

REPLACEMENT VALUE CALCULATION FOR GUIDELINE PURPOSES ONLY

Your residence and permanent improvements are insured on new-replacement value, therefore it is vitally important to assess the cost you would incur if you had to rebuild the same building and improvements.

The following tables will assist you in calculating the new-replacement value:

BUILDING COST - GUIDELINES	CALCULATION
Main Building <ul style="list-style-type: none"> • Simple low-rise R3 900 - R4 300 per m² • Standard R4 400 - R4 800 per m² • Midway R4 500 - R5 500 per m² • Upmarket R6 000 - R8 500 per m² • Luxury R8 000 and upwards per m² • Thatch - add 20% of insured value • Slate / Shingle - add an additional 10% of insured value m ² x R = R m ² x R = R m ² x R = R m ² x R = R m ² x R = R = R = R
Outbuildings / Improvements <ul style="list-style-type: none"> • Detached Cottage / Flat R4 000 per m² and upwards • Domestic quarters R4 000 per m² and upwards • Garage R3 500 per m² and upwards • Carport R150 per m² • Koi Pond / Swimming-pool R40 000 and upwards • Solar panels R5 000 and upwards per panel • Tennis court R125 000 - R200 000 • Squash court R200 000 and upwards m ² x R = R m ² x R = R m ² x R = R m ² x R = R = R = R = R = R
Pallisades / Boundary Walls / Gates <ul style="list-style-type: none"> • 15% of insured value of buildings • Electric fencing R100 per running metre • Plus energizer R5 000 and upwards • Automatic gates R5 000 and upwards = R m ² x R 100..... = R = R = R
Other Improvements <ul style="list-style-type: none"> • Boreholes R20 000 and upwards • Burglar alarm: System R8 000 and upwards • CCTV R10 000 and upwards • Jacuzzi / Spa Bath / Sauna R25 000 and upwards • Lapas R800 per m² and upwards • Thatch umbrella R450 per m² • Awning R5 000 and upwards • Gate Motor R6 000 and upwards • Automated sprinklers R15 000 and upwards • Wendy House R500 per m² • Decking R1 000 per m² 	= R = R = R = R m ² x R = R m ² x R = R = R = R = R m ² x R = R m ² x R = R
Subtotal	= R
14% VAT	= R
TOTAL	= R

If you wish us to change the sum insured, please fax this document to 011 886-7968 together with the following information:

Name: Bond Account Number:

Date: Signature