

GIB – PRESTIGE POLICY WORDING

IMPORTANT INFORMATION ABOUT YOUR COVER

This document is for your information only and does not form part of your contract. This is only a summary, and it highlights a few aspects of your cover. It remains your responsibility to ensure you read through your policy wording for all the details and understand your cover. This summary covers all the sections available to you, but you only have cover for the sections you selected, pay a premium for and which are shown in your policy schedule.

YOUR PREMIUM

(For more information refer to **When and how to pay your premiums** in the **General Terms & Conditions** section)

Your cover won't start until we have received your first premium. All premiums must be paid in advance, monthly or annually as shown in your policy schedule. If your policy automatically cancels because we did not receive your first premium, and you want to insure your property again, we will treat it as a new policy and your premium might be different. We may change your premium after a policy change, a claim or on the renewal date.

Monthly premiums are payable by bank debit order on your chosen premium collection date, but your cover runs for a calendar month.

Annual premiums are payable by bank debit order or as agreed with your broker.

- **Cooling-off period:** If there isn't a valid claim event within the first fourteen days after you have received the policy documents, then you can cancel your cover from the date your cover started. You must tell us within fourteen days of the date you received the policy documents, and we will pay back all the premiums you have paid for the cancelled cover.

YOUR RESPONSIBILITIES

(For more information refer to **Your responsibilities** in the **General Terms & Conditions** section)

You have certain responsibilities, as explained in this section, which apply to all the cover you enjoy under the policy. We have the right to reject a claim if you do not comply with your responsibilities, so it is very important that you understand what these are.

- It is important for us to know your insurance claims history. Please make sure that you have told us about ALL your previous claims because this information affects your premium and might affect how we assess your future claims. Always be honest in all your interactions with us.
- Giving us incorrect information or misrepresenting information will affect your claim, and it could even mean that we cancel your policy.
- Remember that you must tell us when any of your information changes, especially material information which would affect our decision to insure your property. For example, moving to a new address, adding a thatch lapa to your house, changing the security of your house or if the regular driver of your car changes.
- You must have an insurable interest in all the insured property throughout the period of insurance. For example, a parent does not have insurance interest in their child's vehicle, if the vehicle is registered in the child's name, the vehicle is paid for by the child and the child is not financially dependent on the parent.
- You must also remember to maintain your insured property and take all reasonable steps to prevent loss or damage.

CLAIMING

(For more information refer to **Claiming under this policy** in the **General Terms & Conditions** section)

This section tells you everything about how to claim under this policy, but note that some cover sections have additional conditions or requirements that apply only to that cover section. Always read this section together with the cover section you are claiming under. There are certain cover sections that have their own information that you need to refer to in the event of a claim, these cover sections include:

- Cyber Insurance
- Fine Arts
- Legal Costs
- Personal Accident
- Personal Liability

Ownership and value: We will ask you to provide us with **proof of ownership and proof of value**. If you cannot provide reasonable **proof of ownership**, we will not be able to pay your claim. Without **proof of value**, your claim may be settled based on the entry-level or lowest specification of a similar item, be rejected or have a limit applied as stated in the policy schedule. In some cases, we may specifically require a valuation certificate and for claims under the **Motor** cover section, we will always need a copy of the vehicle's registration document as proof of ownership.

Damage assessment: If your insured property is damaged, you must give us the opportunity to assess the damage. We may reject your claim if you repair (except for emergency repairs under the **Motor, Watercraft, Home** and **Contents** cover sections), replace or dispose of damaged insured property before we have had the opportunity to assess the damage.

CONDITIONS OF COVER

(For more information refer to your **policy cover sections** and **schedule**)

We might have special conditions for insuring certain items. These conditions are included in the explanation of the cover under each cover section. There are also conditions which are shown in your policy schedule and are specific to you. Please read your policy schedule and each cover section carefully and make sure you understand what the conditions for cover are, because they might affect your claims.

LIMITS, SUM INSURED AND EXCESSES

(For more information refer to your **policy schedule – including the Excess and limit section**)

Your policy schedule explains what you are covered for and for how much. It includes the Excess and limit section and any endorsements that apply to you. You must read through your policy schedule carefully to understand the extent of your cover.

- **Limits:** The limit is the most we will pay for a claim. The limit could be the sum insured, or it could be a different amount. The limits for all benefits are shown in your policy schedule.
- **Sum insured:** The sum insured is the value of an item that you asked us to insure, and it is shown in your policy schedule. We will never pay more than the sum insured shown in your policy schedule less the excess. You must make sure that you insure your property for its current full replacement value, or you may be underinsured. When you are underinsured, you can be exposed to serious financial loss if a claim occurs. Your policy documentation includes examples where underinsurance applies and how that will affect your claim.
 - Each month, we will automatically increase the sums insured for your home and contents by an inflation-linked percentage. At your renewal date, the increased sum insured will be formally shown in your policy schedule, and your premium will be adjusted accordingly.

(This is explained under **We will renew your policy every year on your renewal date** under the heading **When policy conditions change** in the **General Terms & Conditions** section)

- Vehicles must be insured for the retail value or, if agreed, for the sum insured agreed annually.
- If your vehicle registration or engine number has been tampered with and allocated a SAPVIN code by the police, we may reduce your pay-out of the retail value if your vehicle is written off or stolen.

- **Excesses**

(For more information refer to **How your excess works** in the **General Terms & Conditions** section)

- An excess is the first amount you must pay when you claim. Your excess amount is made up of your basic excess and any additional excess amounts that apply to the specific claim. Please check your policy schedule to see what your excess amounts are and if any additional or benefit-specific excesses apply to you. If your claim involves more than one benefit under a cover section, you only have to pay the highest excess.
- A benefit-specific excess (such as an excess that applies to loss or damage to cell phones) is not treated as the highest excess if your claim involves more than one benefit or more than one cover section.

