 100
	Delivery after repair	R10 000	Not available		
	Assessment at residence/work address	Included			
	Non-standard vehicle sound equipment and accessories	Optional cover			Vehicle keys: R1 100
	Car hire (30 / 60 days)	Optional cover			Accessories: R2 000
	Business use in countries outside South Africa	Optional cover			
	Business use outside South Africa - Additional countries	Optional cover			Sound equipment: R0

Section	Insured Events/Benefits	Applicable Limit			Excess Structure
		Envoy / Envoy 55+	Priceless / Priceless 55+	Select / Select 55+	
Vehicle	Vehicle sold on your behalf	Optional cover			Scratch & Dent:R500 Tyre cover: Variable %, based on tread used
	New for old (Extended up to 3 Years/60 000km)	Optional cover			
	Momentum Explorer	Optional cover			
	HomeDrive	Optional cover			
	Vehicle credit shortfall	Optional cover			
	Tyre cover	Optional cover – R10 000			
	Scratch and Dent Cover	Optional cover – R4 000			
Watercraft	Loss & Damage	Up to main sum insured			Basic excess:5% of claim, minimum R3 000 Keys: R1 100 Accessories: R2 000 Sound equipment:No excess
	Motors	Up to sum insured			
	Sails and protective covers	Up to sum insured			
	Salvage costs	Included			
	Accessories	Optional cover – up to specified amount			
	Costs and expenses	Included			
	Safeguarding and recovery of the vessel	Included			
	Liability to other people	R5 000 000			
	Liabilities to water skiers	R1 000 000			
	Credit Shortfall	Optional Cover			
	Vessel sold on your behalf	Optional Cover			
	Momentum Explorer	Optional Cover			