



Agri wine

Providing cover for the specific and unique requirements of the agricultural and wine industry including the personal effects of the owner. The product encompasses a number of automatic clauses and extensions, providing increased protection and cost benefit for the client.

Summary of additional automatic cover and extensions

This must always be read in conjunction with the policy wording, where various terms, conditions and warranties apply. A full and detailed document is available on request.

[Click here](#) for our Online Claim Form

Contact us

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All reference to cover limits are Vat inclusive.

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Western National Insurance Company Ltd, affiliates of the PSG Konsult Group, are authorised financial services providers. (FAIS: Juristic Reps under FSP 49345)

General enquiries

Quotes:

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Email: info@westnat.com

Claims:

Gauteng: gautengclaims@westnat.com

Cape Town: capeclaims@westnat.com

Windhoek: claims@na.westnat.com

Fire

COVER	LIMIT	EXCESS OR LIMITATION
1. Subsidence and landslip	Limited cover	1% of sum insured (min R5,000)
2. Malicious damage extension	Included	Refer to policy wording
3. All other contents clause	R10,000	Refer to policy wording
4. Limitations clause	R5,000	Refer to policy wording
5. Architects and professional fees clause	Included	15% – Refer to policy wording
6. Capital additions	Included	15% – Refer to policy wording
7. Accidental damage to geysers	R10,000	R1,000
8. Damage to buildings resulting from theft	R10,000	R1,000
9. Security cost clause	R10,000	Refer to policy wording
10. Power surge – buildings	R50,000	10% of claim (min R1,500)
11. Power surge – machinery and all other contents	R50,000	10% of claim (min R1,500)
12. Damage by baboons, monkeys and animals	R10,000	R1,000

Office Contents

COVER	LIMIT	EXCESS OR LIMITATION
1. Capital additions	Included	15% – Refer to policy wording
2. Keys, locks and remote control units	R10,000	R1,000
3. Accidental damage to geysers	R10,000	R1,000
4. Damage to buildings resulting from theft	R10,000	R1,000
5. Security cost clause	R10,000	Refer to policy wording
6. Power surge - contents	R50,000	10% of claim (min R1,500)

Glass

COVER	LIMIT	EXCESS OR LIMITATION
1. Costs and expenses	R10,000	Refer to policy wording
2. Special reinstatement	Included	Refer to policy wording

Goods in Transit

COVER	LIMIT	EXCESS OR LIMITATION
1. Fire extinguishing charges		R5,000
2. Debris removal		R5,000

Buildings Combined

COVER	LIMIT	EXCESS OR LIMITATION
1. Subsidence and landslip	Limited cover	1% of sum insured (min R5,000)
2. Prevention of access extension	Included	25% – Refer to policy wording
3. Architects and professional fees clause	Included	15% – Refer to policy wording
4. Capital additions	Included	15% – Refer to policy wording
5. Malicious damage extension	Included	Refer to policy wording
6. Accidental damage to geysers	R10,000	R1,000
7. Damage to buildings resulting from theft	R10,000	R1,000
8. Keys, locks and remote control units	R10,000	R1,000
9. Water leakage	R5,000	R500
10. Garden and water features	R5,000	R500
11. Removal of fallen trees	R5,000	R500
12. Security cost clause	R10,000	Refer to policy wording
13. Power surge – buildings	R50,000	10% of claim (min R1,500)
14. Damage by baboons, monkeys and animals	R10,000	R1,000

Theft

COVER	LIMIT	EXCESS OR LIMITATION
1. Damage to buildings resulting from theft	R10,000	R1,000
2. Costs and expenses	R10,000	Refer to policy wording
3. Locks and keys	R10,000	R1,000
4. Uninsured personal effects of employees	R5,000	R500

Money

COVER	LIMIT	EXCESS OR LIMITATION	
1. Receptacles	R10,000	R500	
2. Clothing	R10,000	R500	
3. Locks and keys	R10,000	R1,000	
4. Skeleton keys	Included		
5. Trauma counselling	R2,500 per person	R25,000 per event	
6. Personal accident (assault)	Death	R10,000	
	PD	Refer to policy wording	
	TTD	R1,000 per week	TTD – 52 weeks
	Medical	R2,500	R250

Public Liability

COVER	LIMIT	EXCESS OR LIMITATION
1. Statutory legal and defence costs	R250,000	R2,500
2. Wrongful arrest and defamation	R250,000	R2,500
3. Spreading of fire (as defined)	R250,000	10% of claim (min R5,000)
4. Fire extinguishing charges	R50,000	10% of claim (min R2,500)
5. Droving and escaping of animals including strays	R250,000	10% of claim (min R2,500)
6. Animals not belonging to the Insured	R250,000	10% of claim (min R2,500)
7. Livestock and animals at shows and auctions	R250,000	10% of claim (min R2,500)
8. Cycles and animal drawn vehicles	R250,000	10% of claim (min R2,500)
9. Crop spraying (as defined)	R250,000	10% of claim (min R2,500)
10. Work away from premises	R250,000	10% of claim (min R2,500)
11. Bursting and overflowing of dams	R250,000	10% of claim (min R2,500)

