



OMPFA 703 MOTORSURE EXCESS 2022 COMPARISON EFFECTIVE 15/08/2022

OMPFA 703 Current Excesses Motorsure - 2019 Version 1.2:02/2021		OMPFA 703 Revised Excesses Motorsure - 2022 Version 1:15/08/2022	
Non-retired	Retired	Non-retired	Retired
MOTOR STANDARD AND SELECTABLE EXCESSES			
Cars, LDV, 4x4 and 4x2 vehicles only Comprehensive and Third Party, Fire and Theft cover types only			
Standard default excess – Vehicle values <R500 000	R5 000	R2 500	R5 000
Selectable excess	R0 or selected variable excess	R0 or selected variable excess	R0 or selected variable excess
Variable excess	Any amount from R0 to R50 000 if selected Variable excesses <R5 000 does not apply to drivers younger than 27 years		Any amount from R2 500 to R50 000 if selected Variable excesses <R5 000 does not apply to drivers younger than 30 years
Note: Variable excess selections will result in a premium adjustment			
Default Excess			
Vehicle values greater than:			
R500 001-R750 000	R6 000	R6 000	R6 000
R750 001-R1 000 000	R11 000	R11 000	R11 000
R1 000 001-R1 500 000	R16 000	R16 000	R16 000
R1 500 001-R2 000 000	R18 500	R18 500	R18 500
R2 00 0001-R2 500 000	R23 500	R23 500	R23 500
R2 500 001-R3 000 000	R26 000	R26 000	R26 000
R3 000 001-R3 500 000	R31 000	R31 000	R31 000
R3 500 001-R4 000 000	R36 000	R36 000	R36 000
R4 000 001-R5 000 000	R41 000	R41 000	R41 000
ADDITIONAL EXCESSES APPLICABLE			
Window Glass	R0 if selected 20% min R 750	R0 if selected 20% min R 750	R0 if selected 20% min R1 000
Additional excess Drivers under the age of 25 years and/or licence duration less than 3 years	R2 500	R2 500	R3 000
Additional excess Whilst the vehicle is driven by a non-regular driver	R2 500	R2 500	R2 500
Additional excess New Business excess applicable for the first 6 months of the policy	R2 500	R2 500	R2 500
Specified accessories including car radios and sound systems if specified	R0 if selected	R0 if selected	R0 if selected
	R 500	R 500	R 500

Note: RETIRED PERSONS ARE "EXCESS FREE" - (Policyholders 55 years and older and not gainfully employed)