Example: If your cell phone, laptop and other items are stolen out of your home and the home is damaged at the same time, then the highest excess will usually apply. If the cell phone excess, for example, is 10% of the claim, minimum R500; your Content excess is R1 000, your Home excess is R2 000, and the total claim value is R100 000, the highest excess of R2 000 will apply for all items except the cell phone. The benefit-specific excess of 10% of claim, minimum R500 will apply to the cell phone only.

- All excesses (except for those noted below) become nil when the **policyholder is aged 55 or older** unless the policyholder opts to pay a basic excess. In the Motor cover section, this applies if the driver at the time of the accident is aged 55 or older. An excess will still be payable regardless of the age of the policyholder for claims related to the following benefits:
 - **Power surge** (Included and Optional cover) and **Alarm not activated additional excess** under the **Home** and **Contents** cover sections.
 - **Non-regular driver additional excess, application of early-warning tracking device(s) not activated additional excess, Incorrect use of vehicle additional excess, Theft of spare wheels (including 4x4 cover), and Replacement of windscreen, fitted glass and lights** under the **Motor** cover section.
 - **Data restoration and malware decontamination, and Express kidnapping** under the **Cyber Insurance** cover section.

INCLUDED COVER

This policy is an all-risks policy which covers all sudden and accidental loss or damage unless the cause is specifically excluded in the policy wording. This means that unless the policy stipulates that the cause is not covered, it is included. Therefore, an all-risks policy such as this one provides wider cover than a peril-based policy that only covers loss or damage resulting from specific insured events listed in the policy, such as fire, theft or lightning.

OPTIONAL COVER

This is cover that is not automatically included, it applies only if you have specifically chosen to be covered for an optional benefit. If you do choose to be covered, we will show your choice in your policy schedule as well as the limits that apply. Optional cover options are shown in each cover section.

SASRIA COVER

(For more information refer to **Sasria** cover in the **General Terms & Conditions** section. You can refer to the Sasria policy wording at the end of your policy document for a full description of the cover provided and exclusions)

We do not provide cover against any liability, loss or damage caused by special risks such as politically motivated malicious acts, riots, strikes, terrorism, and public disorders. The insurer that provides cover for these kinds of events in South Africa is Sasria SOC Limited. We collect the Sasria premium and issue Sasria's policy wording on their behalf. Sasria applies in South Africa only, however, cover for vehicles is also provided in Namibia for a period of not more than 60 consecutive days. All claims must be sent to Hollard, and not to Sasria. However, all approved claims will be settled by Sasria, and not by Hollard.

- There are two different Sasria policy wordings which provide cover under different cover sections, as shown below. Any cover section not mentioned does not include Sasria cover.
 - Sasria Fire policy: Fine Arts, Assets Specified, Contents, Home, Watercraft.
 - Sasria Motor policy: Motor vehicle.

Please note that there are some events that are not covered by Sasria, and it is important to read your Sasria policy wording to understand your cover.

EXCLUSIONS

(For more information refer to **General exclusions – What is not covered** in the **General Terms & Conditions** section)

- **General Exclusions:** There are certain things we do not cover you for – these are called exclusions. We may reject a claim if the loss or damage was caused by an exclusion or related to an exclusion. These exclusions apply to all the cover sections except for **Cyber Insurance** and **Personal Accident** which have their own specific exclusions. The most important general exclusions you must know of are:
 - **Cyber incidents** – unless you have chosen cover under the **Cyber Insurance** cover section.
 - **Electricity grid failure** – this exclusion does not apply to loadshedding.
 - **Gradual deterioration** – this exclusion does not apply to the included **Geyser** cover under the **Home** cover section.
 - **Intentional acts** – including acts by you, members of your household or a co-insured with your or their knowledge or consent.
 - **Mechanical, electrical and electronic breakdown** – this exclusion does not apply to the included **Geyser** cover under the **Home** cover section.
 - **Outbreaks, pandemics, epidemics and communicable diseases.**
 - **Riots, terrorism and similar events** – this exclusion does not apply to the included **Imminent danger security costs** cover under the **Home** and **Contents** cover section.
 - **Theft by false pretences or scams** – where you are tricked by any means into parting with your insured property.
 - Items that fail while still under any **warranty, guarantee, service contract, lease agreement, purchase contract** or any **other agreement** of any type.

Specific exclusions: These exclusions are explained under each of the headings **Specific exclusions – What we do not cover**, and are mostly in addition to the exclusions set out in the **General exclusions** section. Certain exclusions may not apply as limited cover is provided under another benefit. For example, cover for moisture damage is a general exclusion, however, it is covered under the optional **Subsidence, landslip or ground heave – extended cover** benefit under the **Home** cover section.

YOUR HOME COVER

You must insure your home for its full current replacement value to prevent underinsurance. The cost of replacing your home should include the cost of removing all the remains and rubble in the case where your home is completely destroyed, drawing up building plans and getting them approved (professional fees), and then rebuilding everything you currently have (including outbuildings) at current building costs.

