



**PROSURE OMPFA 703 EXCESS 2022 COMPARISON
EFFECTIVE 15/08/2022**

	OMPFA 703 Current Excesses Prosure - 2019 Version 1.2:02/2021		OMPFA 703 Revised Excesses Prosure - 2022 Version 1:15/08/2022	
	Non-retired	Retired	Non-retired	Retired
CONTENTS SECTION				
Standard default Excess	R1 000	R 500	R1 250	R 500
Selectable	R0	R0	R0	R0
	R 500	N/A	R 500	N/A
	R 750	R 750	R 750	R 750
	R2 000	R2 000	R2 000	R2 000
	R3 000	R3 000	R3 000	R3 000
	R4 000	R4 000	R4 000	R4 000
	R5 000	R5 000	R5 000	R5 000
	R7 500	R7 500	R7 500	R7 500
	R10 000	R10 000	R10 000	R10 000
	R12 500	R12 500	R12 500	R12 500
	R15 000	R15 000	R15 000	R15 000
	R17 500	R17 500	R17 500	R17 500
	R20 000	R20 000	R20 000	R20 000
	R22 500	R22 500	R22 500	R22 500
	R25 000	R25 000	R25 000	R25 000
Subsidence and Landslip	R5 000	R5 000	R5 000	R5 000
Accidental damage including power surge	No Excess	No Excess	R2 500	R2 500
Accidental spoiling of fridge and freezer contents	Nil	Nil	R2 000	R2 000
Additional accidental damage	R1 000	R1 000	R2 500	R2 500
BUILDINGS SECTION				
Standard default Excess	R1 500	R 500	R1 500	R 500
Selectable	R0	R0	R0	R0
	R 500	N/A	R 500	N/A
	R1 000	R1 000	R1 000	R1 000
	N/A	R1 500	N/A	R1 500
	R3 000	R3 000	R3 000	R3 000
	R4 000	R4 000	R4 000	R4 000
	R5 000	R5 000	R5 000	R5 000
	R7 500	R7 500	R7 500	R7 500
	R10 000	R10 000	R10 000	R10 000
	R12 500	R12 500	R12 500	R12 500
	R15 000	R15 000	R15 000	R15 000
	R17 500	R17 500	R17 500	R17 500
	R20 000	R20 000	R20 000	R20 000
	R22 500	R22 500	R22 500	R22 500
	R25 000	R25 000	R25 000	R25 000



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Subsidence and Landslip	R5 000	R5 000	R5 000	R5 000
Jetties and Boardwalks	20% of limit of compensation	20% of limit of compensation	20% of limit of compensation	20% of limit of compensation
Accidental damage to fixed machinery in the private home	R1 000	R1 000	R2 500	R2 500
Accidental damage to the Private Home	Nil	Nil	R2 500	R2 500
Power Surge	R1 000	R1 000	R2 500	R2 500
ALL RISKS SECTION				
General All Risks plus all other items not listed below				
Standard default excess	R 750	R 250	R 750	R 250
Selectable excess	R0	R0	R0	R0
Cellular phones				
Standard default excess	R1 000	R 250	R1 000	R 250
Selectable excess	R0	R0	R0	R0
Loss of Money (R1000 limit)				
Standard default excess	R 100	R0	R 100	R0
Selectable excess	R0	N/A	R0	N/A
Drones				
Standard default excess	R 750	R0	R 750	R0
Selectable excess	R0	N/A	R0	N/A
Remote jamming	10% of claim	10% of claim	10% of claim	10% of claim
MOTOR SECTION				
Cars, LDV, 4x4 and 4x2 vehicles and Tractors				
Comprehensive and Third Party, Fire and Theft cover types only				
Standard default Excess – Vehicle values <R500 000	R4 500	R2 500	R5 000	R2 500
Selectable excess	R0 or selected variable 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 <R4 500 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 year	
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	R6 000
R750 001-R1 000 000	R11 000	R11 000	R11 000	R11 000
R1 000 001-R1 500 000	R16 000	R16 000	R16 000	R16 000
R1 500 001-R2 000 000	R18 500	R18 500	R18 500	R18 500
R2 000 001-R2 500 000	R23 500	R23 500	R23 500	R23 500
R2 500 001-R3 000 000	R26 000	R26 000	R26 000	R26 000
R3 000 001-R3 500 000	R31 000	R31 000	R31 000	R31 000
R3 500 001-R4 000 000	R36 000	R36 000	R36 000	R36 000
R4 000 001-R5 000 000	R41 000	R41 000	R41 000	R41 000



