Aggregate Annual Limit

AAL Table

CURRENT AAL	R226 881.00	Effective 2026-04-01 through 2027-03-31

TRA GAP COVER BENEFITS ARE SUBJECT TO AN AGGREGATE ANNUAL LIMIT (AAL) OF R226 881.00 PER INSURED PERSON.

This amount is calculated annually according to the prescribed table under Regulation 7.2(1) of Regulation 7.2(2) - Policy benefits escalation, in terms of the Short-term Insurance Act, 1998 (Act No. 53 of 1998). This amount will be increased annually on 1 April by the official CPI as published by Statistics South Africa (as defined in the Statistics Act, 1999 (Act No. 6 of 1999)). The table below shows the TRA Gap Cover amount per benefit year.

BENEFIT YEAR	AAL	EFFECTIVE FROM	EFFECTIVE TO
2017	R150 000.00	2017-04-01	2017-12-31
2018	R150 000.00	2018-01-01	2018-12-31
2019	R158 000.00	2019-01-01	2019-12-31
2020	R165 000.00	2020-01-01	2020-12-31
2021	R171 000.00	2021-01-01	2021-12-31
2022	R177 800.00	2022-01-01	2022-03-31
2022	R185 837.00	2022-04-01	2023-03-31
2023	R198 660.00	2023-04-01	2024-03-31
2024	R210 580.00	2024-04-01	2025-03-31
2025	R219 845.00	2025-04-01	2026-03-31
2026	**R226 881.00**	**2026-04-01**	**2027-03-31**