

BIKE & QUADSURE SA

Schedule of Excesses - Motorcycle Policy

The following excesses are applicable to all claims under the appropriate sections unless another amount is specifically states in the policy or unless otherwise agreed by the Insurer in writing

Motorcycle Schedule (Insured Value Over R 20 000)

Basic	10% of claim cost, Minimum R2 500
All Risk - Riding Gear and Helmet	R 350
All Risk - Electronic Devices, such as, Laptops, Cell Phones, GPS and similar devices.	10% of claim cost, Minimum R1 000

Additional and Cumulative Excesses to Basic Motorcycle Excess

1. Rider with a Learner License	10% of claim cost, Minimum R3 000
2. Single Vehicle Accident and/or where no Third Party is involved and/or traceable.	R 3 000
3. Claim within 12 months of Inception.	R 2 000
4. In the event of a total loss, theft or hijack.	R 2 500
5. Track School Days.	R 5 000

Additional excess 1 and 2 does not apply to Off Road Motorcycles and Quads

Superbike Excess Schedule

Basic	10% of claim, minimum R5 000
All Risk - Riding Gear and Helmet	R 350
All Risk - Electronic Devices, such as, Laptops, Cell Phones, GPS and similar devices.	10% of claim cost, Minimum R1 000

Additional and Cumulative Excesses to Basic Superbike Excess.

1. Rider with a Learner License	10% of claim cost, Minimum R5 000
2. Single Vehicle Accident and/or where no Third Party is involved and/or traceable.	R 5 000
3. Claim within 12 months of Inception.	R 2 000
4. In the event of a total loss, theft or hijack.	R 2 500
5. Track School Days.	R 5 000

Additional Excesses are cumulative and are applicable in addition to any other excesses which may apply.

Lower Valued Motorcycle Excess Schedule (Insured value under R 20 001)

Basic	10% of claim, minimum R2 500
All Risk - Riding Gear and Helmet	R 350 per item
All Risk - Electronic Devices, such as, Laptops, Cell Phones, GPS and similar devices.	10% of claim cost, Minimum R1 000

Additional and Cumulative Excesses to Basic Lower Valued Motorcycle Excess

1. Rider with a Learner License	10% of claim cost, Minimum R1 500
2. Single Vehicle Accident and/or where no Third Party is involved and/or traceable.	R 1 000
3. Claim within 12 months of Inception.	R 1 000
4. In the event of a total loss, theft or hijack.	R 1 000
5. Track School Days.	R 3 000

Additional Excesses are cumulative and are applicable in addition to any other excesses which may apply.

The following excesses are applicable to all claims under the appropriate sections unless another amount is specifically states in the policy or unless otherwise agreed by the Insurer in writing.

Harley Davidson Excess Schedule

Basic	10% of claim, minimum R2 500
All Risk - Riding Gear and Helmet	R 350
All Risk - Electronic Devices, such as, Laptops, Cell Phones, GPS and similar devices.	10% of claim cost, Minimum R1 000

Additional and Cumulative Excesses to Basic Harley Davidson Excess

1. Rider with a Learner License	5% of claim, minimum R5 000
2. Single Vehicle Accident and/or where no Third Party is involved and/or traceable.	R 3 500
3. Claim within 12 months of Inception.	R 2 500
4. In the event of a total loss, theft or hijack.	R 2 500
5. Track School Days.	R 5 000

Additional Excesses are cumulative and are applicable in addition to any other excesses which may apply.

SUPERBIKE CLASSIFICATION

Aprilla - RSV	Ducatti - Panigale: 749, 848, 899, 999, 1098,
BMW _ HP\$, S 1000 R, S 1000 RR	1198, 1199, Demosedici
Honda - CBR 600, CBR 1000	KTM - 1190 RC 8
Kawasaki - ZX, H2, H2R	Suzuki - GSXR
MV Agusta - F3, F4, F4R, F4RR	Yamaha - YZF R6, YZF R1, YZF R1M
Truimph - Daytona 675	