Important: The following table highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

What we cover	Your home is covered comprehensively against loss or damage unless the loss or damage has been excluded or you have selected Limited cover. Limited cover excludes cover for theft or attempted theft at the risk address.
Included cover IMPORTANT: If you are also covered under the Contents cover section of this policy, we will only pay for an included benefit under one cover section unless we specifically say that we provide cover under both cover sections.	Alternative accommodation or loss of rent: We will pay for alternative accommodation OR loss of rent (i.e., not both), unless part of your property is rented out and you qualify for both benefits. If you are letting your home to paying guests then the Rental income benefit does not apply to bookings that have been cancelled because your home is uninhabitable – you would need business interruption cover under a commercial policy for this cover. Damage to concealed water pipes: We will cover damage to concealed water pipes as a result of gradual deterioration once during the lifetime of the policy – thereafter it will be for your own account. Geysers: We will repair or replace your home geyser in full (actual cost) if authorised by us. If the repair or replacement is not authorised by us, your geyser cover will be limited to the amount shown in your policy schedule. Power surge – included cover: We will cover loss or damage to all electrical and electronic equipment forming part of your building caused by an electrical power surge, up to the limit shown in the Excess and limit section. If a surge arrester meeting our requirements is installed on the main distribution board of your home, then no excess will apply.
Optional cover	Power surge: If you chose the optional Power surge cover, then the increased limit will apply in addition to the included cover. A threshold limit will apply for cover above R100 000. The threshold is assessed based on the combined total of your included Power surge benefit as stated in the Excess and limit section and any optional Power surge cover you select that is shown in your policy schedule. If your cover is above the threshold limit, an approved surge arrester becomes a requirement and you must install it on the home's main distribution board. If not installed, the cover will be limited and an excess as stated in your policy schedule will apply.
Security measures	Make sure that you comply with the agreed minimum security measures, additional security requirements (if applicable) and conditions for your home as shown in your policy schedule. These security measures must be maintained and in working condition at all times.
Theft and malicious damage	There are different conditions that apply for cover in the event of loss or damage caused by theft or malicious damage to the: • main residential building • inside your private residential building • outbuildings when the property is occupied or unoccupied and lent, let or sublet. Depending on the circumstances we may require the minimum security measures to be in place or for there to be visible signs of forcible or violent entry or exit or both.

Non-standard construction

- You cannot claim for loss or damage to:
 - your private residential building that has a thatch roof or is built of non-standard construction, unless your policy schedule reflects that the roof is made of thatch or is a roof of non-standard construction; and
 - any outbuilding or permanent structure with a thatch roof (such as a thatch lapa) or made of non-standard construction, if its roof is larger than 15% of the main building's roof, unless it is separately added to your policy and you pay a premium for it.
- There is **NO COVER** for loss or damage from a fire if your home is constructed of non-standard material and does not have either **Surge protection** or a **Lightning conductor**.
- If a surge arrester is installed on the home's main electrical distribution board, a certificate of compliance or proof of installation must be provided to your broker soon after installation.
- There is **NO COVER** for loss or damage if a solar installation is fitted on a thatch roof.

Your responsibilities

- You must tell us if your insurance risk is affected by the actions or neglect of your tenants living on the property.
- You must tell us about your intention to make structural or material changes including renovations, additions, improvements or alterations. We may ask you to pay an extra premium for the increased sum insured of the building from the date of completion of the alterations, renovations or additions.
- If you have purchased **Power surge** cover above the **threshold** limit, it is a condition of cover to have an approved surge arrester. The arrester must be installed on the home's main electrical distribution board. A Certificate of Compliance or proof of installation must be provided to your broker.
- Before we agree to insure specific items, or to provide full or partial cover in certain instances, you may be requested to comply with certain measures. For example, installing a linked alarm in your home. We will provide 14 days for you to adhere to the requirement unless we agree otherwise.

Specific exclusions – what we do not cover

- There is no cover for loss or damage:
- While your home is unoccupied for longer than 90 days in a row, unless you have told us about this and we have agreed to provide cover as shown in your policy schedule, or it is listed as a holiday home in your policy schedule.
 - Your home must comply with the National Building Regulations. There is **NO COVER** if the loss or damage to your home is caused by:
 - Defective workmanship or materials and structural or faults in the design or construction of the home.
 - The structure of the home is not compliant and would not have been approved by the relevant local authority at the time of construction.
 - For resultant damage that occurred over a period of time.

YOUR CONTENTS COVER

Your sum insured for your contents must be based on the current replacement value of all your contents, such as personal belongings and other movable items kept at the home or with you when you are away from the home. This includes items such as clothing, cell phones or furniture that belong to you or you are legally responsible for. However, it must exclude the value of all items that are not included in the definition of contents, like unset precious stones, individual stamps or coins.

Important: The following table highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

Definitions that apply to your Contents cover section

The definition of contents includes renewable energy equipment and/or a photo-voltaic system attached or permanently fitted to the home, and inverters, batteries and fixed generators directly connected to the building's wiring, that belong to you as a tenant or as the owner of a sectional title building.

Important: Conditions apply for cover for these items including that you own the items, you have included the value of the items in your contents sum insured and the items are not covered by any other policy.

What we cover

We will cover your contents against loss or damage unless the loss or damage has been excluded or you have selected **Limited cover**. Limited cover excludes cover for theft, attempted theft or burglary at the risk address. You still have cover for theft or attempted theft for some benefits under **Included cover** and **Optional cover** as explained under the heading **Limited cover**.

Included cover

Accidental damage and breakdown:

- There is limited accidental damage cover for your contents when it is let out to paying guests, as explained under the heading **Holiday letting** cover.
- There is no accidental damage cover for the following under this benefit:
 - Damage to tools, gardening implements and garden furniture. These items are covered under the included and optional benefit – **Garden and outdoor items**.
 - Automatic swimming pool cleaning equipment.
 - The reproduction or repair of data, or the installation of software of any kind.

