Hollard Prestige Portfolio

Policy Wording Comparison – v1.5 vs v2.1

Hollard.

Hollard Prestige Portfolio

Policy Wording Comparison – Version 1.5 vs Version 2.1

Note: The comparison highlights only key differences between the versions. It does not reflect all changes to benefit names. For detailed information, please refer to the relevant Policy Wording documents.

Purple font: Benefit name changed/No change in cover

Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion

Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
General terms & conditions			
Introduction			
Our correspondence with you	Clause not explicitly mentioned in this version.	• We will assume you have read and received our correspondence if it was sent to the e-mail address you provided or to your broker. • We are not bound by any changes that are not in writing and are not included in your new policy schedule. • If legal action is taken against you, summons will be delivered to the physical address you provided.	New clause added.
General definitions			
Event	Not defined in this version.	Any event that causes loss, damage or liability that is not excluded in the policy and which happens during the period of insurance. This may be a single incident, or a series of incidents related to the same cause that results in loss, damage or liability. This includes accidental damage that is unforeseen and happens unexpectedly and unintentionally.	New definition added.
When and how you pay your premiums			
Monthly and Annual premiums – If cover ends	Clause not mentioned in this version.	If your cover ends because you cancel it, we cancel it or there is a total loss claim, we will pay back that portion of the monthly/annual premium which relates to the period after the date the cover ended. We have the right to keep a small portion of any premium we refund to you, to cover our costs. We will not pay back any premium if we cancel your cover because of fraud.	New clause added.

Monthly premiums – Changes to your policy	Clause not mentioned in this version.	• **Changes effective on the first of the month:** We will amend your monthly debit order with the new premium.
		• **Changes effective on any other day of the month:** Because your cover runs for a calendar month, it means that there will be a pro-rata premium due to amend your cover from the effective date of the change until the last day of the month. We will amend your monthly debit order with the new premium and we will deal with the pro-rata portion as follows:
		  ◦ **Reduction of your monthly premium:** If the change reduces your monthly premium, we will reduce your next debit order with the portion of the premium we owe you
		  ◦ **Increases to your monthly premium:** If the change increases your monthly premium, we will increase your next debit order with the portion of the premium you owe us
			New clause added.

Annual premium – Changes to your policy	Clause not mentioned in this version.	• **Reduction to your annual premium:** If the change reduces your annual premium, we will pay back the portion of the premium we owe you.	New clause added.

Hollard.

● **Purple font:** Benefit name changed/No change in cover ● **Orange font:** Cover reduced/Cover removed/New condition/New responsibility/New exclusion ● **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Your responsibilities			
You must give us all material information	Duty of disclosure means you must make sure that all the information you give us about yourself, your property and your risk profile is accurate. This will include for example information about your financial situation, such as insolvency, taking up a dangerous sport like hang-gliding or a change in the driver of your vehicle. Incomplete or incorrect information could affect the validity of your policy and may result in us voiding your policy.	Material information is essential information which can influence our decision whether to accept a risk at your inception date or cover the start date, to apply more conditions or to change your premium. • You must give us all the material information and tell us within **21 days** from the date that any material information changes.	Clarity in the time lapse (21 days) between the changes and when we should be notified is made clearer.
Claiming under this policy			
Inform the police within 24 hours	Inform the police immediately.	Time frame for claims is stated as 24 hours.	Wider time frame provided.
Give us proof of ownership and proof of value when we ask for it	Clause mentioned under General conditions – **Proof of ownership and value** means when you make a claim we may ask you to give us proof of ownership and value for what you are claiming for. This is especially important for valuables and items listed in your schedule and/ or any supplementary documentation, especially items such as jewellery, electronic items and watches. There are some items where we will reduce or reject a claim unless you have proof of ownership and value. We have provided a further explanation on this under the section 'How we settle your claim'.	To help us process your claim, we will need proof that you owned the item you are claiming for and what the item was worth at the time of the loss. • **Proof of ownership** ∘ Proof of ownership includes documents such as a sales receipt that notes the item's description or code, the price, the date, and the place where you bought the item from or other documents that show you owned the item. ∘ For claims under the Motor cover section, we will always need a copy of the vehicle's registration document as proof of ownership. ∘ If you cannot provide reasonable proof of ownership, we will not be able to pay your claim. • **Proof of value** ∘ This can include receipts, valuations, or other documents that clearly show the item's value. ∘ If we specifically require a valuation certificate, it will be stated under the cover section. ∘ If you cannot provide this, we may: ‣ reject your claim, ‣ apply the limit to the amount stated in the policy schedule; or ‣ settle the claim based on the entry-level or lowest specification of a similar item.	Existing clause amended, to provide further clarity on proof of ownership and value.
You must help us with recoveries from third parties	Conditions not mentioned in this version.	Our rights to recover losses now arise both under common law and under the policy, and these operate together. This allows us to pursue recovery earlier in the claims process, even while a claim is still being finalised or where an excess or underinsured portion applies. Where a third party is responsible, you agree to allow us to manage any recovery or defence action on your behalf and not to withdraw that consent once proceedings have started. As we cover the reasonable legal costs, we may appoint legal representatives of our choice, retain them for as long as we reasonably consider necessary, and control how any recovery or defence is conducted and settled in your name. You may not approach, negotiate with, or settle with a third party independently without our consent. These changes are intended to ensure recoveries are handled efficiently and consistently, protecting the overall outcome of your claim.	New conditions added.

Purple font: Benefit name changed/No change in cover — Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion — Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
How your excess works	• **Optional cover** excess means the excess applicable to optional cover. • **Excess waiver** means if you selected this option it is subject to an additional premium and the basic excess applicable will be deleted unless stated otherwise in your schedule. • **Flat excess** means if you selected this option it is subject to an additional premium and the basic excess applicable will be deleted unless stated otherwise in your schedule. • **Voluntary excess** means if you selected this option it is subject to a discount and will be applied in addition to the basic excess applicable. If your claim is approved, we will: • ask you to pay your excess to a repairer or supplier, or • ask you to pay us the excess, or • deduct the excess from the amount of cover for the insured loss, and • pay your claim.	• **Basic excess:** This is the excess that you selected for the following cover sections: Home, Contents, Assets specified and Motor, these excesses are printed on your policy schedule. • **Benefit-specific excess:** This is an excess that is predetermined for specific benefits and can either be a rand amount or a percentage of the total claim as listed in the Excess and limit section of your policy schedule. These excesses will still be payable regardless of the age of the policyholder for certain claims as specified in the Excess and limit section of your policy schedule.	**The following are no longer available in the new version of the product.** • **Optional cover** • **Excess waiver** • **Flat excess** • **Voluntary excess** We have, however, expanded the basic excess options available for selection with **a minimum being Nil and the maximum is R150 000**
How we calculate the claim settlement			
The maximum amount we will pay	Condition mentioned in various sections.	We will never pay more than the limit or sum insured shown in your policy schedule, less the excess. This does not apply to the **Total loss claims: Vehicles younger than 24 months** benefit, under the heading **How we may settle your claim** in the **Motor** section.	**Existing condition amended** to clearly specify the allowance to pay more than the sum insured for vehicles under 24 months that meet our requirements.
General exclusions – What is not covered			
Insured property for sale	Exclusion not mentioned in this version.	There is no cover for movable insured property while it is in the possession of anyone selling it on your behalf. This includes leaving an item at a pawnshop, or even leaving an item unattended with a “For Sale” or similar notice.	**New exclusion added.**

