



BODY CORPORATE

This product is designed with Sectional Titles and Homeowner Associations in mind. Offering full cover for buildings and associated liability exposure, it aims to meet the insurance needs of sectional title properties, residential and commercial complexes (non-manufacturing) – including geyser maintenance.

Excesses

Standard geyser	R 1 500
Solar geyser	R 2 500
Geyser maintenance	R 250
Resultant water damage	R 750
Accidental damage	10% min R 2 000
Shade cloth	R 500
Lightning and power surge excess	R 2 000
All other losses unless otherwise stated on the schedule	R 1 000

Howdie

COMMERCIAL



AUTOMATIC COVER INCLUDED

Free Cover	Cover Limit
Accidental damage	R 250 000
All Risk garden equipment	R 10 000
All risk gate motors	R 5 000
Employers liability (<i>Buy up to R10 Million at R25.00 per month</i>)	R 2 500 000
Fidelity	R 75 000
Geyser maintenance	R 2 000*
Glass (including mirrors & signage)	R 50 000
Landscaped gardens	R 10 000
Leak detection	R 5 000
Locks & keys	R 30 000
Loss of water	R 15 000
Machinery breakdown	R 75 000
Malicious damage	R 250 000
Money	R 50 000
Office contents	R 150 000
Removal of trees	R 10 000
Security guards (per incident)	R 15 000
Theft of fixtures & fittings: (forcible entry)	R 500 000
Theft of fixtures & fittings: (non-forcible entry)	R 50 000
Trustees liability (<i>Buy up to R5 Million at R20.00 per month</i>)	R 2 500 000



GEYSER REPLACEMENT LIMITS

Call Centre: 0861 467 966

If the call centre is not used then the following limits apply to geyser replacements.

Standard geyser		Solar geyser	
Up to 150 litres	R 13 000	Up to 150-200 litres	R 30 000
Up to 200 litres	R 15 000	Up to 300 litres	R 43 000
Up to 250 litres	R 22 000		



INCLUDED COVER

Cleaning and Maintenance Equipment	R 20 000
Personal Accident Assault (included in money)	R 25 000 <i>as per scale</i>
Principal controlled Contractors Liability for alterations, maintenance and additions	R 1 000 000 <i>any one incident</i>
Home Modifications	R 10 000
Alternative accommodation for live in domestic employees	R 15 000
Alternative accommodation for domestic pets	R 2 500
Jojo tanks (<i>Excluding pumps</i>)	R 50 000

www.howdie.co.za

An authorised Financial Services Provider

Subject to underwriting and acceptance criteria. This information sheet outlines the standard range of relevant and effective solutions we cover. However, Howdie's proactive approach means we are constantly tailoring innovative variants to meet unique requirements, so please check with us for the latest updates.