

## HOWDIE – COMMERCIAL POLICY WORDING

### SCHEDULE OF STANDARD FIRST AMOUNTS PAYABLE

**In the event of a first amount payable not being stated below, Refer to the automatic provisions, extensions & FAP document.**

The V9 excess changes will be applied at renewal and to all new business effective 01 April 2026

Fire		
Description	Version 8 FAP	Version 9 FAP
Basic	R2 500	R3 000
Lightning	10% min R2 500	10% min R2 500
Weather-related Losses (KZN Only) <i>(new)</i>		5% min R5 000 max R50 000
Cost of removal of fallen or leaning trees	R500	R1 000
Motors and pumping equipment	10% min R500	R1 000
Water Leaks/Loss of water	10% min R500	R1 000
Power Surge (Without approved surge protection)	10% min R2 500	Refer to accidental damage section
Power Surge (With SANS approved surge protection)	Nil	Refer to accidental damage section
Leakage	10% min R500	R1 000

Buildings Combined		
Description	Version 8 FAP)	Version 9 FAP
Fire and Allied Perils	R2 500	R3 000
Lightning	10% min R2 500	10% min R2 500
Weather-related Losses (KZN Only) <i>(new)</i>		5% min R5 000 max R50 000
All Other	R1 000	R5 000
Theft of External Fixtures and Fittings	R750	10% min R1 000
Power Surge (Without approved surge protection)	10% min R2 500	Refer to accidental damage section
Power Surge (With SANS approved surge protection)	Nil	Refer to accidental damage section
<b>Standard Geyser</b> Up to 150 litres: R13 000 Up to 200 litres: R15 000 Up to 250 litres: R22 000 <b>Solar Geyser</b> Up to 150–200 litres: R30 000 Up to 300 litres: R43 000	10% Min R1000	10% Min R1500
Geyser Maintenance (Limit R2000)	R250	R250

Office Contents		
Description	Version 8 FAP	Version 9 FAP
Basic	10% min R500	10% min R500
Lightning	10% min R2 500	10% min R2 500
Weather-related Losses (KZN Only) <i>(new)</i>	5%	5% min R5 000 max R50 000
Theft (forcible & violent entry/exit)	10% min R500	10% min R500
Theft (non-forcible) <i>(new)</i>	Not Applicable	10% min R2 000
Leakage	10%	R1 000
Power Surge (Without approved surge protection)	10% min R2 500	Refer to accidental damage section
Power Surge (With SANS approved surge protection)	Nil	Refer to accidental damage section

Business Interruption		
Description	Version 8 FAP	Version 9 FAP
Basic	0%	R0

Accidental Damage		
Description	Version 8 FAP	Version 9 FAP
Defined Events (i) – Accidental Damage	10% min R2 500	10% min R2 500
Defined Events (ii) – Leakage	10% min R2 500	10% min R2 500
Power Surge (Without approved surge protection)		10% min R3 000
Power Surge (With SANS approved surge protection)		Nil

Accounts Receivable		
Description	Version 8 FAP	Version 9 FAP
Basic	0%	R0

Theft		
Description	Version 8 FAP	Version 9 FAP
Basic	10% min R750	10% min R1 000
Additional Damage to Buildings	R500	R1 000
Losses in the Open at the Insured Premises	10% min R750	10% min R1 500
Malicious Damage cover only	10% min R750	R1 000

Money		
Description	Version 8 FAP	Version 9 FAP
Major Limit	10% min R750	10% min R1 000
Money in transit	10% min R750	15% min R1 000

Hold-up	20% min R1 000	20% min R1 000
Seasonal Increase	10% min R750	10% min R1 000

### Glass

Description	Version 8 FAP	Version 9 FAP
Basic	10% min R750	10% min R1 000

### Fidelity Guarantee

As stated in the Hollard Business Policy wording

### Goods In Transit

Description	Version 8 FAP	Version 9 FAP
Basic	10% min R2 500	10% min R2 500
Theft and Hijacking	20% min R2 500	20% min R2 500

### Business All Risks

Description	Version 8 FAP	Version 9 FAP
Laptops/Notebooks/Tablets	10% min R1 000	10% min R1 000
All Other	10% min R500	10% min R500

### Group Personal Accident

Description	Version 8 FAP	Version 9 FAP
Temporary Total Disability	7 days	7 days
Medical Expenses	0%	R250

### Stated Benefits

Description	Version 8 FAP	Version 9 FAP
Temporary Total Disability	7 days	7 days
Medical Expenses	0.00%	R250

### Motor Specified

#### Windscreen/Glass (all vehicles excluding trailers and caravans)

Description	Version 8 FAP	Version 9 FAP
Generic/Alternative Glass (as approved by Hollard)	0%	25% min R500
Glass - Repair	0%	R0
Glass – Replacement (Private Type)	20% min R350	25% min R500
Glass - Replacement (Commercial Type)	25% min R300	25% min R500

#### Private Type Vehicles

Description	Version 8 FAP	Version 9 FAP
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Sub-section A (Basic)	5% min R2 000	5% min R3 000
<b>Additional cumulative first amounts payable</b>		
Driver aged under 25 years	5% min R1 000	5% min R1 000
Driver licensed less than 2 years	5% min R1 000	5% min R1 000
Theft/hi-jack	5% of gross claim	5% of gross claim

<b>Light Delivery Vehicles (LDV/Commercial up to GVM of 3 500kg)</b>		
Description	Version 8 FAP	Version 9 FAP
Sub-section A (Basic)	5% min R2 500	5% min R3 500
<b>Additional cumulative first amounts payable</b>		
Driver aged under 25 years	5% min R1 000	5% min R1 000
Driver licensed less than 2 years	5% min R1 000	5% min R1 000
Theft/hi-jack	5% of gross claim	5% of gross claim
In the event of a claim between 22h00 and 06h00 the following morning where there is no third party involved, there will be an additional excess of R2500 applicable.		