Additional changes to various sections

Security measures	Conditions mentioned under **How we settle your claim – Warranties –**
	• **Alarm system**
	  ◦ the alarm must be linked to a 24-hour armed-response service
	  ◦ the alarm must be working properly
	  ◦ it must be activated when your home is left unoccupied or unattended
	  ◦ you must change the generic code to your own unique code.
	Note that your alarm system may be required to include an electric fence or outside alarm beams. This is described in your schedule as perimeter security.
	The warranty will not apply should the alarm malfunction due to a defect or circumstances unknown to or beyond the control of the insured.
	The additional excess stated in the schedule will apply if the alarm malfunctions due to a defect or circumstances unknown to you or beyond your control at the time of theft, at tempted theft or burglary. If you are unsure of which security requirement applies, please check your schedule.
		In addition to the precautionary measures in version 1.5, the following conditions have been added –
		Alaram system
		• If it was agreed and it is shown in your policy schedule that the minimum security requirement is an alarm system, then the following conditions apply:
		  ◦ The alarm must be working properly and the contract with the armed response company must be active.
		  ◦ If we asked you to, the alarm must be linked to an electric fence, or must include outside alarm beams.
		• If the alarm was not activated while the property was unoccupied, we will consider your claim on the following conditions:
		  ◦ There must be visible signs of forcible or violent entry to or exit from the home.
		  ◦ The claim is valid in all other respects. For example, we didn’t reject it because of your dishonesty or intentional misrepresentation.
		  ◦ The service provider can give us an audit log of all alarms received (including activation and deactivation) for the last 3 (three) months, showing that the alarm is usually activated and in working order while your property is left unoccupied.
		  ◦ You must pay an additional excess as shown in your policy schedule.
			Wider cover provided, there is more lenience given in the event where the alarm was not activated at the time of claim.
			Security measures mentioned under the Home, Contents and Fine arts cover sections.

Hollard.

Purple font: Benefit name changed/No change in cover | Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion | Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
		Important: If you are unsure of which security requirement applies, please check your policy schedule.	
Your responsibilities			
Tell us if the home is unoccupied for more than 90 days	Responsibility mentioned under **General terms and conditions – General definitions –** **Unoccupied longer than 60 days** means the home is not furnished enough to be lived in, or no-one is eating, sleeping and living at the home for more than 60 consecutive days	You must tell us if the home is left unoccupied for more than 90 consecutive days. If you don't, you will have no cover. We may charge an additional premium to provide cover when the home is unoccupied for more than 90 consecutive days.	**Wider cover provided**, number of days unoccupied has been extended from 60 consecutive days to 90 consecutive days. Responsibility mentioned under the Home, Contents and Fine arts cover sections.
Comply with conditions of cover	Responsibility mentioned under – **General terms and conditions – Terms of the policy –** Means you have to ensure that you, your spouse, partner, children, parents, grandparents and relatives who permanently live with you and are financially dependent on you comply with the terms and conditions of this policy. You must read your schedule and any changes to it and the policy together. Any specific meaning that has been given to a specific word or expression in any part of the policy is the meaning we intend it to have.	Before we agree to insure certain items, or to provide full or partial cover in certain instances, you may be requested to comply with measures to reduce the risk and severity of loss or damage. We will give you 14 days from the date we told you about these requirements for you to comply, unless we agree otherwise in writing.	**Existing responsibility amended,** we will provide you with 14 days to comply with certain requirements that are applied to your policy. Responsibility mentioned under the Home, Contents, Assets specified, Fine arts and Motor cover sections.
Keep firearms in a gun safe	Responsibility mentioned under the **Contents and Asset Specified** cover sections under **What is not covered –** We do not cover loss or damage to a firearm and gun when it is not in a locked gun safe or if you are not carrying it at the time.	There are special conditions if you own a firearm. We may reject your claim if you do not comply with the following conditions: • You must keep your firearm in a locked gun safe when you are not carrying it. • The gun safe must meet legislative requirements. • You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access.	**Existing responsibility amended** to provide further clarity provided. Responsibility mentioned under the Contents, Assets specified and Fine arts cover sections.

Home

Definitions that apply to your Home cover section			
Paying guest	Not defined in this version.	A guest who stays at the home for a short period, without a contract, in exchange for a fee.	**New definition added.**
What we cover			
Limited cover	Cover option not mentioned in this version.	If you select **Limited cover**, we will cover your home against loss or damage, unless it is as a result of theft or attempted theft at the risk address. You still have cover for the following benefits if they are as a result of theft or attempted theft under Included cover and under Optional cover (where applicable): • Domestic and wild animals • Imminent danger security costs • Professional cleaning services • Security guards • Temporary emergency measures	**New cover option added.**
Included cover			
Cover during property transfer (Previously called – Buying a new property)	The cover will apply only from your signing the deed of sale and the transfer of the property into your name by the deeds office but limited to a **maximum period of 90 days.**	We will cover your property for its full value from the date that you (or your tenants) move in **until transfer into your name at the Deeds Office.**	**Wider cover provided.**

