

Policy Terms	Multi Mark 3	Outsurance
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	Office Contents, Fire	Contents
Cover: Accidental damage to Glass	Office contents section: Mirrors glass, Glass on furniture	No cover
Cover: theft	Office contents section: Option: theft with no forcible entry or theft with forcible entry	No option: theft with forcible entry
Item limit	No limitation	R50 000
Premise damaged: Rental cover	Limited to 25% of sum insured	Not stated
Documents	Optional cover	Not stated
Legal liability for documents	Optional cover	Not stated
Increase in cost of working	Optional cover	Not stated
Loss of keys	Cover up to R1000	Not stated
Personal property including employees	Cover up to R2500 per person under office contents & R5000 under fire section	Not stated
Capital additions	Cover increased up to 15% of sum insured notify insurer - within reasonable time and pay additional premium	Not stated
Property temporarily removed	Cover provided. Fire section limitation: 15% of sum insured if purpose for cleaning, repair etc	Not stated
Stock declaration conditions	Fire section only: Optional cover	Not Stated
Escalator clause	Fire section only: Optional cover	Not Stated
Disposal of salvage	Fire section only: Optional cover	Not Stated

	Building combined	Building
Theft	Included	Optional extention
Mortgagee clause	Insurance not prejudices – notify insurer within reasonable time	Not stated
Municipal plans scrutiny fee	Cover provided	Not Stated
Glass	Malicious damage covered (excluding staff)	Malicious damage not covered
Rent	Cover provided up to 25% of sum insured	Optional cover: Cover provided up to 20% of sum insured
Liability	Cover provided	Need to take Public Liability cover
Prevention of access	Optional cover	Not stated
Capital Additions clause	Cover increased up to 15% of sum insured notify insurer - within reasonable time and pay additional premium	Not stated
Escalator clause	Optional cover	Not Stated