

Benefit Limit **Annexure**



This annexure is to be read in conjunction with your Marsh Plan Schedule, your Marsh Plan Guide and Excess Annexure. This annexure replaces all previous annexures received from us.

Section	Benefits and insured events	Marsh Core	Marsh Essential	Marsh Classic	Marsh Purple	
General	Claims preparation costs	R1,500	R1,500	R5,000	R10,000	
	Jewellery, watches, art and collectible items: our liability for any one item, pair or set without a valuation certificate	R1,500	R3,000	R5,000	R25,000	
Vehicles	Car hire	Motor vehicle and motorcycle	30 or 60 days if selected and stated in the Plan Schedule	30 or 60 days if selected and stated in the Plan Schedule	30 days included or 60 days if selected and stated in the Plan Schedule	30 days included or 60 days if selected and stated in the Plan Schedule
		Motor vehicle Xpress Repairs	Five days if selected and stated in the Plan Schedule	Five days if selected and stated in the Plan Schedule	Five days included	Five days included
	Credit shortfall (if optional benefit is selected)	R150,000	R150,000	R250,000	R250,000	
	Emergency repairs	Plan exclusion	R5,000	R7,500	R20,000	
	Incorrect Fuel	Plan exclusion	Limited to one event in any 12-month period up to R10,000	Limited to one event in any 12-month period up to R10,000	Limited to one event in any 12-month period up to R20,000	
	Keys, locks and remote control units	R1,500	R2,500	Retail value up to R20,000	Retail value	
	Recovery costs following theft or hijack	R2,500	R2,500	R5,000	R20,000	
	Repatriation	R5,000	R7,500	R20,000	R50,000	
	Third party liability	R3 million	R3 million	R10 million with option to buy up*	R50 million	
	Towing and storage	When arranged and authorised through the Discovery Insure call centre (0860 999 911)	Unlimited	Unlimited	Unlimited	Unlimited
		When not arranged and authorised through the Discovery Insure call centre	R2,000	R2,000	R2,000	R2,000
	Trauma cover	Four sessions per family member, including domestic staff, in any 12-month period	Four sessions per family member, including domestic staff, in any 12-month period	Eight sessions per family member, including domestic staff, in any 12-month period	Eight sessions per family member, including domestic staff, in any 12-month period	
	Vehicle modification following disability	Plan exclusion	R100,000	R100,000	R100,000	
	Rats and pests	Limited to one event in any 12-month period up to R5,000	Limited to one event in any 12-month period up to R10,000	Limited to one event in any 12-month period up to R20,000	Limited to one event in any 12-month period up to R20,000	
	Warranty (if optional benefit is selected)	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured	