Purple font: Benefit name changed/No change in cover **Orange font:** Cover reduced/Cover removed/New condition/New responsibility/New exclusion **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Domestic and wild animals	Benefit not available in this version.	We will pay for loss or damage to your home caused by: • Wild animals, these being non-domesticated animals living freely in their natural environment. • Domestic animals that do not belong to you or anyone living at your risk address. • Loss or damage caused by vermin is excluded, except for monkeys and baboons.	New benefit added.
Home modifications for disability (Previously called – Home modifications)	In this version, cover is provided if you or your family are injured.	In this version: • Cover is only provided for the policyholder (as per definition for the policyholder) • If the limit for this benefit is not enough in the event of a claim and you have Contents cover under this policy, **the difference, up to the limit of this benefit, will be paid for under the Contents policy section.**	Wider cover provided.
Restoring of soil	Benefit not available in this version.	This benefit covers the reasonable costs to restore soil or earth to your risk address that we consider necessary in order to repair insured damage to your home.	New benefit added.
Optional cover			
Garden and landscaping – extended cover	Optional benefit not available in this version.	This optional benefit can be selected at an additional premium to increase the total cover for your garden and landscaping up to a maximum of R500 000.	New optional benefit added.
Specific exclusions – What we do not cover			
Damage as a result of changes in the water table	There is no cover for loss or damage caused by changes in the water table.	There is no cover for loss or damage caused by changes in the water table, **except as a result of a storm.**	Existing exclusion amended.
Impact by trees	Exclusion not mentioned in this version.	We will not cover impact damage to your home caused by fallen trees where you have arranged for the trees to be chopped down.	New exclusion added.
Occupancy (Previously called – Home unoccupied)	We do not cover loss or damage that occurs after your home has been unoccupied for longer than **60 consecutive days** unless you have told us about this and we have agreed to provide cover in writing and you have paid any additional premium we may require.	There is no cover for your home in the following instances: • If you leave the property unoccupied for more than **90 consecutive days**, unless the home is listed as a holiday home in the policy schedule. We may apply new conditions if you ask us to extend cover for longer than **90 consecutive days** and we agree. • **If the property is vacant, abandoned or illegally occupied**.	• **Existing exclusion amended to provide wider cover,** number of days unoccupied has been extended from 60 consecutive days to 90 consecutive days. • **Cover is excluded if the property is vacant, abandoned or illegally occupied.**

Contents

Definitions that apply to your Contents cover section			
Paying guest	Not defined in this version.	A guest who stays at the home for a short period, without a contract, in exchange for a fee.	New definition added.
What we cover			
Limited cover	Cover option not mentioned in this version.	If you select **Limited cover,** we will cover your contents against loss or damage, unless it is as a result of theft or attempted theft at the risk address. You still have cover for the following benefits if they are as a result of theft or attempted theft under Included cover and under Optional cover (where applicable): • Domestic and wild animals • Imminent danger security costs • Professional cleaning services • Security guards • Temporary emergency measures • Veterinary expenses	New cover option added.

Purple font: Benefit name changed/No change in cover | Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion | Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Included cover			
Accidental damage and breakdown (Previously called – Accidental damage)	Accidental damage did not cover loss or damage to mechanical, electrical or electronic breakdown.	This benefit has been extended to include: • **Limited accidental damage cover for contents when the home is let out to paying guests (under the Holliday letting benefit)** • **The cost of repairing or replacing a domestic appliance that suddenly and unexpectedly stops functioning correctly because of an internal mechanical, electronic or electrical breakdown,** we will pay for the cost of repairing or replacing the failed component. We will also pay for any parts that need to be modified or replaced. Should the repair cost exceed the replacement cost of the domestic appliance, we may choose whether the appliance needs to be repaired or replaced up to the limit shown in the policy schedule. **IMPORTANT: The Mechanical, electrical and electronic breakdown** exclusion as explained under the heading **General exclusions** – what is not covered in your **General terms & conditions** section does not apply to this benefit.	**Wider cover provided.**
Acts by tenants	Benefit not available in this version.	The benefit will apply if: • You are not aware of their actions or failure to act. • You tell us as soon as you learn about it. • Their actions or failure to act were not malicious and they did not intentionally cause the loss or damage.	**New benefit added.**
Clearing up costs	Benefit not available in this version.	This benefit provides cover for reasonable costs to remove the remains of destroyed contents and debris from your risk address after a claim event.	**New benefit added.**
Contents in transit (Previously called – Removal of contents)	means we will cover you against loss or damage under this section when: • professional furniture removal contractors remove your contents during a permanent change of insured address • your contents are in transit to or from a furniture storage facility and/or bank safe deposit • your contents are in transit between the place of purchase, repair or renovation and your insured address.	We will cover your contents (including groceries) while in transit between your risk address and any of the following places: • The place where you bought the contents from. • The place where the contents are being cleaned, dyed, repaired, altered or renovated. • **A sports or recreational club.** • **A holiday accommodation.** • Any other occupied residential home where contents are temporarily stored.	**Wider cover provided.**
Credit, debit and SIM card fraud	Benefit not available in this version.	We will cover the financial loss not covered by your credit or network provider for the fraudulent use, by anybody, other than you, of your credit card, debit card or SIM card.	**New benefit added.**
Garden and landscaping	Benefit not available in this version.	This benefit will pay the costs of landscaping your garden and replacing any damaged trees, shrubs or plants at your risk address following fire, lightning, explosion, storm, wind, hail, snow, impact, vandalism, theft or attempted theft, if you have not claimed for this benefit under the Home cover section of the policy.	**New benefit added.**
Hole-in-one (golf)/full-house (bowls) & SA record (Previously called – Hole-in-one (golf)/full-house)	This benefit is available for a hole-in-one on any recognised golf course worldwide, during a match played in accordance with the official rules of golf or achieve a full-house in a game of bowls during an amateur tournament at any recognised bowling club.	Benefit has been extended to include cover for **South African record** which will pay the amount shown in your policy schedule if you break a South African record in any amateur sporting event.	**Wider cover provided,** conditions that apply to the benefit have been explained.
Home modifications for disability	Benefit not available in this version.	• This benefit will pay for modifications to your home if you are accidentally injured and become permanently wheel-chair bound or physically disabled. Examples include installing ramps for your wheelchair or rails to assist you. • If the limit for this benefit is not enough in the event of a claim and you have Home cover under this policy, the difference, up to the limit of this benefit, will be paid for under the Home cover section.	**New benefit added.**

