

HOWDIE – 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	0%	R2 500	Not Applicable
Brands and Labels	10%	R2 500	Not Applicable
Leakage	10%	R1 000	Not Applicable
Riot & Strike Outside RSA and Namibia	10%	R1 000	Not Applicable
Subsidence and Landslip – Extended cover	5%	R5 000	Not Applicable
Wild Baboons and Monkeys (Buildings)	10%	R500	Not Applicable
Wild Baboons and Monkeys (Contents)	10%	R500	Not Applicable
Lightning and Power Surge (Without approved surge protection)	10%	R2 500	Not Applicable
Power Surge (With SANS approved surge protection)	0%	R0	R0

Buildings Combined			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Fire and Allied Perils	0%	R2 500	Not Applicable
All Other	10%	R1 000	Not Applicable
Prevention of Access	0%	R0	Not Applicable
Riot & Strike Outside RSA and Namibia	10%	R1 000	Not Applicable
Subsidence and Landslip – Extended cover	5%	R5 000	Not Applicable
Theft of External Fixtures and Fittings	10%	R750	Not Applicable
Wild Baboons and Monkeys	10%	R750	Not Applicable
Lightning and Power Surge (Without approved surge protection)	10%	R2 500	Not Applicable
Power Surge (With SANS approved surge protection)	0%	R0	R0

Office Contents			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10%	R500	Not Applicable
Theft	10%	R500	Not Applicable
Leakage	10%	R1 000	Not Applicable
Riot & Strike Outside RSA and Namibia	10%	R1 000	Not Applicable
Wild Baboons and Monkeys	10%	R500	Not Applicable
Lightning and Power Surge (Without approved surge protection)	10%	R2 500	Not Applicable
Power Surge (With SANS approved surge protection)	0%	R0	R0

Business Interruption

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0%	R0	Not Applicable
Lightning and Power Surge (Without approved surge protection)	10%	R2 500	Not Applicable
Power Surge (With SANS approved surge protection)	0%	R0	R0

Accidental Damage

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Defined Events (i) – Accidental Damage	10%	R2 500	Not Applicable
Defined Events (ii) – Leakage	10%	R2 500	Not Applicable
Lightning and Power Surge (Without approved surge protection)	10%	R2 500	Not Applicable
Power Surge (With SANS approved surge protection)	0%	R0	R0

Accounts Receivable

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0%	R0	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable

Theft

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10%	R750	Not Applicable
Additional Damage to Buildings	0%	R500	Not Applicable
Losses in the Open at the Insured Premises	10%	R750	Not Applicable
Petrol in Underground Tank(s)	10%	R1 000	Not Applicable

Money

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Major Limit	10%	R750	Not Applicable
Hold-up	20%	R1 000	Not Applicable
Personal Accident (Assault)	0%	R0	Not Applicable
Collectors/Roundsman	10%	R1 000	Not Applicable
Seasonal Increase	10%	R750	Not Applicable
Locks & Keys	0%	R500	Not Applicable
Riot & Strike Outside RSA and Namibia	10%	R1 000	Not Applicable
Receptacles and Clothing	0%	R0	Not Applicable

Glass

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10%	R750	Not Applicable
Riot & Strike Outside RSA and Namibia	10%	R1 000	Not Applicable
Special Replacement	0%	R0	Not Applicable

Fidelity Guarantee

As stated in the Hollard Business Policy wording

Goods In Transit

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10%	R2 500	Not Applicable
Theft and Hijacking	20%	R2 500	Not Applicable
Debris Removal	0%	R0	Not Applicable
Fire Extinguishing Charges	0%	R500	Not Applicable
Riot & Strike Outside RSA and Namibia	10%	R1 000	Not Applicable

Business All Risks

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Laptops/Notebooks/Tablets	10%	R1 000	Not Applicable
All Other	10%	R500	Not Applicable
Increased Cost of Working	0%	R0	Not Applicable
Riot & Strike Outside RSA and Namibia	10%	R1 000	Not Applicable

Group Personal Accident

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0%	R250	Not Applicable

Stated Benefits

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0.00%	R250	Not Applicable

Motor Specified

Windscreen/Glass (all vehicles excluding trailers and caravans)

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Generic/Alternative Glass (as approved by Hollard)	0%	R0	Not Applicable
Other Glass (repair)	0%	R0	Not Applicable
Other Glass (replace) Private vehicles	20%	R350	Not Applicable
Other Glass (replace) Commercial vehicles	25%	R350	Not Applicable

Private Type Vehicles

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5%	R2 000	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 years	5%	R1 000	Not Applicable
Driver licensed less than 2 years	5%	R1 000	Not Applicable
Theft/hi-jack		Additional 5% of gross claim	Basic excess

Commercial Vehicles			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5%	R2 500	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 years	5%	R1 000	Not Applicable
Driver licensed less than 2 years	5%	R1 000	Not Applicable
Theft/hi-jack		5% of gross claim	Basic excess
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.			