Alternative accommodation or loss of rent: We will pay for alternative accommodation OR loss of rent (i.e., not both), unless part of your property is rented out and you qualify for both benefits. If you are letting your home to paying guests then the Rental income benefit does not apply to bookings that have been cancelled because your home is uninhabitable – you would need business interruption cover under a commercial policy for this cover.

Garden and outdoor items: Cover is limited for the theft of motorised lawnmowers and power equipment not in a locked building or outbuilding or with no visible signs of forcible or violent entry to or exit from the from the locked building or outbuilding.

Holiday letting:

- Cover for accidental damage to your contents is limited to the amount shown in your policy schedule if you are letting your home.
- Security deposits or payments made to you by paying guests for loss or damage to your home caused by paying guests will be deducted from any claim amount.

Items out and about:

- **Jewellery and watches:** You must keep your jewellery and watches in a locked safe or in a bank vault while not in use. If you do not, then cover will be limited to R75 000.
- **Personal baggage on a commercial carrier:** Jewellery and watches are not covered whilst in your baggage unless you have specified each item in the **Assets Specified** cover section.
- **Sports equipment:** We will only cover theft of your sports equipment if you comply with our conditions for sports equipment. These are noted under the heading **Comply with our conditions for sports equipment** in the **Your responsibilities** section.

Included cover (cont.)

- The following items are not covered under this benefit and must be specified under the **Assets Specified** cover section:
 - Parachutes, paragliders and hang-gliders.
 - Wheelchairs – motorised and non-motorised.
 - Mobility scooters and shop riders.
 - Remote control aeroplanes or drones.
 - Items that are kept in a bank vault or safety deposit box.
 - Firearms
 - Personal belongings or contents that are worth more than the **Items out and about** cover limit selected.

Jewellery and watches: This benefit includes cover at home, a temporary location or from an unattended vehicle. There is no cover for loss or damage to jewellery and watches being mailed, couriered or delivered.

- **Cover for jewellery and watches when your property is occupied:** If jewellery and watches are not kept in a locked safe whilst not in use, cover will be limited to R75 000. If there was threat of force to your person to remove jewellery and watches from the safe, the limit will not apply.
- **Cover for jewellery and watches when your property is unoccupied or when an item is at a temporary location:** You need to make sure that your jewellery and watches (over the value of R75 000 per item) are kept in a safe while not in use.

IMPORTANT

- **Safekeeping of jewellery and watches:** There are very specific conditions that apply to the safekeeping of jewellery and watches while not in use and valued at more than R75 000. These conditions are noted under the subheading **Safe requirement** under this benefit. It is important to understand the meaning of 'while in use'.
- **Proof of ownership and value:** Cover is limited to the amount shown in the policy schedule if you cannot provide the required proof of ownership and value as explained under the heading. **You must give us proof of ownership and value** in the **Your responsibilities** section. We will never pay more than the value of the item as shown on the proof of value you gave to us.

Regular valuations recommended: Jewellery and watches generally increase in value over time, therefore we recommend that you have your jewellery and watches valued regularly.

Money: Cover for loss or damage to money is limited as shown in your policy schedule and further limited in certain instances of theft. There is no cover for any losses of money outside the home or in an outbuilding.

Out of vehicle theft: Cover is on condition that the items are out of sight, the vehicle is locked and securely parked and there are visible signs of forcible or violent entry to or exit from the vehicle or property. In the case of remote jamming, cover is limited to the amount in the policy schedule unless there is CCTV footage or other indisputable proof provided to us.

Temporary emergency measures: Cover for reasonable costs out to protect or prevent further loss or damage to your contents, after an event that you are covered for under this policy section on condition that:

- We accept the claim for the loss or damage.
- You must provide a details invoice for the costs incurred.
- If you are a tenant, the homeowner does not have this cover under their own insurance.

Included cover (cont.)	Power surge – included cover: We will cover you for loss or damage to your contents caused by an electrical power surge up to the limit shown in the Excess and limit section. If a surge arrester meeting our requirements is installed on the main distribution board of the home, then no excess will apply. Property of parents and grandparents: They must be financially dependent on you and reside in a nursing home or residential care home. There is no cover for loss of or damage to money.
Optional cover	Bed-and-breakfast: There must be visible signs of forcible or violent entry to or exit from the home for malicious damage and theft claims. If there are no signs of forcible or violent entry to or exit from the home, then cover is limited as shown in your policy schedule. There is limited cover as shown in your policy schedule for accidental damage to your contents. Power surge: If you chose the optional Power surge cover, then the increased limit will apply in addition to the included cover. A threshold limit will apply for cover above R100 000. The threshold is assessed based on the combined total of your included Power surge benefit as stated in the Excess and limit section and any optional Power surge cover you select that is shown in your policy schedule. If your cover is above the threshold limit, an approved surge arrester becomes a requirement and you must install it on the home's main distribution board. If not installed, the cover will be limited and an excess as stated in your policy schedule will apply.
Security measures	Make sure that you comply with the agreed minimum security measures, additional security requirements (if applicable) and conditions for your home as shown in your policy schedule. These security measures must be maintained and in working condition at all times.
Theft and malicious damage	There are different conditions that apply for cover for your contents in the event of loss or damage caused by theft or malicious damage to the inside of the private residential building and outbuildings when: • The property is occupied or unoccupied. • Building alterations, renovations and additions are taking place: ◦ No cover for loss or damage to your contents as a result of malicious damage or vandalism to unfinished building alterations, renovations or additions. ◦ No cover for theft of your contents when building alterations, renovations and additions are taking place unless there are visible signs of forcible or violent entry to or exit from the home. • The home is lent, let or sublet – no cover for theft and malicious damage if you lend, let or sublet the home, unless there are visible signs of forcible or violent entry to or exit from the home. • Contents are in storage – no cover for theft of your contents in storage unless there are visible signs of forcible or violent entry to or exit from the storage facility. • Contents are stolen from an unattended vehicle. Depending on the circumstances we may require the minimum security measures to be in place or for there to be visible signs of forcible or violent entry or exit or both. There is limited cover if there is no forced entry or exit, and the loss or damage is caused by guests, house sitters, domestic employees, or paying guests.
Non-standard construction	• You cannot claim for loss or damage to contents: ◦ in your private residential building that has a thatch roof or is built of non-standard construction, unless the thatch roof or non-standard construction is specifically shown in your policy schedule.