Purple font: Benefit name changed/No change in cover   **Orange font:** Cover reduced/Cover removed/New condition/New responsibility/New exclusion   **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Identity theft cover	Should you be a victim of identity theft, this benefit offers payment for the costs you have to pay in attempting to re-establish your personal credit history.	Benefit not available under the Contents cover section in this version.	**Cover under the Cyber insurance cover section.**
Increase in sum insured over the holiday season	Benefit not available as a stand-alone benefit, **listed under Bed-and-breakfast optional cover.**	This benefit will increase the sum insured of your contents by the percentage shown in your policy schedule during the holiday period from 15 December to 31 January. This benefit does not apply if you are covered under the optional **Bed-and-breakfast** cover.	**New benefit added**, this is now included cover.
Items out and about (Previously called – Assets out)	This version states **that Assets out** means cover for your **personal belongings** while you are out and about anywhere in the world. We will cover you up to the limit stated in the schedule for: • jewellery and watches • personal effects • photographic equipment, cell phones, laptops, and • any property normally worn or designed to be held or carried on a person when removed from the home.	Further clarity provided under the following: • There is a 6-month limit on items covered while the client is travelling. • **Special conditions** relating to Jewellery and watches as well as Contents stolen from an unattended vehicle • Clarified which items can be covered under this section and which items will need to be covered under the Assets specified section. The following item is not covered under **Items out and about** and must be specified under the **Assets specified** cover section: • **Firearms**	**Existing benefit amended.**
Jewellery and watches (Previously called – Limits that apply to jewellery and watches)	We will pay for loss or damage to your jewellery and watches subject to the following: • when kept in a vehicle the items must be out of sight and the vehicle securely locked or the items must be housed in a securely locked building and entry to the vehicle or building must be accompanied by evidence of violent and forced entry but subject to **'Out of vehicle cover** as stated under **Additional cover'**. The excess stated in the schedule applies to this cover • you must keep each item of jewellery or watches with a value in excess of the limit stated in the schedule in a locked safe that is fixed to the building when the buildings you keep your jewellery and watches in are unoccupied. Alternatively, the items should be worn or carried by you at the time of the loss. If not, the payment will be limited to the amount stated in the schedule per item.	**Theft from unattended vehicle** We will cover the theft of jewellery and watches from an unattended vehicle: • **Anywhere within the territorial limits.** Cover is up to the limit as shown in your policy schedule on condition that one of the below applies: • **In the case of remote jamming, there is limited cover unless there is CCTV footage or other indisputable proof provided to us** **Safe requirement** The following conditions apply to the loss or damage of jewellery and watches while not in use and valued at more than the amount as shown in your policy schedule: • The safe must be permanently fitted to the floor or to a structural wall of the building where it is kept (at your home or a temporary location). • **You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access.** • When your property is unoccupied, we will only cover jewellery and watches if you keep them in a locked safe. If not kept in a safe, cover is limited to the amount per item as shown in your policy schedule. • **When the home is occupied, we will only cover jewellery and watches while they are not in use, if you keep them in a locked safe.** If not kept in a safe, cover is limited to the amount per item as shown in your policy schedule. If there was a threat of force to your person to remove jewellery and watches from the safe, the limit will not apply.	**Existing benefit amended.**
Newly bought contents	Benefit not available in this version.	This benefit will cover loss of or damage to newly bought contents, for a maximum period of 30 days from the date that you bought it, if you have forgotten to increase your sum insured accordingly. This means that if you have a claim during the 30-day period, we will cover the newly bought item for its full value, up to a maximum of the limit. After this 30-day period you might be underinsured at the time of a claim.	**New benefit added.**

Purple font: Benefit name changed/No change in cover — Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion — Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Property of guests and domestic employees	Property of guests and domestic employees is covered provided that theft from the home must be accompanied by evidence of violent and forced entry. We do not cover the following items: • any item insured under another policy • jewellery and watches • cash or documents • mobile phones or devices with mobile phones • incidents happening away from the insured address.	We cover loss or damage to the property belonging to your non-paying guests and full-time domestic employees if they do not have any other insurance. The following conditions apply: • Loss or damage must take place at the risk address. • There must be visible signs of forcible or violent entry to or exit from the building in the event of theft while the property is unoccupied. • This cover does not include loss of or damage to money	**Wider cover provided,** in version 2 jewellery, watches and cell phones are covered under this benefit.
Property of parents and grandparents	Possessions of any parent or grandparent who are financially dependent on you, resident in a nursing home or residential care home excluding jewellery and watches, money and bank cards up to the limit stated in the schedule.	We cover loss of or damage to property of your parents and grandparents from their home if they do not have their own contents insurance. The following conditions apply: • Your parents must be financially dependent on you and reside in a nursing home or residential care home. • There must be visible signs of forcible or violent entry to or exit from the building in the event of theft. • This cover does not include loss of or damage to money	**Wider cover provided,** in version 2 jewellery, watches and cell phones are covered under this benefit.
Spoiling of food in fridge and freezer (Previously called – Deterioration of refrigerated or frozen food and drink)	Means any refrigerated, frozen food or drinks kept in any deep freeze or refrigerator is covered up to the limit stated in the schedule for loss or damage as a result: • of breakdown, or • accidental damage to the unit, or • failure of power supplied by public authorities excluding deliberate withholding, i.e. load shedding.	In this version, this benefit has been extended to include: • Cover for spoilt contents of a fridge or freezer (including medication); • **Cover for the replacement of the fridge or freezer, due to spoilt contents causing contamination or odour**	**Wider cover provided.**
Storage costs after a valid claim event	Cover mentioned under **Alternative accommodation/rent** benefit – We will pay up to the limit stated in the schedule for similar alternative accommodation and storage.	This benefit will cover the storage costs to safeguard your contents after a valid claim event, as well **as the contents belonging to your live-in domestic employee**. We may choose the place of storage and will agree to the cost of storage in writing.	**Wider cover provided.**
Additional changes between versions			
Flexi or Flexi Plus limits on additional cover	Both Flexi limits and Flexi Plus limits are stated in the schedule. You can choose either Flexi or Flexi Plus limits for your cover. Flexi limits will apply unless you ask us for Flexi Plus limits and you pay the additional premium that applies. The limit of your choice will be stated in your schedule, including the additional premium if applicable.	The cover remains in the product and has been moved to the Items out and about benefit and under the Included benefits and optional benefits (if additional cover is required).	**Covered under the Included benefits and optional benefits (if additional cover is required).**
Optional cover			
Average waiver	Mentioned under **General definitions – Average –** Average under the contents section will be waived only if: • an asset inventory has been conducted; and • if the calculated loss or damage amount does not exceed more than 10% of the contents sum insured; and • you have accepted the annual inflation protection increase.	We will conduct an inventory of your contents at the start of this cover to value your contents. If you accept the resultant sum insured on our valuation, we will not adjust your claim because of underinsurance. This means that we have agreed with you that the sum insured of your contents equals the replacement value. **If you have selected this cover and we have accepted it, this cover may not be removed unless you have covered the cost of the valuation or we agree otherwise in writing.**	**Existing benefit amended.**
Bed-and-breakfast	In this version, cover will apply only if a maximum of four bedrooms at your insured address are rented out to guests. **Increase in peak period** means the sum insured stated in the schedule for the Bed-and-breakfast cover extension will be increased by the limit stated in the schedule for long weekends, during festivals and during school holidays stated in the official provincial school calendar.	• **Occupancy:** This version does not make any stipulation regarding the number of rooms you may rent out for this optional benefit to apply. • **In the event of a valid claim:** Security deposits or payments made to you by paying guests for loss or damage to your contents caused by the paying guests, will be deducted from any claim amount, where the paying guest is responsible for the claim.	• Wider cover provided, we have also provided clarity on what will happen with the security deposits. • Increase in peak period cover has been removed from this optional benefit as extra cover is not needed.

