Fees that apply **regardless of cover level**

Fee	Amount	When it applies
Claim admin fee	R250 incl. VAT on claims under R1,500; R750 incl. VAT on claims of R1,500 and above	Every claim registered, on any cover level. Not covered by any waiver.
Assessors fee	R750 incl. VAT	Claims where the estimated repair value exceeds R20,000 (excl. VAT), or where an investigation is required.
Third-party recovery fee	15% of the recovered amount; minimum R1,500; no cap	Only when we recover costs from a third party or their insurer on your behalf. No recovery, no fee.
Third-party first amount	R20,000	Only if a third party claims against Woodford for damage caused by your rental - billed after the rental, and removed entirely if you purchased Full Cover.
Towing (non-accident, outside cover)	Actual cost of recovery and towing to the closest Woodford branch.	Only Woodford-approved towing providers may be used. Accident towing is handled through the claims process.