Section	Benefits and insured events		Marsh Core	Marsh Essential	Marsh Classic	Marsh Purple
Buildings	Accidental damage		R10,000 (including damage to fixed glass, mirrors and sanitary ware) if selected and stated in the Plan Schedule	R10,000	Up to the sum insured	Up to the sum insured
	Accidental damage to fixed glass, mirrors and sanitary ware		R10,000 if the optional accidental damage benefit is selected and stated in the Plan Schedule	R5,000 per item up to R20,000 per claim	R5,000 per item up to R40,000 per claim	Up to the sum insured
	Damage to gardens		Plan exclusion	Plan exclusion	R10,000	R20,000
	Home Protector (emergency accommodation)		Plan exclusion	R1,500	R3,000	R10,000
	Home Protector (security guards)		Plan exclusion	24 hours	48 hours	2 weeks
	Home Protector (security enhancements)		Plan exclusion	Plan exclusion	R5,000	R5,000
	Keys, locks and remote control units		R1,500	R2,500	R5,000	R20,000
	Power surge		Up to 10% of Sum Insured if selected and stated in the Plan Schedule	Up to the sum insured	Up to the sum insured	Up to the sum insured
	Rent and alternative accommodation		Up to 10% of the sum insured	Up to 20% of the sum insured	Up to 20% of the sum insured	Up to 20% of the sum insured
	Removal of fallen trees		Plan exclusion	Plan exclusion	R5,000	R10,000
	Removal of partially uprooted trees		Plan exclusion	Plan exclusion	R5,000	R10,000
	Public supply or mains connection		Reasonable costs	Reasonable costs	Reasonable costs	Reasonable costs
	Public authorities requirements		Reasonable costs	Reasonable costs	Reasonable costs	Reasonable costs
	Fire brigade charges		Reasonable costs	Reasonable costs	Reasonable costs	Reasonable costs
	Debris removal, demolition and professional fees		Reasonable costs	Reasonable costs	Reasonable costs	Reasonable costs
	Swimming pool filters and borehole pumps		Plan exclusion	Plan exclusion	R20,000	R30,000
	Pipes and water heating systems wear and tear	Optional benefit (if selected)	Limited to two events in any 12-month period up to R6,500. Resultant damages to contents limited to R2,500	Limited to two events in any 12-month period up to R12,500. Resultant damages to contents limited to R5,000	Included. Limited to two events in any 12-month period up to R25,000. Resultant damages to contents limited to R15,000	Included. Limited to two events in any 12-month period up to R50,000. Resultant damages to contents limited to R25,000
	Loss of water from leaking pipes		Plan exclusion	Plan exclusion	Unlimited cover – limited to two separate events in any 12-month period	Unlimited cover – limited to two separate events in any 12-month period
	Tracing of leaks		Plan exclusion	Plan exclusion	Reasonable costs	Reasonable costs
	Alterations following disability		Plan exclusion	Plan exclusion	R70,000	R100,000

Section	Benefits and insured events		Marsh Core	Marsh Essential	Marsh Classic	Marsh Purple
Household contents	Theft or attempted theft without violent and forcible entry	Jewellery and watches per item, pair or set not in use and not in safe	R2,500	R5,000	R20,000 R50,000 if embedded portable possessions cover is selected	R50,000 R150,000 if embedded portable possessions cover is selected
		From any domestic outbuildings	R3,000	R6,000	R10,000	R50,000
	Power surge		Up to 10% of the sum insured if the optional accidental damage (including power surge) benefit is selected and stated in the Plan Schedule	R5,000 per event	Up to sum insured	Up to sum insured
	Business goods and equipment		Plan exclusion	Plan exclusion	R50,000	R100,000
	Cover inside a building or office where you are employed		Plan exclusion	Plan exclusion	R7,500	R15,000
	Theft cover when you are permanently moving to a new risk address		Plan exclusion	R10,000 per event	Included up to the sum insured	Included up to the sum insured
	Breakage to articles like glass, crockery and china, if packed by a registered removal company		Plan exclusion	R10,000	Included up to the sum insured	Included up to the sum insured
	At any registered furniture storage depot		Plan exclusion	Plan exclusion	Included up to the sum insured	Included up to the sum insured
	Accidental damage	Television sets and glass	Item sum insured if the optional accidental damage benefit is selected and stated in the Plan Schedule	Item sum insured	Item sum insured	Item sum insured
		Optional benefit (including power surge) (if selected)	Up to 10% of sum insured (including the item sum insured for television sets and glass) if selected and stated in the Plan Schedule	Up to 10% of the sum insured per claim	Included up to the sum insured	Included up to the sum insured
	Fridge and freezer contents		Plan exclusion	R3,000 – limited to one event in any 12-month period	R5,000 – limited to two events in any 12-month period	Unlimited
	Home Protector (security guards)		Plan exclusion	24 hours	48 hours	72 hours
	Home Protector (security enhancements)		Plan exclusion	Plan exclusion	R5,000	R5,000
	Gifts at dwelling for special events		Plan exclusion	Plan exclusion	R5,000	R50,000
	Goods in the open	Included benefit	Plan exclusion	R5,000	R15,000	R50,000
		Optional benefit (if selected)	Up to R100,000 if selected and stated in the Plan Schedule	Increased to R100,000	Increased to R100,000	Increased to R100,000
Embedded benefit (if embedded portable possessions is selected)		Excluded	Excluded	R100,000	R100,000	