Motorcycles			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)			Flat R2 000
Theft from a locked garage			Additional R1 000
Additional cumulative first amounts payable			
Theft Other Than From a Locked Garage	0%		Additional R2 000
Learners Licence	0%		Additional R2 000
Whilst Taking Part in Track School	0%		Additional R5 000

Trailers/Caravans			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
All claims	5%	R500	Not Applicable

Optional Extensions			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Contingent Liability	As per basic excess applicable to Sub-section B		
Credit Shortfall	As per basic excess applicable to Sub-section A		
Loss of Keys (Limit of R15 000)	10%	R1 250	
Parking Facilities and Movement of Third Party Vehicles	As per basic excess applicable to Sub-section B		
Wreckage Removal	0%	R0	Not Applicable
Unauthorized Passenger's Personal Injury Liability	As per basic excess applicable to Sub-section B		
Vehicle Hire	0%	R0	Not Applicable
Loss of Use	0%	R0	Not Applicable
Riot & Strike Outside RSA and Namibia	10%	R1 000	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
Window/Glass			
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		

Electronic Equipment			
Description	FAP % (of claim)	Minimum Amount	Time Excess
Basic	10%	R1 000	Not Applicable
Laptops/Notebooks/Tablets Theft or disappearance of the insured item by means of force or forcible and or violent entry or exit	10%	R1 250	Not Applicable
Laptops/Notebooks/Tablets Theft or disappearance of the insured item which is NOT accompanied by force or forcible and or violent entry or exit	15%	R2 500	Not Applicable
Additional Reinstatement of Data/Programs	0%	R1 000	Not Applicable
Additional Increased Cost of Working	Not Applicable	Not Applicable	24 hours
Incompatibility Cover	0%	R0	Not Applicable
Riot & Strike Outside RSA and Namibia	10%	R1 000	Not Applicable
Telecommunication Access Lines	Not Applicable	Not Applicable	12 hours
Lightning and Power Surge (Without approved surge protection)	10%	R 1000	Not Applicable
Power Surge (With SANS approved surge protection)	0%	R0	Not Applicable

Machinery Breakdown/Business Interruption/Deterioration of Stock			
Description	FAP % (of claim)	Minimum Amount	Time Excess
Machinery Breakdown	10%	R2 500	Not Applicable
Business Interruption	Not Applicable	Not Applicable	24 hours
Deterioration of Stock	10%	R500	Not Applicable
Express Delivery and Overtime	0%	R0	Not Applicable
Foundations and Masonry Refractories	0%	R0	Not Applicable
Riot & Strike Outside RSA and Namibia	10%	R1 000	Not Applicable

Homeowners

Description	FAP % (of claim)	Minimum Amount	Time Excess
Basic	0%	R0	Not Applicable
Lightning and Power Surge (Without approved surge protection)	10%	R2 500	Not Applicable
Power Surge (With SANS approved surge protection)	0%	R0	R0
Accidental Damage		R1 000	
Bursting and overflowing of Water Apparatus (Geyser)		R500	
Resultant Damage		R500	
Storm and Water Damage		R1 000	

Householders

Description	FAP % (of claim)	Minimum Amount	Time Excess
Basic	0%	R0	Not Applicable
Lightning and Power Surge (Without approved surge protection)	10%	R2 500	Not Applicable
Power Surge (With SANS approved surge protection)	0%	R0	R0
Accidental Damage		R1 000	

All-Risk

Description	FAP % (of claim)	Minimum Amount	Time Excess
Blanket and Executive All Risk	10% of the claim, minimum R1 500 with a maximum of R20 000 per claim		
Standard Unspecified All Risk		R500	

Where An Item Has Been Specifically Insured

Description	FAP % (of claim)	Minimum Amount	Time Excess
Jewellery under R20 000		R500	
Jewellery over R20 000		R1 000	
Tablets and I-Pads	10% of the claim minimum R1 000		
Laptops	10% of the claim minimum R1 250		
Bicycles	10% of the claim minimum R1 000, with a maximum of R20 000 per claim		
Hearing Aids		10% of the claim, minimum R500	
Cell phones up to R1 000		R200	
Cell phones up to R3 000		R300	
Cell phones up to R5 000		R500	
Cell phones over R5 000		10% of the claim, minimum R500	
All other specified items		R500	

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