Non-standard construction (cont.)

- any outbuilding or permanent structure with a thatch roof (such as a thatch lapa) or made of non-standard construction, if its roof is larger than 15% of the main building's roof, unless it is separately added to your policy and you pay a premium for it.
- There is **NO COVER** for loss or damage to your contents from a fire if your home is constructed of non-standard material and does not have either **Surge protection** or a **Lightning conductor**. If a surge arrester is installed on the home's main electrical distribution board, a certificate of compliance or proof of installation must be provided to your broker soon after installation.

Your responsibilities

- You must give us proof of ownership and proof of value for jewellery, watches and other valuables when requested. If you are unable to provide proof of value, payment will be up to the limit as shown in your policy schedule.
- Comply with our conditions for sports equipment:
 - There is limited cover for theft of an unattended bicycle if you do not comply.
 - If an item is carried on a rack attached to your vehicle, trailer or caravan then the item must be secured by a lock and chain.
- If you have purchased **Power surge** cover above the **threshold** limit, it is a condition of cover to have an approved surge arrester. The arrester must be installed on the home's main electrical distribution board. A Certificate of Compliance or proof of installation must be provided to your broker.
- Before we agree to insure certain items, or to provide full or partial cover in certain instances, you may be requested to comply with measures. For example, installing a linked alarm in your home. We will provide 14 days for you to adhere to the requirement unless we agree otherwise.

Specific exclusions – what we do not cover

There is no cover for loss or damage:

- Related to accidental damage to the operating system and software of electronic devices such as cell phones, tablets, laptops, desktop computers, media servers and handheld electronic devices, unless the device is physically damaged at the same time.
- While your home is unoccupied for longer than 90 or days in a row, unless you have told us about this and we have agreed to provide cover as shown in your policy schedule, or it is listed as a holiday home in your policy schedule.
- To items kept in a vault or safety deposit box, these items must be specified under the **Assets Specified** cover section.
- For cell phones that have been blacklisted by the service or network provider.

YOUR ASSETS SPECIFIED COVER

Make sure that you specify your contents or personal belongings in this section if you require worldwide cover without any restrictions or warranties. You should consider more cover for your assets if the **Contents** cover section does not provide cover for the full value of an item. Your policy schedule must show your specified items correctly.

Important: The following table highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

What we cover

We cover your **Assets Specified** under this cover section for loss or damage anywhere in the world, for a maximum of six consecutive months unless the cause of the loss or damage has been specifically excluded. These items must be specified under the **Assets Specified** cover section:

What we cover (cont.)

- Parachutes, paragliders and hang-gliders.
- Wheelchairs – motorised and non-motorised.
- Mobility scooters and shop riders.
- Remote control aeroplanes or drones.
- Items kept in a bank vault or safety deposit box.
- Firearms.
- Jewellery and watches worth more than 33% of your **Contents** cover section sum insured.
- Personal belongings, camping equipment and sporting equipment that are worth more than the cover limit selected under the **Items out and about** benefit in your **Contents** cover section.

If you **temporarily remove items from a vault or safety deposit box** then cover depends on whether we have been notified or not. There is **NO COVER** for an item temporarily removed from the vault or safety deposit box after 30 days.

Specific exclusions – what we do not cover

There is **NO COVER**:

- For loss or damage to fixtures, fitting and contents of caravans and trailers under this cover section, these items can be covered separately under the **Motor** cover section.
- For theft of a specified item from an unattended vehicle **except in certain instances**. In addition, we will require clear signs of forcible or violent entry, that the item has been stored out of view (if possible) and in the case of remote jamming we require CCTV footage or other indisputable proof to be provided to us.
- Cell phones that have been blacklisted by the service or network provider will not be covered.

Paying out after a claim

- **Pairs and sets:** We do not cover any additional value that an item has because it forms part of a pair or set. So, if you lost one earring, we will pay out the value of only that one earring.
- **Limited cover – theft from the private residential building or the property:** Loss or damage of your specified items caused by contractors, guests, house sitters, domestic employees, or paying guests is limited to the amount shown in your policy schedule, unless there are visible signs of forced entry or exit from the residential building or the property.

YOUR MOTOR VEHICLE COVER

You may insure your vehicle for its retail value, or if the retail value is not available, for an agreed value, as shown in your policy schedule. The following are important things to take note of in the **Motor** cover section.

- **Make sure that your policy schedule shows the correct vehicle details, and tell us as soon as possible if anything changes, like the:**
 - **Type of use**
There are four types of use that you can select from:
 - 1. Personal use**
 - 2. Business use**
 - You may not use your vehicle as a tool of trade to carry tools, machinery or stock.

- You may not insure your motorcycle, scooter, quad or three-wheeled vehicle, vintage vehicle, non-road vehicle, trailer, caravan or motorised caravan for business use. If you use these vehicles listed here for business use, then we will cancel (void) your cover from the date that you started using it for business use.

