

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 1 500
Accidental damage	10% min R 2 000
Power Surge Excess	
With approved Surge protection	R 2 000
Without approved Surge protection	10% min R 2 000
Fire & allied perils	R 5 000
Weather-related losses (KZN Only)	5% min R5000 (Max R50 000)
All other losses unless otherwise stated on the schedule	R 1 000

*Stated excesses and limits are estimates. Final amounts are subject to underwriting and will be confirmed in your policy schedule.

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An authorised Financial Services Provider

Howdie

COMMERCIAL

AUTOMATIC COVER INCLUDED

Free Cover	*Cover Limit**
Accidental damage	R 250 000
Tools & garden equipment	R 25 000
All risk gate motors	R 5 000
Employers liability	R 10 000 000
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 *per event* (R20 000 in the annual aggregate)
Locks & keys	R 30 000
Loss of water	R 15 000
Machinery breakdown	R 100 000
Malicious damage	Up to the sum insured
Money	R 50 000
Office contents	R 250 000
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.

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 20 000 *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.