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Additional excess: Drivers under the age of 25 years and/or licence duration less than 3 years	R2 500	R2 500	R3 000	R3 000
Additional excess: Whilst the vehicle is driven by a non- regular driver	N/A	R2 500	N/A	R3 000
Window Glass	R0 if selected 20% min R 500	R0 if selected 20% min R 500	R0 if selected 20% min R1 000	R0 if selected 20% min R1 000
Specified accessories including car radios and sound equipment if specified	R0 if selected R 500	R0 if selected R 500	R0 if selected R 500	R0 if selected R 500
Motorcycles and motorcycle related vehicles, scooters (with or without a side car) (Standard road two and three wheelers motorcycles and Scooters) Comprehensive and Third Party, Fire and Theft cover types only				
Standard default excess	R2 000	R1 000	R2 000	R1000
Selectable excess	R0	R0	R0	R0
	R1 000	N/A	R1 000	N/A
	N/A	R2 000	N/A	R2 000
	R3 000	R3 000	R3 000	R3 000
	R4 000	R4 000	R4 000	R4 000
	R5 000	R5 000	R5 000	R5 000
	R6 000	R6 000	R6 000	R6 000
	R7 000	R7 000	R7 000	R7 000
	R8 000	R8 000	R8 000	R8 000
R10 000	R10 000	R10 000	R10 000	
Additional Excess: Drivers under the age of 25	R1 000	R1 000	R1 000	R1 000
Window Glass	R0 if selected 20% min R 500	R0 if selected 20% min R 500	R0 if selected 20% min R1 000	R0 if selected 20% min R1 000
Specified accessories	R0 if selected R 500	R0 if selected R 500	R0 if selected R 500	R0 if selected R 500
Three- and four-wheeled motorised vehicles (Quads, Off -Road/scramblers and ATV (All-Terrain Vehicles) Comprehensive cover types only				
Standard default excess	R2 000	R1 000	R2 000	R1 000
Selectable excess	R0	R0	R0	R0
Additional Excess Drivers under the age of 25	R1 000	R1 000	R1 000	R 1 000
Specified accessories	R0 if selected R 500	R0 if selected R 500	R0 if selected R 500	R0 if selected R 500
Golf cars Comprehensive cover types only				
Standard default excess	R 750	R 750	R 750	R 750
Selectable excess	R0	R0	R0	R0
Additional Excess: Drivers under the age of 25	R1 000	R1 000	R1 000	R1 000



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Caravans and trailers					
Comprehensive cover types only					
Standard default excess	R 500	R 500	R 500	R 500	R 500
Selectable excess	N/A	R0	N/A	R0	R0
WATERCRAFT					
Sailing Crafts, Motorboats, Rubber Ducks, Windsurfers etc.					
Standard default excess	R 500	R 500	R 500	R 500	R 500
Selectable excess	R0	R0	R0	R0	R0
Jet skis and Wet bikes					
Standard default excess	R1 000	R1 000	R1 000	R1 000	R1 000
Selectable excess	R0	R0	R0	R0	R0
PERSONAL COMPUTERS SECTION					
Standard default excess	R 500	R 500	R 500	R 500	R 500
Selectable excess	R0	R0	R0	R0	R0
Remote jamming	10% of claim	10% of claim	10% of claim	10% of claim	10% of claim
LEGAL COSTS					
Standard default excess	R 250	R 250	R 250	R 250	R 250
Selectable excess	R0	R0	R0	R0	R0
MECHANICAL & ELECTRICAL BREAKDOWN					
LCD Television	R 500	R 500	R 500	R 500	R 500
Plasma televisions	R 500	R 500	R 500	R 500	R 500
Burglar Alarm	R 500	R 500	R 500	R 500	R 500
All other appliances	R 500	R 500	R 500	R 500	R 500
IDENTITY THEFT					
Limits					
R10 000	R 500	R 500	R 500	R 500	R 500
R20 000	R1 000	R1 000	R1 000	R1 000	R1 000
R30 000	R1 500	R1 500	R1 500	R1 500	R1 500
R40 000	R2 000	R2 000	R2 000	R2 000	R2 000
R50 000	R2 500	R2 500	R2 500	R2 500	R2 500

Note: RETIRED PERSONS ARE "EXCESS FREE" - (Policyholders 55 years and older and not gainfully employed) – not applicable to Mechanical and Electrical Breakdown and Identity Theft sections