

In the table below we outline how a typical rooftop solar system or fixed generator can be insured in terms of our **Community Living** and **Broadform Building** policies.

	<b>Option</b>	<b>Cover / Premium</b>	<b>Limitations</b>
A	<b>Increase the building sum insured</b> of a specific unit or common property with the replacement value of the system (can be added to the PQ / or noted in the memo)	<p>System will be seen as part of the building and be covered in full for typical building risks such as fire, hail, impact, accidental damage etc.</p> <p>System should be included at full replacement value as average is applicable.</p> <p>Premium is based on the normal building rate.</p>	<p>Theft of exterior fixtures and fittings R15,000</p> <p>Power-surge R50,000</p>
B	Increase the building sum insured and <b>Increase the power-surge and or exterior theft first loss limit.</b>	<p>As per the above, and either one or both policy limits can be increased to a chosen amount at an additional premium.</p> <p>All losses up to the chosen amount will be covered on a first loss basis, no average is applicable.</p> <p>Premium is based on the first loss limit rate</p>	Limit selected by policyholder.
C	<b>Add the system as a specified item</b> on the schedule, under the specified items section.	<p>System will be treated as a separate specified item with additional premium payable. Full building cover as above but without limitations on theft and power surge.</p> <p>System should be specified at full replacement value as average is applicable.</p> <p>Premium is based on the specified items rate.</p>	None (Limitations above are deleted)