



## Guardian Angel Excess Structure

| Description  | Excess              |
|--|---------------------|
| 1. Basic – 10% of claim  | Minimum of R1500,00 |
| 2. 2 <sup>nd</sup> claim within 12 month period, an additional 5% of claim         | Minimum of R1500,00 |
| 3. Claim within 1 <sup>st</sup> 6 month period of cover, an additional 5% of claim | Minimum of R1500,00 |
| 4. Own damage(no 3 <sup>rd</sup> party), additional 5% of claim                    | Minimum of R1500,00 |
| 5. Trailers and screens  | R500,00             |
| 6. All risk items  | R500,00             |
| 7. Lock and keys   | R500,00             |
| 8. Theft-No tracking 20% of claim  | Minimum of R3500    |
| 9. Theft- Tracker fitted, 7.5% of claim  | Minimum of R1500    |

Excesses 2, 3 & 4 apply in addition to 1 above (Basic Excess)

## Cover limitations

### Specified Motorcycle, Sum Insured or Retail Value, (whichever is the lesser)

|                                    |            |
|------------------------------------|------------|
| 1. Towing/delivery costs           | R5000      |
| 2. Emergency repairs               | R5000      |
| 3. Repair authorisation            | R5000      |
| 4. Lost/damaged keys               | R5000      |
| 5. Wreckage removal                | R5000      |
| 6. 3 <sup>rd</sup> party liability | R1,250,000 |
| <b>SASRIA market value</b>         |            |

## OTHER RESTRICTIONS

Cover under this policy is restricted to the riders named in the Schedule.

Motorcycles valued over R160 000-00 must be fitted with an approved tracking device

Track Cover granted on an individual basis. Details must be submitted at least 48 Hours prior to the event and in time so cover and applicable excess can be Agreed and confirmed.

Track Cover will always **EXCLUDE** Third party Liability.