Purple font: Benefit name changed/No change in cover | Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion | Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Marquee hire	Optional benefit not available in this version.	This optional benefit will cover loss of or damage to a marquee that you have hired and its associated lighting, heating and furnishings.	New optional benefit added.
Your responsibilities			
Comply with our conditions for sports equipment	Responsibility mentioned under **What is not covered –** Bicycles when left unattended should be locked to a fixed structure or in a locked building or inside a motor vehicle or fixed to a bicycle carrier on a motor vehicle. If not, cover will be limited to the amount stated in the schedule unless it is specified. The excess stated in the schedule applies to this cover.	**Bicycles (including e-bicycles)** We will cover the theft of your unattended bicycle in the following instances noted below. If you do not comply with these conditions, then the cover will be up to the limit as shown in your policy schedule. The unattended bicycle is: • **Inside a vehicle that is locked and there are clear signs of either forced entry or exit, or there is CCTV footage or other indisputable proof provided to us in the case of remote jamming.** • Inside a trailer that is locked and there are clear signs of forced entry. • Inside a vehicle or trailer that is securely parked (for instance inside a locked building or behind locked gates) and there are visible signs of forcible or violent entry to or exit from the building or the property. • **Being transported by a commercial carrier such as an aeroplane, ship, bus or train and you have met the carrier's packaging requirements.** • Securely locked to an immovable object, vehicle or trailer by a cable or chain. • **Left in a designated secure bicycle park with manned security provided by an official organiser such as a provincial, national or international cycling body** When is a bicycle considered to be unattended? A bicycle is considered unattended if it is out of your direct line of sight and more than 10 metres away from you. **Other sports equipment** There is no cover for theft of other sports equipment from an unattended vehicle, trailer or caravan, except in the following instances: • The vehicle, trailer or caravan itself is securely parked (for instance inside a locked building or behind locked gates), and there are clear signs of forcible or violent entry into the building or the property. • If an item is carried inside a vehicle, trailer or caravan, then the vehicle, trailer or caravan must be locked, there are clear signs of forced entry and the item must be out of view. For instance, your golf clubs must be concealed in the bag and out of view inside a locked boot or concealed where possible. • If an item is carried on a rack attached to your vehicle, trailer or caravan such as a roof rack, then the item must be secured by a lock and chain. • In the case of remote jamming, there is no cover unless there is CCTV footage or other indisputable proof provided to us. • If an item is being transported by a commercial carrier such as an aeroplane, ship, bus or train.	Existing responsibility amended to provide wider cover.
Specific exclusions – What we do not cover			
Blacklisted cell phones	Exclusion not mentioned in this version.	There is no cover for loss of or damage to a cell phone that has been blacklisted by the service or network provider	New exclusion added.
Manuscripts	Exclusion not mentioned in this version.	This policy will not cover loss or damage to manuscripts	New exclusion added.

Hollard.

● **Purple font:** Benefit name changed/No change in cover ● **Orange font:** Cover reduced/Cover removed/New condition/New responsibility/New exclusion ● **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Precious stones	Exclusion not mentioned in this version.	There is no cover for unset precious stones, including but not limited to diamonds, emeralds, sapphires, and rubies, that are not set in jewellery or any other item.	New exclusion added.
Wine and whiskey collections	Exclusion not mentioned in this version.	There is no cover for: • The deterioration of the contents of your wine or whiskey collection, including any decline in quality. • Any unsealed bottles	New exclusion added.

Home and Contents

Included cover			
Accidental death	Benefit not available in this version.	Cover for bodily injury at the insured property and death within 90 days as a direct result of the injuries.	New benefit added.
Alternative accommodation or loss of rent	Cover for: Rental amount due to you in respect of an insured home that you lease out, Reasonable rent you incur up to the limit stated in the schedule for similar alternative accommodation and storage	Cover for: • Alternative accommodation • Rental income • Rental shortfall	Cover increased with the addition of Rental shortfall.
Holiday letting	Benefit not available in this version.	This benefit includes cover for: • Loss or damage to the home being let • Trauma counselling for paying guests following a traumatic event where the guests were victims of an acts of violence or assault.	New benefit added.
Imminent danger security costs	Benefit not available in this version.	This benefit pays the reasonable and necessary security costs, preventative measure costs, or protection of property costs incurred to prevent imminent loss or damage to your property that would be covered under this policy. The **Riots, war, terrorism and similar events** exclusion in the **General terms & conditions** section does not apply to this benefit.	New benefit added.
Pest contamination	Benefit not available in this version.	Cover for the professional extermination and control of pests caused by a sudden and unexpected infestation of the home.	New benefit added.
Professional cleaning services	Benefit not available in this version.	Cover for the costs for a service provider to clean the home if it is soiled or stained during a home invasion or while you are assaulted by a third party. The limit for this benefit is in addition to the sum insured of your home.	New benefit added.
Temporary emergency measures	Benefit not available in this version.	We will pay for the reasonable costs of temporary emergency measures you carry out to protect or prevent further loss or damage to your contents, after an event that you are covered for under this policy section.	New benefit added.
Trauma counselling	Benefit not available in this version.	This benefit provides payment for professional counselling to help you or your domestic employees to cope with trauma following an act of violence or assault during and traumatic event, such as theft, fire or a home invasion at the risk address.	New benefit added.
Optional cover			
Power surge	Optional benefit not available in this version. This was previously covered up to the sum insured.	This optional benefit allows you to take increased cover against electrical power damage, in addition to the Power surge – included cover. **Threshold limit** The threshold limit has been included and is the level at which the installation of an approved surge arrester becomes a requirement. The threshold is assessed based on the combined total of your included Power surge benefit as stated in the Excess and limit section and any optional Power surge cover you select that is shown in your policy schedule.	New optional benefit added.

Hollard.