3. Limited mileage

You may not insure your non-road vehicle, trailer, caravan or motorised caravan for **Limited mileage**.

4. Laid-up cover

- There is no cover for accidental damage if anybody is using the vehicle.
- You may not use vehicle outside of the premises where it is being kept and cover for liability to third parties is excluded.
- You may not insure your non-road vehicle, trailer, caravan or motorised caravan for this cover.

Important: We do not cover vehicles used for commercial use.

Vehicle and driver conditions

- Your vehicle must be registered in South Africa and it must have a valid licence. Your claim may be affected if your vehicle is not licensed or if its licence has expired.
- The driver who drives the vehicle most of the time is known as the **regular driver** and must be noted in your policy schedule. The regular driver and other people who use the vehicle from time to time may drive the vehicle unless a **restricted driver** is selected.
- If you select a **restricted driver**, only the person or persons noted in your policy may drive the vehicle.
- The driver must have a **valid driver's licence**, and a valid driver's licence is a licence that has not been cancelled, suspended or endorsed.
- **Address where you usually park the vehicle**
- **Parking situation (for example, open carport or locked garage)**
- **Additional excesses: The following additional excesses may apply in the event of a vehicle claim:**
 - **Non-regular driver** – if the driver of the vehicle at the time of the accident is under 25 years or if the driver's licence is less than 2 years.
- **Incorrect use of vehicle**
- **Parts:** If your vehicle is still under the manufacturer's warranty, service, or motor plan, repairs will follow the manufacturer's specifications. Otherwise, we may use parts suited to your vehicle's age and condition, including approved alternatives.
- **Window glass:** When replacing a windscreen, glass, or lights, we may use either original or generic glass that meets SABS safety standards. The excess depends on the glass used. Full replacement costs are covered only if you get our approval first; otherwise, we'll pay up to the limit in your policy schedule.
- **Third party liability cover:** We cover a driver's legal responsibility to a third party while using your vehicle, as long as the claim is made under this policy. If the non-regular driver has liability cover with another insurer that isn't enough to cover the claim, we will pay the difference up to the limit of this policy. Details are available in the **Third party liability cover** section of this policy.

Important: The following table highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

Included cover

Towing and storage after a claim event

In South Africa: You will only be covered for the full towing costs if you call us and arrange for your vehicle to be towed. If you don't, we will only pay up to the limit shown in your policy schedule.

Included cover (cont.)	Outside of South Africa: We will cover the cost of towing and storage up to the limit shown in your policy schedule. Please refer to How we handle claims in neighbouring countries (repatriation) under the heading How we may settle your claim in this cover section for more detail. Vehicle accessories - This benefit is not applicable if your vehicle is insured for an Agreed value. If your vehicle is insured for an Agreed value, then you must make sure that all accessories are included in your vehicle's sum insured. - There is no cover for accessories over the limit of the included Vehicle accessories cover unless they have been specified and are listed in your policy schedule.
Optional cover	Car hire - We will arrange for you to rent a vehicle if we accept a claim for loss or damage to your vehicle, except for claims under the included Windscreen, fitted glass and lights cover. - We will not pay the cost of the vehicle hire if you do not keep to the terms, conditions and insurance requirements of the vehicle hire company. Reduction in value: You can only claim once per insured vehicle under this optional benefit. Retail value plus: When your vehicle is insured for Retail value plus, the chosen percentage remains fixed for a year. At the policy renewal, it is important to assess whether the selected percentage adequately covers the adjusted value of your vehicle, considering that its retail value may fluctuate.
What we do not cover	- You are not covered if your vehicle is stolen while it is parked at a dealer who is selling it on your behalf. Damage to tyres: There is no cover for loss of or damage to your vehicle's tyres caused by braking, punctures, cuts or bursts while driving, unless the rim or another part of your vehicle is damaged in the same event unless you have selected the optional Tyre cover benefit.
Your responsibilities	You must comply with our security requirements. You will not have any theft or hijacking cover if a security device(s) is a condition of cover noted in your policy schedule and you do not have it installed.

YOUR FINE ARTS COVER

There are limits that apply to your Fine Arts cover, which you must review in your Excess and limits document. If the limit of the included cover is not enough and you want more cover, then you can contact your broker.

Important: The following table highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

Definitions	The Sum insured is the agreed value of an item or for the art collection shown in your policy schedule, which will apply if acceptable proof of value and ownership is provided. Without proof, we cover up to the fair market value.
What we cover	We will cover your collection against loss or damage unless the loss or damage has been excluded or you have selected Limited cover. Limited cover excludes cover for theft, attempted theft or burglary at any of the buildings as shown in your policy schedule.

Conditions for cover

- Your art collection may not include items used for business.
- You must send us the collection list when we ask for it and it must include a description and value of each item supported by acceptable proof of each item's value.
- You are only covered for your art, except for jewellery and watches, while at the risk address. Cover away from the risk address must first be agreed by us in writing prior to us covering the item.
- Your jewellery and watches are covered at the home, at a temporary location or in a bank vault or safety deposit box.
- There is a safe requirement for jewellery and watches valued at more than R75 000 and you can view the details under the heading **Safe requirement for jewellery and watches** in the policy wording. If you are staying at a hotel, motel or guest house you must keep all of these items in a locked safe at the management's offices and **NOT in your room**. You **may also not leave items unattended** in any luggage compartments on public transport or any temporary safekeeping or self-storage facility at a club, gym restaurant, luggage company or any other entity.
- The following limits apply to jewellery and watches:

Jewellery and watches:		
Item	Limit per item	Limit per claim
Valuation certificate required	N/A	R25 000
Safe warranty (if not worn)	R75 000	R2 000 000
Worn, carried by you or in your line of sight	R750 000	R2 000 000
In a safe	R750 000	R5 000 000
In a bank vault	N/A	R5 000 000

Included cover

Pairs and sets: There are two pay-out options if part of a pair or set is lost or damaged. You can select an option in the event of a valid claim, and if you ask us to pay the full value of the entire pair or set, then the remainder of the pair or set becomes our property.

