

MOTORCYCLE SCHEME EXCESSES

Quads, ATV's & Off Roads

Basic Excess	10% of claim with a minimum of R5,000
Theft/Hijack Excess	20% of claim with a minimum of R5,000
Claim within 120 days of inception of the policy	Additional R3,000
Third Party Excess (no own damage)	Flat R1,000

Road Bikes, Cruisers, BMW's & Harley Davidson's

Basic Excesses:

Age of Driver - 16 to 20 years	10% of claim with a minimum of R5,000
Age of Driver - 21 to 25 years	10% of claim with a minimum of R4,000
Age of Driver - 26 to 34 years	10% of claim with a minimum of R3,500
Age of Driver - 35 years and older	10% of claim with a minimum of R2,500
Theft/Hijack Excess	15% of claim with a minimum of R5,000
Claim within 120 days of inception of the policy	Additional R3,000
Whilst the vehicle is being driven by a person	
(a) with a learners licence	Additional R3,000
(b) who is not the Principal Rider	Additional 10% of claim with a minimum of R3,000
Third Party Excess (no own damage)	Flat R1,000
Track School Days Excess	Additional R5,000
Bikes not officially imported (ie. Grey Imports)	Additional R3,000
Second Claim within 12 months	Additional R3,000

Scooters

Basic Excess	10% of claim with a minimum of R2,000
Theft/Hijack Excess	15% of claim with a minimum of R5,000
Claim within 120 days of inception of the policy	Additional R3,000
Whilst the vehicle is being driven by a person with a learners licence	Additional R3,000
Third Party Excess (no own damage)	Flat R1,000

Trailers

Basic Excess	10% of claim with a minimum of R500
Theft/Hijack Excess	15% of claim with a minimum of R1,000
Third Party Excess (no own damage)	Flat R1,000

Business All Risks

Basic Excess	10% of claim with a minimum of R500
Laptops/Notebooks	10% of claim with a minimum of R1,000
Cell Phones, GPS's etc	10% of claim with a minimum of R 500

Towing Fees Maximum Limit

Gauteng Area	R2,000
All other areas	R4,000