



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 1500
Solar geyser	R 2 500
Geyser maintenance	R 250
Resultant water damage	R 1500
Accidental damage	10% min R 2 000
Lightning and power surge excess	R 2 000
All other losses unless otherwise stated on the schedule	R 2 500
Fire & allied perils	R 5 000
Weather-related losses (KZN Only)	5% min R5000



COMMERCIAL



AUTOMATIC COVER INCLUDED

<i>Free Cover</i>	<i>Cover Limit</i>
Accidental damage	R 250 000
Tools & garden equipment	R 25 000
All risk gate motors	R 5 000
Employers liability (Buy up to R10 Million at R25.00 per month)	R 2 500 000
Fidelity	R 100 000
Geyser maintenance	R 2 000*
Sanitary ware & fixed glass	R 150 000
Landscaping	R 25 000
Leak detection	R 10 000
Locks & keys	R 30 000
Loss of water	R 15 000
Machinery breakdown	R 100 000
Malicious damage	R 250 000
Money	R 50 000
Office contents	R 200 000
Removal of trees	R 10 000
Security guards (per incident)	R 25 000
Theft of fixtures & fittings: (forcible entry)	R 500 000
Theft of fixtures & fittings: (non-forcible entry)	R 50 000
Trustees liability (Buy up to R5 Million at R20.00 per month)	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.

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



INCLUDED COVER

Cleaning and Maintenance Equipment	R 20 000
Personal Accident Assault (included in money)	R 25 000 as per scale
Mobility costs	R 20 000
Home Modifications	R 10 000
Alternative accommodation for live in domestic employees	R 15 000
Alternative accommodation for domestic pets	R 5 500
Jojo tanks (Excluding pumps)	R 50 000

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.