

Rates for All Risks Items

ITEM	RATE ON ITEM VALUE	EXCESS ON CLAIM
Clothing and personal effects	3.00%	Nil
Spectacles	8.00%	10% of loss minimum 2% of SI
Contact lenses	10.00%	10% of loss minimum 2% of SI
Pedal cycles	5.00%	10% of loss minimum 2% of SI
Cell Phones	8.00%	10% of value
Video cameras	8.00%	10% of loss minimum 2% of SI
Tools	5.00%	10% of loss minimum 2% of SI
Sports equipment	5.00%	Nil
Camera	3.75%	Nil
Guns	7.50%	Nil
Laptops/palmtops	3.50%	10% of value

NB: Above rates are exclusive of 5% Stamp Duty.