

Schedule 10 Policy Excesses

10.1 Private Vehicles

10.1.1 Drivers over 25 years of age

| Cover | Type of Loss | Standard Excess | Vol. XS 10% | Vol. XS 20% |
|-------|---|-----------------|-------------|-------------|
| COMP | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 90.00 | 90.00 | 90.00 |
| | Other Own Damage | 90.00 | 190.00 | 315.00 |
| TPFT | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 60.00 | 60.00 | 60.00 |
| TPO | Third Party Damages | Nil | Nil | Nil |

10.1.2 Drivers between the age of 21 and 25

| Cover | Type of Loss | Standard Excess | Vol. XS 10% | Vol. XS 20% |
|-------|---|-----------------|-------------|-------------|
| COMP | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 90.00 | 90.00 | 90.00 |
| | Other Own Damage | 350.00 | 465.00 | 580.00 |
| TPFT | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 60.00 | 60.00 | 60.00 |
| TPO | Third Party Damages | Nil | Nil | Nil |

10.1.3 Drivers between the age of 18 and 21

| Cover | Type of Loss | Standard Excess | Vol. XS 10% | Vol. XS 20% |
|-------|---|-----------------|-------------|-------------|
| COMP | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 90.00 | 90.00 | 90.00 |
| | Other Own Damage | 585.00 | 700.00 | 815.00 |
| TPFT | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 60.00 | 60.00 | 60.00 |
| TPO | Third Party Damages | Nil | Nil | Nil |

10.2 Commercial Vehicles

10.2.1 Drivers over 25 years of age

| Cover | Type of Loss | Standard Excess | Vol. XS 10% | Vol. XS 20% |
|-------|---|-----------------|-------------|-------------|
| COMP | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 60.00 | 60.00 | 60.00 |
| | Other Own Damage | 120.00 | 235.00 | 350.00 |
| TPFT | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 60.00 | 60.00 | 60.00 |
| TPO | Third Party Damages | Nil | Nil | Nil |

10.2.2 Drivers between the age of 21 and 25

| Cover | Type of Loss | Standard Excess | Vol. XS 10% | Vol. XS 20% |
|-------|---|-----------------|-------------|-------------|
| COMP | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 60.00 | 60.00 | 60.00 |
| | Other Own Damage | 350.00 | 465.00 | 580.00 |
| TPFT | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 60.00 | 60.00 | 60.00 |
| TPO | Third Party Damages | Nil | Nil | Nil |

10.2.3 Drivers between the age of 18 and 21

| Cover | Type of Loss | Standard Excess | Vol. XS 10% | Vol. XS 20% |
|-------|---|-----------------|-------------|-------------|
| COMP | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 60.00 | 60.00 | 60.00 |
| | Other Own Damage | 585.00 | 700.00 | 815.00 |
| TPFT | Third Party Damages | Nil | Nil | Nil |
| | Theft or Theft Damage or Fire following Theft | 235.00 | 235.00 | 235.00 |
| | Fire | 60.00 | 60.00 | 60.00 |
| TPO | Third Party Damages | Nil | Nil | Nil |

10.3 MotorMax (applicable to all driver age groups)

| Cover | Type of Loss | Standard Excess | Vol. XS 10% | Vol. XS 20% |
|-------|---|-----------------|-------------|-------------|
| COMP | Third Party Damages | Nil | N/A | N/A |
| | Theft or Theft Damage or Fire following Theft | 100.00 | N/A | N/A |
| | Fire | 100.00 | N/A | N/A |
| | Other Own Damage | 100.00 | N/A | N/A |

10.4 Motorcycles (applicable to all driver age groups)

| Cover | Type of Loss | Standard Excess | Vol. XS 10% | Vol. XS 20% |
|-------|---|-----------------|-------------|-------------|
| COMP | Third Party Damages | Nil | N/A | N/A |
| | Theft or Theft Damage or Fire following Theft | 60.00 | N/A | N/A |
| | Fire | 60.00 | N/A | N/A |
| | Other Own Damage | 60.00 | N/A | N/A |
| TPFT | Third Party Damages | Nil | N/A | N/A |
| | Theft or Theft Damage or Fire following Theft | 60.00 | N/A | N/A |
| | Fire | 60.00 | N/A | N/A |
| TPO | Third Party Damages | Nil | N/A | N/A |