Section	Benefits and insured events	Marsh Core	Marsh Essential	Marsh Classic	Marsh Purple
Household contents	Groceries and household goods in transit	Plan exclusion	R1,500	R5,000	R50,000
	Keys, locks and remote control units	R1,500	R2,500	R5,000	R20,000
	Personal documents	Plan exclusion	R1,000	R2,000	R20,000
	Personal effects of guests and domestic employees	Plan exclusion	R2,500	R5,000	R20,000
	Rent and alternative accommodation	Up to 10% of the sum insured	Up to 20% of the sum insured	Up to 20% of the sum insured, limited to R200,000 per item	Up to 20% of the sum insured, limited to R200,000 per item
	Fire brigade charges	Reasonable costs	Reasonable costs	Reasonable costs	Reasonable costs
	Trauma cover	Four sessions per family member, including domestic staff, in any 12-month period	Four sessions per family member, including domestic staff, in any 12-month period	Eight sessions per family member, including domestic staff, in any 12-month period	Eight sessions per family member, including domestic staff, in any 12-month period
	Embedded portable possessions	Plan exclusion	Plan exclusion	Up to 20% of the sum insured	Up to 20% of the sum insured
	Veterinary expenses	Plan exclusion	Plan exclusion	R7,500	R15,000
	Cover at retirement home	Plan exclusion	Plan exclusion	R30,000	R30,000
	Money or negotiable instrument	Plan exclusion	Plan exclusion	R5,000	R5,000
Portable possessions	General clothing and personal effects	R 3,000 per item, pair or set	R3,000 per item, pair or set	20% of the sum insured with a maximum of R10,000 per item, pair or set	25% of the sum insured with a maximum of R150,000 per item, pair or set
Watercraft	Liability to others	R2 million	R2 million	R2 million with option to buy up	R50 million
	Credit shortfall (if optional benefit is selected)	R150,000	R150,000	R250,000	R250,000
	Emergency and rescue expenses	R5,000	R5,000	R5,000	R10,000
	Watercraft accessories	Plan exclusion	R5,000	R10,000	R20,000
	Watercraft trailer	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured
	Skiers liability	Plan exclusion	R1 million	R1 million	R2.5 million
	Trailer liability	R1 million	R2 million	R2 million	R50 million
Trauma cover	Four sessions per family member, including domestic staff, in any 12-month period	Four sessions per family member, including domestic staff, in any 12-month period	Four sessions per family member, including domestic staff, in any 12-month period	Four sessions per family member, including domestic staff, in any 12-month period	

Section	Benefits and insured events	Marsh Core	Marsh Essential	Marsh Classic	Marsh Purple
Personal liability	Liability to others	R2.5 million with option to buy up	R2.5 million with option to buy up	R5 million with option to buy up	R50 million
	Cash cards and credit cards	R500 per 12-month period	R1,500 per 12-month period	R5,000 per 12-month period	R25,000 per 12-month period
	Full-house	R500	R1,500	R2,000	R10,000
	Hole-in-one	R500	R1,500	R2,000	R10,000
	Medical expenses of guests and domestic employees	R1,000	R3,000	R5,000	R10,000
	Tenant's liability	R1 million	R1 million	R1 million	R5 million
	Wrongful arrest	Plan exclusion	Plan exclusion	R50,000	R100,000
Value added services	Embedded legal support	2 calls per month for legal advice 2 contracts per month via call center (unlimited access if online)	2 calls per month for legal advice 2 contracts per month via call center (unlimited access if online)	N/A	N/A
	Premium legal support	Unlimited calls for legal advice Unlimited access to an extended list of contracts	Unlimited calls for legal advice Unlimited access to an extended list of contracts	Included and unlimited	Included and unlimited