● **Purple font:** Benefit name changed/No change in cover ● **Orange font:** Cover reduced/Cover removed/New condition/New responsibility/New exclusion ● **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Specific exclusions – What we do not cover			
Occupancy	We do not cover loss or damage that occurs after your home has been unoccupied for longer than **60 consecutive days** unless you have told us about this and we have agreed to provide cover in writing and you have paid any additional premium we may require.	There is no cover for your home in the following instances: • If you leave the property unoccupied for more than **90 consecutive days**, unless the home is listed as a holiday home in the policy schedule. We may apply new conditions if you ask us to extend cover for longer than **90 consecutive days** and we agree. • If the property is vacant, abandoned or illegally occupied.	**Wider cover provided.**
Vermin and domestic animals	There is no cover for loss or damage by or consisting of infestation, vermin, rats, mice, insects, pests or domestic pets	This version also provides no cover for loss or damage by or consisting of infestation, vermin, rats, mice, insects, pests or domestic pets. **This exclusion, however, does not apply to monkeys and baboons.**	**Existing exclusion amended** to clarify that the exclusion does not apply to monkey and baboons.

Assets Specified

Definitions that apply to your Assets specified cover section			
Jewellery and watches	are items worn or used for personal adornment including items made of gold, silver, platinum and/or other precious metals and set with precious or semi-precious stones.	Jewellery and watches **(including smart watches)** are items worn or used for personal adornment including items made of gold, silver, platinum and/or other precious metals and/or set with precious or semi-precious stones.	**Wider definition provided,** smart watches are specifically mentioned in version 2.
What we cover			
These items must be specified	This version of the policy states that these items must be specified: • any personal belongings and/or contents that are worth more than the amount stated under the Flexi or Flexi Plus limits for Assets out under your Contents section • parachutes, para-gliders and hang-gliders • motorised and non-motorised wheelchairs • mobility scooters and shop riders.	This version states that these items must be specified: • Parachutes, paragliders and hang-gliders. • Wheelchairs – motorised and non-motorised. • Mobility scooters and shop riders. • Remote control aeroplanes or drones. • Items kept in a bank vault or safety deposit box. • **Firearms** • Jewellery and watches worth more than 33% of your **Contents** cover section sum insured. • Personal belongings or contents that are worth more than the cover limit selected under **the Included Items out and about** benefit in your **Contents cover** section.	**In version 2, Firearms are required to be specified when away from the home.**
Your responsibilities			
You must comply with conditions of cover	Responsibility mentioned under the **General terms and conditions** section under **Terms of the policy –** means you have to ensure that you, your spouse, partner, children, parents, grandparents and relatives who permanently live with you and are financially dependent on you comply with the terms and conditions of this policy. You must read your schedule and any changes to it and the policy together. Any specific meaning that has been given to a specific word or expression in any part of the policy is the meaning we intend it to have.	Before we agree to insure certain items, or to provide full or partial cover in certain instances, you may be requested to comply with measures to reduce the risk and severity of loss or damage. We will give you 14 days from the date we told you about these requirements for you to comply, unless we agree otherwise in writing.	**Existing responsibility amended,** we will provide you with 14 days to comply with certain requirements that are applied to your policy.
Specific exclusions – What we do not cover			
Blacklisted cell phones	Exclusion not mentioned in this version.	There is no cover for loss of or damage to a cell phone that has been blacklisted by the service or network provider	**New exclusion added.**
Delivery	Exclusion not mentioned in this version.	We do not cover loss of or damage to your specified assets while being mailed, couriered or delivered, unless we have agreed to it in writing.	**New exclusion added.**

Purple font: Benefit name changed/No change in cover — Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion — Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Precious stones	Exclusion not mentioned in this version.	There is no cover for unset precious stones, including but not limited to diamonds, emeralds, sapphires, and rubies, that are not set in jewellery or any other item other than when they are kept in a bank vault or safety deposit box.	New exclusion added.
Theft from an unattended vehicle	Exclusion not mentioned in this version.	• There is no cover for theft from an unattended vehicle, except in the following instances: ◦ The vehicle itself is securely parked (for instance inside a locked building or behind locked gates), and there are clear signs of forcible or violent entry into the building or the property. ◦ If an item is carried inside a vehicle and the vehicle is locked, there are clear signs of forced entry and the item is out of view. For instance, your laptop must be concealed in a laptop bag and out of view inside a locked boot or concealed where possible. ◦ If an item is carried on a rack attached to a vehicle such as a roof rack, then the item is secured by a lock and chain, such as a surfboard. ◦ In the case of remote jamming, there is no cover unless there is CCTV footage or other indisputable proof provided to us.	New exclusion added.
Paying out after a claim			
Limited cover - theft from the private residential building or the property	Clause mentioned under the **Contents** cover section under **What is not covered.**	We will not pay more than the limit stated in the policy schedule for any loss or damage due to theft, or misappropriation of your specified items by contractors, guests, house sitters, domestic employees, or paying guests, unless there are visible signs of forcible or violent entry to or exit from the private residential building or the property.	Existing clause brought from the Contents cover section to the Assets specified cover section.
Claiming for software and data	Clause not mentioned in this version.	In the event of a valid claim, we will cover the reasonable cost to restore your specified item's critical electronic data and to reinstall or upgrade its licensed software.	Additional cover added for claiming for software and data.

Fine Arts

Definitions that apply to your Fine Arts cover			
Building	Not defined in this version.	This is any of the following buildings in which we have agreed to cover your items situated at the risk address, as shown in your policy schedule: • Your home, which includes the private residential building and outbuildings used for domestic purposes. An outbuilding is a building that is not attached or connected to the main building with an interleading door such as a studio or storeroom. • Your office. • An art gallery.	New definition added.
What we cover			
Limited cover	Clause not mentioned in this version.	If you select **Limited cover**, we will cover your collection against loss or damage, unless it is as a result of theft or attempted theft at any of the buildings as shown in your policy schedule. You still have cover for the following benefit if it is as a result of theft or attempted theft under Included cover and Optional cover (where applicable): Protecting your collection	New cover option added.

Purple font: Benefit name changed/No change in cover — Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion — Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Jewellery and watches (including antique jewellery)	Clause mentioned under **How we settle your claim – Warranties –** You have to keep each item of jewellery or watches valued in excess of the limit stated in the schedule in a locked safe that is fixed to the building when the building is unoccupied, or alternatively, the items should be worn or carried by you at the time of the loss. If not the payment will be limited to the amount stated in the schedule.	This benefit covers your jewellery and watches at the home, at a temporary location or in a bank vault or safety deposit. We will not pay more than the amount stated if items are: • Not kept in a locked safe. • Not worn, carried by you or in your line of sight as explained. • Not kept in a safe at your risk address or a temporary location. • Not kept in a bank vault or safety deposit box and a bank or similar secure facility.	Further explanation of clause provided.
Safe requirement for jewellery and watches	Clause mentioned under **How we settle your claim – Safe warranty –** You have to keep each item of jewellery or watches valued in excess of the limit stated in the schedule in a locked safe that is fixed to the building when the building is unoccupied, or alternatively, the items should be worn or carried by you at the time of the loss. If not the payment will be limited to the amount stated in the schedule.	In addition to the safe requirements in version 1.5, this versions specifies that the safe must be comply with the following conditions – • The safe must be permanently fitted to the floor or a structural wall of the building. • You must keep the keys or access codes to the safe in a secure place to prevent unauthorised access. • There may be instances where we have special requirements with regards to the safe and these will be noted in your policy schedule.	Clause amended to provide clarity on the conditions of the safe requirements.
Included cover			
Collection temporarily stored elsewhere	This policy will cover you against loss or damage to the collection when temporarily situated elsewhere for an agreed period of time.	Benefit can be selected under optional cover.	Benefit moved to optional cover.