<b>Heavy Commercial Vehicles (HCV/Trailers over GVM of 3 500kg), Busses and Special Types</b>		
Description	Version 8 FAP	Version 9 FAP
Sub-section A (Basic)	5% min R2 500	10% min R5 000
<b>Additional cumulative first amounts payable</b>		
Driver aged under 25 years	5% min R1 000	5% min R1 000
Driver licensed less than 2 years	5% min R1 000	5% min R1 000
Theft/hi-jack		10% of gross claim
In the event of a claim between 22h00 and 06h00 the following morning where there is no third party involved, there will be an additional excess of R2500 applicable.		

<b>Motorcycles</b>		
Description	Version 8 FAP	Version 9 FAP
Sub-section A (Basic)	R2 000	5% min R2 000
Theft/hijack	R1 000	15% min R1 000
<b>Additional cumulative first amounts payable</b>		
Driver aged under 25 years	R2 000	R2 000
Driver licensed less than 2 years/ Learners License	R2 000	R2 000
Whilst Taking Part in Track School	R2 000	R2 000

<b>Trailers/Caravans (up to a GVM of 3 500kg)</b>		
Description	Version 8 FAP	Version 9 FAP
Windscreen/Glass	5% min R500	R500
All other claims	5% min R500	R1 000

### Motor Traders

Description	Version 8 FAP	Version 9 FAP
Sub-section A (Basic)	10% min R5 000	10% min R5 000
Sub-section B (Basic)	R2 500	R2 500
<b>Window/Glass</b>		
Generic/Alternative Glass (as approved by Hollard)	0%	25% min R500
Glass - Repair	0%	R0
Glass - Replacement	25% min R500	25% min R500

### Electronic Equipment

Description	Version 8 FAP	Version 9 FAP
Basic	10% min R1 000	10% min R1 000
Lightning	10% min R2 500	10% min R2 500
Laptops/Notebooks/Tablets - Theft or disappearance of the insured item by means of force/forcible & or violent entry/ exit	10% min R1 000	10% min R1 000
Laptops/Notebooks/Tablets - Theft or disappearance of the insured item NOT accompanied by force/forcible & or violent entry or exit	15% min R2 500	15% min R2 500
Power Surge (Without approved surge protection)	10% min R2 500	Refer to accidental damage section
Power Surge (With SANS approved surge protection)	Nil	Refer to accidental damage section

### Machinery Breakdown/Business Interruption/Deterioration of Stock

Description	Version 8 FAP	Version 9 FAP
Machinery Breakdown	10% min R2 500	10% min R2 500
Business Interruption	24 hours	24 hours
Deterioration of Stock	10% min R500	10% min R1 000
Power Surge (Without approved surge protection)	10% min R2 500	Refer to accidental damage section
Power Surge (With SANS approved surge protection)	Nil	Refer to accidental damage section

### Solar Power (Renewable energy) (new)

Description	Version 8 FAP	Version 9 FAP
Basic	Refer to policy schedule	10% min R1 500
Theft (forcible & violent entry)	Refer to policy schedule	10% min R1 000

Theft (non-forcible)	Refer to policy schedule	10% min R2 000
Power Surge (With SANS approved surge protection)	Refer to policy schedule	Nil
Power Surge (Without SANS approved surge protection)	Refer to policy schedule	10% min R3 000
Accidental Damage	Refer to policy schedule	R1 000

### Homeowners

Description	Version 8 FAP	Version 9 FAP
Basic	Nil	Nil
Accidental Damage	R1 000	R1 000
Lightning	10% min R2 500	10% min R2 500
Bursting/overflowing of Water Apparatus (Geyser)	R500	R500
Resultant Damage	R500	R500
Storm and Water Damage	R1 000	R1 000
Power Surge (Without approved surge protection)	10% min R2 500	Refer to accidental damage section
Power Surge (With SANS approved surge protection)	Nil	Refer to accidental damage section

### Householders

Description	Version 8 FAP	Version 9 FAP
Basic	Nil	Nil
Accidental Damage	R1000	R1 000
Lightning	10% min R2 500	10% min R2 500
Power Surge (Without approved surge protection)	10% min R2 500	Refer to accidental damage section
Power Surge (With SANS approved surge protection)	Nil	Refer to accidental damage section

### All-Risk

Description	Version 8 FAP	Version 9 FAP
Standard Unspecified All Risk	R500	R500
Pedal-cycle or any parts when left unattended:		
• securely locked with a lock, chain or cable Basic	R500	R500
• not securely locked with a lock, chain or cable	10% of claim, minimum R500	10% of claim, minimum R500

### Personal Liability

Description	Version 8 FAP	Version 9 FAP
Basic	10% of the claim, minimum R1 000 with a maximum of R25 000	