Optional cover

Art at a temporary location: We will only cover your collection against loss or damage while it is temporarily kept away from the risk address at a restorer, framer, valuator, dealer or auction house within the borders of South Africa.

Transit in South Africa: We will cover your art collection against loss or damage while in transit within South Africa.

Exhibition cover: This cover does not include cover while the collection is in transit and is limited to the amount stated in your policy schedule. If you want cover while in transit you must choose the applicable optional Art in transit in South Africa cover.

Defective title: It is your responsibility to check that a seller has the legal right to sell an item before you buy an item. We will only provide cover if it is decided by a court of law that you do not have legal ownership of the item.

Security measures

Make sure that you comply with the agreed minimum security measures and additional security requirements (if applicable) as shown in your policy schedule.

Non-standard construction

You cannot claim for loss or damage to your art collection from a fire if your home is constructed of non-standard material and does not have either **Surge protection** or a **Lightning conductor**. If a surge arrester is installed on the home's main electrical distribution board, a certificate of compliance or proof of installation must be provided to your broker soon after installation.

Specific exclusions – what we do not cover

There is no cover for:

- The disappearance of individual stamps and coins unless it is mounted in a volume and the page is also lost.
- For loss or damage to art left in the open unless the item is specifically designed to be left in the open, and you have taken reasonable care to protect the item.

Specific conditions when you claim

- You must give us **entry to the building or grounds** where the loss or damage occurred, and you may not remove or dispose of an item of art unless we have agreed.
- **Jewellery and watches:** If jewellery or watches are lost or destroyed and you have not specified a preferred jeweller then in the event of a valid claim, we may choose whether we want to replace, repair or pay cash for an item.
- **Fair market value:** Fair market value is the price of an item in the current market that one would obtain between a willing buyer and a willing seller who have no relationship with each other. If you did not provide the required proof of value when we asked for it, the claim will be limited to the amount stated in the policy wording.

YOUR PERSONAL LIABILITY COVER

Your Personal Liability cover is linked to your **Contents** or **Home** cover. This section covers you if you are held legally responsible by a court of law for causing damage to a person's property or causing injury or death to that person.

The following are important things to take note of in the **Personal Liability** cover section:

- The law allows **three years from the date that the other person became aware of the event**, for that person to make a claim against you however, the event causing the liability claim must have happened during your period of insurance.
- The limits **include legal costs and expenses** that can be claimed from you by another person but **excludes costs we have agreed to pay towards the defence, or settlement of a liability claim against you.**
- A limit applies to any one liability claim, or all liability claims resulting from the same event.

Important: The following table highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

Optional cover

Extended Personal Liability: The terms and conditions of your **Personal Liability** cover section do not apply to this optional cover because the **Extended Personal Liability** cover section has its own definitions, conditions and exclusions.

Underlying policy conditions:

- You must have an active underlying policy that covers precisely the type of liability that you are claiming for.
- You must have complied with the conditions of the underlying policy.

Specific exclusions – What we do not cover:

- There is no cover for liability relating to the ownership, possession or use of any self-propelled vehicle, watercraft, scooter, three-wheeler, quad bike, caravan, trailer or golf cart except as provided for **Third party liability** under the **Motor** and **Watercraft** cover sections.

Specific exclusions – What we do not cover

There is no liability cover related to:

- The Ownership, possession or occupation of land or buildings, except for buildings covered under the **Home** cover section of this policy, and the land on which they are situated.
- Building work, alterations, renovations or additions when you have hired a business to do the work.
- Failure to pay maintenance or alimony or any amounts following a breach of promise.
- The ownership, possession or use of any aircraft or unmanned aerial vehicles (UAV) or systems (UAS) such as drones.
- Any employment, business or profession except for liability covered under the **Home business liability, Liability towards paying guests, and Domestic employee's liability** benefits.
- Loss or damage for claims arising directly or indirectly from acts of actual or perceived social discrimination. This includes but is not limited to allegations of discrimination in the form of race, gender, religion, sexual orientation or disability. This clause applies regardless of whether the social discrimination was intentional or not.

YOUR PERSONAL ACCIDENT COVER

We cover an insured person for bodily injury sustained in an accident that results in death, permanent disablement, or temporary disablement.

Important: The following table highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

Conditions of cover

- This cover section does not apply to a policyholder that is a juristic entity.
- An insured person must be six months or older, but not older than 80 years at the date of the accident.
- The insured person's home must be within the borders of South Africa.

What we cover

Temporary disablement benefit:

- The following people are not covered for this benefit:
 - Children under 15 years old.
 - Students who are not employed on a full-time basis.
- There is no payment for the first seven days after the date of the accident under this benefit.

Specific exclusions – what we do not cover

- There is no cover if an insured person travels by air, except as a paying passenger in a fully licensed aircraft.
- We do not cover domestic employees for death, disability or bodily injury resulting from a motor vehicle accident, unless the vehicle was driven in the course of their employment.