Death of an artist	The agreed value will be increased by the limit stated in the schedule immediately upon the death or incapacity of the artist subject to you notifying us in writing thereof within 21 working days. The additional premium payable on the artworks will be due immediately following the death of the artist.	If an artist dies, there could be an increase in value of that artist's work. This benefit gives you temporary cover for that increase in value.
		• **Temporary cover 30 days after the artist's death**
		  ◦ We will increase the sum insured of an item by the amount shown in your policy schedule for a period of 30 days after the artist's death.
		  ◦ If you have a claim during the 30 days, we will cover the item for this increased sum insured.
		• **Cover after 30 days**
		  ◦ If the item was not lost or damaged during the 30 days, we will continue to cover the item at the value noted on the collection list.
		  ◦ If you want cover for that item at a different value, you must send us a new valuation, and pay the new premium with effect from the date that you ask us to change it.
		Important: You will not have theft and attempted theft cover for this benefit if you have selected the **Limited cover** option for your fine art.
			Wider cover provided.

Defective title	If you have to return an item in your collection to its rightful owner because the item does not actually belong to you, you will lose the amount you paid for this item – this benefit covers you against this loss. We will pay you the amount that you paid for it, including any legal costs, up to the limit set out in your policy schedule.	Benefit can be selected under optional cover.	Benefit moved to optional cover.
Pairs and sets	Cover mentioned under **How we settle your claim –** **Items in pairs and sets –** If you lose or damage an item that is part of a pair or set we will decide how to compensate you for the loss or damage by: • restoring, repairing, rebuilding or replacing the lost or damaged item, or • paying you out a portion of the value in line with the total value of the pair or set.	If part of a pair or set is lost or damaged, you may choose how we must pay the claim. The pay-out options are: • We pay for the loss or damage of the lost or damaged item, as well as the reduction in the value of the pair or set, or • We pay the full value of the entire pair or set, and the remainder of the pair or set becomes our property.	Wider cover provided.
Transit	This policy will cover you against loss or damage to the collection when in transit, up to the limit stated in the schedule.	Benefit can be selected under optional cover.	Benefit moved to optional cover.

Purple font: Benefit name changed/No change in cover

Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion

Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Optional cover (Cover is not automatic and will apply if Hollard has confirmed cover in writing)			
Art at a temporary location (Previously called – Collection temporarily stored elsewhere)	Previously available under **Collection temporarily stored elsewhere** as **Included cover.**	We will cover your collection against loss or damage while it is temporarily kept away from the risk address. We will only cover your collection while it is with a restorer, framer, valuator, dealer or auction house within the borders of South Africa. Subject to the conditions stated in the policy wording.	Cover changed, only optional cover is available.
Art in transit in South Africa (Previously called – Transit)	Previously available under **Transit** as **Included cover.**	We will cover your art collection against loss or damage while in transit within South Africa. Subject to the conditions stated in the policy wording.	Cover changed, only optional cover is available.
Defective title	Previously available under **Defective title** as **Included cover.**	If you have to return an item in your collection to its rightful owner because the item does not actually belong to you, you will lose the amount you paid for this item – this benefit covers you against this loss. We will pay you the amount that you paid for it, including any legal costs, up to the limit set out in your policy schedule.	Cover changed, only optional cover is available.
Your responsibilities			
You must give us proof of ownership and value	Responsibility mentioned under **How we settle your claim** under **Definition of proof –** • **Proof of purchase** includes documents such as sales receipts or debit details on a credit card or bank statement. The proof of purchase should include the item description or code, a purchase price, date purchased and where the item was purchased. • **Valuation** means a document completed by a qualified professional valuator before the loss occurred. This includes an item description, specifications and the cost to replace the item in South African Rand. • **Original operating manual means the** original printed operation manuals that came with the item. • **Manufacturer's box** means the original packaging reflecting the brand and model of the item. • **Certificate of authenticity** means the original manufacturer's documentation.	In addition to the types of proof of ownership and value that can be provided, **Images** has been included and must be detailed and clear photographs of the item from all angles showing dimensions.	Existing responsibility amended to allow for images to provided as proof of ownership and value.
Specific exclusions – What we do not cover			
Authorised access	Exclusion not mentioned in this version.	We do not cover loss or damage caused by a person who has authorised access to your building, such as a guest, domestic employee or contractor, unless violence or force is used.	New exclusion added.
Items in the open	Exclusion not mentioned in this version.	We do not cover loss or damage to art left in the open unless the item is specifically designed to be left in the open, and you have taken reasonable care to protect the item.	New exclusion added.
Unoccupied building	We do not cover loss or damage that occurs if your home has been unoccupied for longer than 60 consecutive days unless you have told us about this, and we have agreed in writing to provide cover and you pay us any additional premium we may require.	There is no cover for loss or damage to your collection if you leave the building unoccupied for more than 90 consecutive days without telling us beforehand, or if the property is vacant, abandoned or illegally occupied.	Wider cover, although this is an exclusion, the new version provides cover for a building that is unoccupied for 90 days and the previous version for 60 days.
Wine and whiskey collections	Exclusion not mentioned in this version.	There is no cover for: • The deterioration of the contents of your wine or whiskey collection, including any decline in quality. • Any unsealed bottles.	New exclusion added.

Purple font: Benefit name changed/No change in cover — Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion — Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Specific conditions when you claim			
If an item is recovered after we paid a claim	You will have 30 days to notify us of your decision about purchasing the property or not after which we have the right to dispose of it as we see fit.	• You must tell us within 60 days of receipt of our written communication, if you want to buy the item from us. • If you do, we will pay for the cost of delivering the item to you. You must pay us the current market value as determined by an independent third-party valuator agreed to by us. • If we don't hear from you within the 60 days, or if you tell us you don't want to buy the item from us, the item and any proceeds from the sale of the item will be ours.	Further clarification has been provided and notice period of the intention to buy back the recovered property has been extended to 60 days.