Stated Benefits and Personal Accident

COVER	LIMIT	EXCESS OR LIMITATION
1. Exposure, disappearance and burns disfigurement	Included	
2. Life support machinery	Included	
3. Repatriation	R5,000	
4. Bereavement expenses	R5,000	
5. 24-hour cover	Automatic	
6. Mobility extension	R10,000	
7. Post trauma counselling	R2,500 per person	R25,000 per event

Electronic Equipment

COVER	LIMIT	EXCESS OR LIMITATION
1. Power surge additional excess – if not properly protected		Additional 20% of the nett claim (min R2,000)
2. Increased cost of working	R20,000	10% of claim (min R1,500)
3. Reinstatement of data	R20,000	10% of claim (min R1,500)
4. Reinstatement	Included	
5. Telecommunication access lines	Included	
6. Prevention of access	Included	

Business All Risks

COVER	LIMIT	EXCESS OR LIMITATION
1. Increase cost of working		R10,000

Motor

COVER	LIMIT	EXCESS OR LIMITATION
Section A – Motor		
1. Contingent liability	R2,500,000	
2. Passenger liability	R2,500,000	Definition (a) and (b) vehicles
3. Passenger liability commercial hunting and game viewing activities	R250,000	Definition (d) vehicles
4. Unauthorised passenger liability	R2,500,000	
5. Parking facilities	R2,500,000	
6. Windscreen, glass, headlamp and taillight	Included	
7. Keys, locks and remote control units	R10,000	R1,000
8. Fire extinguishing charges	R10,000	
9. Wreckage removal	R15,000	
10. Credit shortfall	Included	Subject to limit of indemnity of the insured vehicle
11. Removal and protection costs following mechanical breakdown	R2,500 per insured year	Definition (a) vehicle
12. Emergency accommodation	R500 per person	R5,000 per year
13. Post trauma counselling	R2,500 per person	R20,000 per event
14. Damage to tyres (as defined)	R30,000	10% of claim (min R500)
15. Bereavement expenses	R5,000	
16. Radio, tape or CD shuttle combinations	R10,000	R1,000
17. Liability to third parties (Sub section B)	R2,500,000	
18. Medical expenses (Sub section C)	R5,000 per person	R20,000 per event
Section B – irrigation systems		
19. Fire extinguishing charges	R10,000	
20. Wreckage removal	R5,000	
21. Liability to third parties (Sub section 3)	R2,500,000	

House Owners

COVER	LIMIT	EXCESS OR LIMITATION
1. Loss of rent/alternative accommodation	Included	25% – Refer to policy wording
2. Public supply/mains connection	Included	
3. Glass/sanitary ware (fixed to the building)	Included	
4. Additional costs	Included	20% – Refer to policy wording
5. Security guards	R10,000	
6. Accidental damage to machinery	R10,000	R500
7. Removal of fallen trees	R10,000	
8. Keys locks and remote control units	R10,000	R500
9. Gardens and water features	R10,000	
10. Subsidence and landslip	Limited cover	1% of Sum insured (min R5 000)
11. Capital additions	Included	15% – Refer to policy wording
12. Water leakage	R10,000	R500
13. Accidental damage to geysers	R10,000	R1,000
14. Damage by baboons, monkeys and animals	R10,000	R1,000

Other Cover

All the traditional Insurance Covers available including:

- Accounts receivable, Fidelity guarantee, Machinery breakdown
- Machinery breakdown business interruption and deterioration of stock
- Personal lines – refer to the Personal Cover Policy product guide
- Fire Section provides for trellises and grapevines as defined
- Business Interruption extended for wine producers and cellars
- Theft Section caters for wine in the open as defined
- Goods in transit extended for wine as defined
- Accidental damage extended for wine as defined
- Public Liability Section includes Employers Liability and Optional Extensions for Inefficacy, Guarantee and Recall as defined

Value added options available:

- Excess buy down on motor
- Roadside assistance (not available in Namibia)
- Motor loss of use

Householders

COVER	LIMIT	EXCESS OR LIMITATION
1. Loss of rent/alternative accommodation	Included	25% – Refer to policy wording
2. Loss of money	R5,000	
3. Audio visual equipment	R10,000	R500
4. Accidental damage	R10,000	Refer to policy wording
5. Mirrors and glass	R10,000	R500
6. Guests personal effects	R10,000	Refer to policy wording
7. Domestic staff property	R10,000	
8. Contents of fridge freezer	R10,000	R500
9. Keys, locks and remote control units	R10,000	R500
10. Laundry and garden furniture	R10,000	
11. Documents	R5,000	
12. Medical and veterinary expenses	Included	R10,000 per person and R2,500 per animal
13. Accidental death	Included	Over 18 – R10,000 and Under 18 – R5,000
14. Security guards	R10,000	
15. Domestic telephone instrument	R2,500	
16. Trauma counselling	R5,000	
17. Water leakage	R10,000	R500
18. Clearance costs	R10,000	
19. Transit as defined	R10,000	Refer to policy wording
20. Damage to gardens	R10,000	R500
21. Swimming pool machinery	R5,000	R500
22. Storage costs after a loss	R5,000	
23. Subsidence and landslip	Limited cover	1% of sum insured (min R5,000)

Commercial Umbrella Liability Cover

Optional Additional Top-Up Commercial Liability Cover

Motor R25,000,000 in excess of R2,500,000 underlying cover

NB: In respect of this Product, Commercial Umbrella Liability is only available for the Motor Liability Section.