

## HOWDIE – GUARDRISK COMMERCIAL POLICY WORDING

### SCHEDULE OF STANDARD FIRST AMOUNTS PAYABLE

In the event of a first amount payable not being stated on a specified section,  
the following standard first amounts payable will be applicable

Fire			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	0%	R2 500	Not Applicable
Goods in the open (designed to operate in the open)	0%	R2 500	Not Applicable
Malicious Damage (not following theft)	0%	R2 500	Not Applicable
Removal of fallen Trees	0%	R500	Not Applicable
Subsidence and Landslip (Limited cover)	1% of sum insured	R500	Not Applicable
Solar Excess	10%	R1 000	Not Applicable
Geysers	10%	R1 000	Not Applicable
Geysers (Non-compliant installation – additional Excess)	0%	R1 000	Not Applicable
Power Surge	10%	R1000	Not Applicable

Buildings Combined			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	0%	R2 500	Not Applicable
Removal of fallen Trees	0%	R500	Not Applicable
Accidental damage to Sanitary ware	0%	R250	Not Applicable
Subsidence and Landslip (Limited cover)	1% of sum insured	R500	Not Applicable
Solar Excess	10%	R1 000	Not Applicable
Geysers	10%	R1 000	Not Applicable
Geysers (Non-compliant installation – additional Excess)	0%	R1 500	Not Applicable
Power Surge	10%	R1000	Not Applicable
Theft or attempt thereat following forced entry into/exit from building	0%	R2 500	Not Applicable
Theft or attempt thereat following forced entry into/exit from building Unoccupied less than 30 days:	20%	R5 000	Not Applicable
Unoccupied buildings (First 4 weeks of un-occupation) after 4 weeks cover is cancelled	25%	R5 000	Not Applicable

Office Contents			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	10%	R1 000	Not Applicable
Theft (following forcible and violent entry/exit)	10%	R500	Not Applicable
Locks & Keys	0%	R500	Not Applicable
Lightning Excess	10%	R1 000	Not Applicable
Power Surge	10%	R1000	Not Applicable

### Electronic Equipment

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	10%	R1 000	Not Applicable
Reconstitution of Data/Programs	10%	R1 000	Not Applicable
Telecommunications access lines	0%	24 Hours -Time excess	Not Applicable
Additional increase in cost of working	0%	24 Hours -Time excess	Not Applicable
Power Surge and Lightning Strike Excess (Additional Excess)	10%	R1 000	Not Applicable
Power Surge (With SANS approved surge protection)	0%	R0	R0

### Business Interruption

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	0%	R2 500	Not Applicable
Theft	0%	R2 500	Not Applicable
Accidental Damage	0%	R2 500	Not Applicable

### Accounts Receivable

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	0%	R2 500	Not Applicable

### Theft

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	10%	R1 000	Not Applicable
Additional Premises	10%	R1 000	Not Applicable
Solar Excess	10%	R5 000	Not Applicable
Personal Effects	0%	R500	Not Applicable
Locks & Keys	0%	R500	Not Applicable

### Money

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	10%	R1 000	Not Applicable
Dishonesty of Employees, discovered within 14 days	2% of sum insured plus 10% of net claim	R0	Not Applicable
Locks & Keys	0%	R500	Not Applicable

Glass			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	10%	R1 000	Not Applicable

Fidelity			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	2% of sum insured plus 10% of net claim	R0	Not Applicable

Goods In Transit			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	10%	R1 000	Not Applicable
Theft/Hijack	15%	R2 500	Not Applicable

Business All Risk			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	10%	R1 000	Not Applicable

Accidental Damage			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic Excess	10%	R1 500	Not Applicable
Solar Excess	10%	R1 500	Not Applicable

Public Liability & Broadform Liability			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
General & Tenants	0%	R1 500	Not Applicable
Products Liability	10%	R1 500	Not Applicable
Defective Workmanship	10%	R1 500	Not Applicable
Work Away Liability	10%	R1 500	Not Applicable
Statutory Legal Defence Costs	0%	R1 500	Not Applicable
Wrongful Arrest and Defamation	0%	R1 500	Not Applicable

Employers Liability			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
General & Tenants	0%	R1 500	Not Applicable