Claiming under this cover section

- If an insured person sustains more than one kind of bodily injury in the same accident, we will not pay more than 100% of the limit as shown in your policy schedule.
- If an insured becomes permanently disabled and then dies because of their injuries, we will either pay 100% of the **Permanent disability benefit**, or the full **Death benefit**. We will not pay for both benefits.

YOUR WATERCRAFT COVER

Make sure that your policy schedule shows the correct details of the watercraft, like where you store it and the area of use, as well as the correct details of the skipper, and let us know if anything changes.

Important: The following table highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

Main cover	• Where we cover your watercraft: We will cover your watercraft within the coastal and inland waters of South Africa, Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, eSwatini, Tanzania, Uganda, Zambia and Zimbabwe. Coastal waters are within 10 nautical miles offshore, or within any offshore limitations as defined by the local regulations or other laws governing the operation of watercraft in the area in which you use your watercraft. • Liability cover: There is no liability cover if a person is using the watercraft during their duties as an employee of a shipyard, slipway, yacht club or similar organisation.
Sum insured	Please read the section How we may settle your claim, Total loss claims to understand how much we will pay, because it depends on the age of your watercraft.
Conditions of cover	You may only use your watercraft for private use (social, domestic and pleasure) as well as emergency tow-and-assist.
Included cover	Towing and storage after a claim event • In South Africa: You will only be covered for the full costs if you call us and arrange for the recovery of your watercraft, towing and storage. If you don't, we will only pay up to the limit shown in your policy schedule. • Outside of South Africa: We will cover the cost of towing and storage up to the limit shown in your policy schedule on condition that towing is required inside the coastal waters of one of the countries covered under this cover section. For more detail, please refer to How we handle claims in neighbouring countries in the How we may settle your claim section for more detail.
Your responsibilities	In addition to your responsibilities set out under Your responsibilities in the General Terms & Conditions section, you have extra responsibilities that specifically apply to your Watercraft cover section. For example, compliance with the South African Maritime Safety Authority, the requirement for fire-extinguishing equipment, and that outboard motors must be securely locked when the watercraft is unattended.
How we may settle your claim	If the watercraft is a write-off and you do not bring it back to South Africa, we will deduct the value of the salvage from your pay-out. The value of the salvage will be the amount we would have received for it in South Africa. You will remain the owner of the salvage and will be responsible for complying with any local government requirements.

YOUR LEGAL COSTS COVER

We cover the costs that you might incur if you must defend yourself against legal action, or if you are forced to take legal action against someone else.

Important: The following table highlights only a few aspects of your cover, and you need to read the cover section policy wording for all the details.

What we cover

Waiting period – There is a waiting period of 90 days from the cover start date before you can claim for legal costs, except for divorce and labour matters. There is a waiting period of six months after your cover start date for divorce, maintenance disputes and restraining orders. This means that we will not cover legal costs if the cause of action took place prior to or within 90 days or six months (as applicable) after the cover start date.

What is not covered

- We do not cover the following family-related disputes:
 - Child custody and guardianship, adoption, visitation rights, child support or paternity.
 - Disputes about engagements, promises to marry or living together as permanent partners.
 - We do not cover legal representation at disciplinary hearings. This will ensure that you have adequate cover available should you proceed with a court case.
-

Specific conditions when you claim

We reserve the right to decide if your claim is justified and we may reject your claim if the legal costs exceed the potential financial value.

IMPORTANT INFORMATION – PLEASE READ CAREFULLY

The following information pertains to the insurance cover you are considering. To assist you in making an informed decision, this document sets out key information and directs you to where further information can be found. This document must be read in conjunction with the Quote, Record of Advice and any other disclosure documentation that has been provided to you. Should you be unsure of any aspect, or any information has not been clearly explained and disclosed to you, please contact your broker.

Your Insurer	
Name	The Hollard Insurance Company Limited
Physical address	22 Oxford Road, Parktown, Johannesburg, 2193
Postal address	PO Box 87419, Houghton, 2041
Telephone number	011 351-5000
Website	www.hollard.co.za
Complaints Department	011 351-5000 and ask for the Complaints department Email: hollardinsurecomplaints@hollard.co.za
Compliance Department	011 351-5000, and ask for the Group Compliance department or Email: compliance@hollard.co.za

OTHER MATTERS OF IMPORTANCE

What you need to know	Where to find it
You have a right to: - Contact Hollard and complain should you wish - Know if Hollard or the broker has any conflicts of interest in dealing with you - Request recordings of any telephonic conversations	- Hollard contact details are set out in the “Your Insurer” Section - Any conflicts of interest will be explained by the broker and disclosed to you where applicable - Contact your broker or Hollard for any applicable telephonic recordings
Details of your cover: - Type of policy - Nature and extent of your policy benefits - What is actually insured - Charges, fees and commissions linked to the policy - Excesses or first amounts payable and details of when they are payable and consequences of non-payment - Any cooling of rights offered	This information will be discussed with you by your broker as part of the advice process. Refer to your record of advice, quotation documents and any other supplementary information provided to you by your broker.
When a claim WON'T be paid - Significant exclusions and limitations - Non-payment of premium - Not providing accurate, true and complete information	This information will be discussed with you by your broker as part of the advice process. Refer to your record of advice, quotation documents and any other supplementary information provided to you by your broker.

What you need to know	Where to find it
Premium payment details: - Premium amount payable to enjoy the cover - Frequency of premium payments (monthly/annual/once off, etc.) - Implications of not paying premium - Premium increases (if applicable): frequency and basis, corresponding policy cover increases and any options	This information will be discussed with you by your broker as part of the advice process. Refer to your record of advice, quotation documents and any other supplementary information provided to you by your broker.