Motor Specified			
Windscreen/Glass			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Private Type vehicles, LDV's	25%	R500	Not Applicable
Special Types & Commercial Trucks	25%	R2 500	Not Applicable
Other Glass (replace) Commercial vehicles	25%	R350	Not Applicable

Basic and additional excesses			
-------------------------------	--	--	--

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Passenger Cars, LDV's & Minibuses (18 seater and less)	5%	R2 500	Not Applicable
Trucks & Mechanical Horses (Vehicle with Gross vehicle mass of over 3500kg , Buses (19 seater and more)	5%	R3 500	Not Applicable
Special Types i.e., road making and construction machinery/vehicles, refuse removal vehicles, street sweepers, etc.	5%	R3 000	Not Applicable
Tractors, Harvesters & Other Agricultural Equipment	10%	R2 500	Not Applicable
Trailers	10%	R1 000	Not Applicable
Motorcycles	10%	R2 500	Not Applicable
Loss of keys	0%	R750	Not Applicable
<b>Additional cumulative first amounts payable</b>			
Theft/hi-jack (if not fitted with VESA approved tracking device in working order)		Additional 5% of gross claim	Not Applicable

## Motor Traders

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	10%	R5 000	Not Applicable
Sub-section B (Basic)	0%	R2 500	Not Applicable
<b>Window/Glass</b>			
Generic/Alternative Glass (as approved by Hollard)	0%	R0	Not Applicable
Other Glass (repair)	0%	R0	Not Applicable
Other Glass (replace)	25%	R500	Not Applicable

## Optional Extensions

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Contingent Liability	As per basic excess applicable to Sub-section B		
Vehicle Hoists and Ramps	As per basic excess applicable to Sub-section B		
Legal Liability of Passengers for Acts of Negligence	As per basic excess applicable to Sub-section B		
Vehicle Hire	0%	R0	Not Applicable
Social, Domestic and Pleasure Use	As per basic excess applicable to Sub-sections A and B		
Special Type Vehicles	As per basic excess applicable to Sub-sections A and B		
Tools of Trade	As per basic excess applicable to Sub-section B		
Riot & Strike Outside RSA and Namibia	10%	R1 000	Not Applicable
Unauthorized Use by Employees	As per basic excess applicable to Sub-section B		

## Homeowners

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Occupied Premises	0%	R1 000	Not Applicable
Un-occupied Premises	0%	R1 500	Not Applicable
Removal of Fallen trees	0%	R500	Not Applicable
Accidental Damage to Sanitary ware	0%	R250	Not Applicable

Subsidence & Landslip Cover (Limited)	1% of sum insured	R500	Not Applicable
Solar Excess	10%	R1 000	Not Applicable
Geysers	10%	R1 000	Not Applicable
Geysers Non-compliant installation – Additional	0%	R1 500	Not Applicable
Power Surge	10%	R1000	Not Applicable

Householders			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Occupied Premises	0%	R1 000	Not Applicable
Un-occupied Premises	0%	R1 500	Not Applicable
Subsidence & Landslip Cover (Limited)	1% of sum insured	R500	Not Applicable
Power Surge	10%	R1000	Not Applicable

### Machinery Breakdown

Description	FAP % (of claim)	Minimum Amount	Time Excess
Basic Excess	10%	R2 500	Not Applicable
Deterioration of Stock	0%	R0	48 Hours
Stock Spoilage:	0%	R0	48 Hours
Power Surge	10%	R1000	Not Applicable

### Personal All Risk

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Unspecified All Risks	0%	R250	Not Applicable
Cellphones	0%	R500	Not Applicable
Pedal cycles / non-motorized scooters – specified or not	0%	R250	Not Applicable
Contents of caravans and luggage trailers	0%	R250	Not Applicable
Contact Lenses	0%	R250	Not Applicable
Clothing and Personal effects (Theft out of any vehicle accompanied by visible, forcible, and violent entry to or exit from such vehicle)	0%	R250	Not Applicable
Clothing and Personal effects	0%	R250	Not Applicable
Motor radios, tape players and equipment of a similar nature and motor telephones	10%	R500	Not Applicable

### Personal Liability

Description	FAP % (of claim)	Minimum Amount	Time Excess
Basic	10% of the claim, minimum R1 000 with a maximum of R25 000		