Personal Liability

Definitions that apply to your Personal liability cover section			
Accident	Not defined in this version.	An incident that happens unexpectedly and unintentionally at an identifiable time and place. Accidental has a similar meaning.	New definition added.
What we cover			
Your legal liability	Clause not mentioned in this version.	This section covers you if you are held legally responsible by a court of law for causing damage to a person's property or causing injury or death to that person. This is called legal liability. The law allows three years from the date that the other person became aware of the event, for that person to claim against you.	New clause added.
Included cover			
Security companies and garden services (Previously called – Security company)	This benefit will cover you for any claims that may arise against you as a result of the fact that you use a legally registered security company to protect your insured property.	In this version, the benefit has been extended to include cover for legal liability because of a negligent act or failure to act by an employee of a garden service while working at your home.	Wider cover provided.
Spread of fire liability	Benefit not available in this version.	This benefit will cover your legal liability resulting from the spread of fire from your risk address. This is on condition that you comply with all the requirements of the National Veld and Forest Fire Act (if applicable).	New benefit added.
Specific exclusions – What we do not cover			

Liability relating to aircraft, firearms, vehicles and watercraft	Liability relating to the ownership, possession, use or handling of vehicles (including trailers and caravans, but not bicycles which are not assisted mechanically or electrically), watercraft, aircraft or other aerial devices, firearms, air guns or any animals.	• **Aircraft:** There is no liability relating to the ownership, possession or use of any aircraft or unmanned aerial vehicles (UAV) or systems (UAS) such as drones. We do cover radio-controlled model aircraft, but only if it was used in terms of the rules and regulations set out by The South African Model Aircraft Association.
		• **Firearms:** We do not cover the ownership, possession, use or handling of firearms or air guns.
		• **Vehicles:** There is no cover for liability relating to the ownership, possession or use of any self-propelled vehicle, watercraft, scooter, three-wheeler, quad bike, caravan, trailer or golf cart, except for:
		  ◦ Hobbyists' models and toys, ride-on and motorised lawn mowers.
		  ◦ E-bicycles, mobility scooters, shop riders and wheelchairs.
			Existing exclusions amended to provide wider cover.

Hollard.

Purple font: Benefit name changed/No change in cover | Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion | Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Liability relating to animals other than domestic animals	Exclusion mentioned under – **What is not covered –** Liability relating to the ownership, possession, use or handling of vehicles (including trailers and caravans, but not bicycles which are not assisted mechanically or electrically), watercraft, aircraft or other aerial devices, firearms, air guns or any animals.	There is no liability relating to the ownership, possession or use of animals except for domestic animals. • Domestic animals are animals kept for personal enjoyment or lifestyle purposes on the property, and not for business, commercial, or income-generating activities. This includes animals such as dogs, cats, horses, cows, goats, or chickens that are kept as pets, for hobby farming, or to provide food for your own household (like eggs or milk). • Animals are not considered domestic if they are kept for profit — for example, bred for sale, used in riding schools, or producing goods or services that are sold.	Existing exclusion amended to provide wider cover for liability relating to domestic animals.
Social discrimination	Exclusion not mentioned in this version.	We do not cover any loss or damage for claims arising directly or indirectly from acts of actual or perceived social discrimination. This includes but is not limited to allegations of discrimination in the form of race, gender, religion, sexual orientation or disability. This clause applies regardless of whether the social discrimination was intentional or not.	New exclusion added.
Claiming under this cover section			
Your responsibilities	Responsibility not mentioned in this version.	Tell us any material information that could affect the policy or claim before, during, and after your claim is settled. This responsibility continues until we conclude any recovery action or defence that we are handling.	New responsibility added.

Extended Personal Liability

Included cover			
Extended personal liability	Optional cover not available in this version.	This **Optional cover** is available at an additional premium, **only if Personal Liability cover is taken.** This benefit will cover your legal liability during the period of insurance in the following instance: • Where the amount of your liability is more than the limit of your underlying policy and the underlying insurer has paid or has agreed to pay the full amount of that limit. • If your liability is specifically excluded in your underlying policy, or there is no mention of cover for it, we will provide cover as long as your liability is not specifically excluded. • Liability relating to a vehicle accident (cover only for specific instances). • Liability relating to a watercraft accident (cover only for specific instances). • Liability relating to pollution or contamination, as long as it happens suddenly, accidentally and unexpectedly.	New optional benefit added.
Claiming under this cover section			
Your responsibilities	Responsibility not mentioned in this version.	Tell us any material information that could affect the policy or claim before, during, and after your claim is settled. This responsibility continues until we conclude any recovery action or defence that we are handling.	New responsibility added.

Purple font: Benefit name changed/No change in cover | Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion | Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Personal Accident			
Definitions that apply to your Personal liability cover section			
Accident	Means an external, sudden, unexpected and specific event that is the direct cause of bodily injury.	An incident an insured person could not foresee, that happens unexpectedly and unintentionally at an identifiable time and place, and results in death or bodily injury. This includes motor vehicle accidents and hijackings.	**Existing definition expanded** to provide more clarity.
Bodily injury	Means injury to the body caused by violent, accidental, external, unexpected and visible means.	Physical injury to an insured person's body caused by accidental, external and visible means. **This includes injury caused by starvation, thirst and exposure to the elements. Bodily injury includes an illness that was caused solely and directly by medical or surgical treatment following accidental bodily injury. This does not include any pre-existing illness, medical condition, disability or injury that existed at any time before the cover start date.**	**Existing definition expanded.**
Medical practitioner	Not defined in this version.	A person who is legally licensed and qualified to practise medicine and surgery as required by the laws of the Republic of South Africa. This person may not be the policyholder, an insured person or any member of their family.	**New definition added.**
You	Not defined in this version.	The definition of 'you' only refers to a policyholder who is a natural person.	**New definition added.**
Conditions of cover			
Policyholder	Clause not mentioned in this version.	The Personal accident cover section does not apply to a policyholder that is a juristic entity.	**New clause added.**
Time limit	• **Death benefit:** Cover for death caused directly by bodily injury due to an accident occurring within 12 months of the accident. • **Disappearance:** If you disappear and the remains are not found within 12 months. • **Medical benefit:** We will pay you the limit stated in the schedule as a result of bodily injury due to an accident incurred within 24 months from the accident.	We only cover the death, disability or bodily injury of an insured person if it happens within 24 months from the date of the accident.	**Wider cover provided,** for the Death benefit and Disappearance benefit from 12 months to 24 months.
What we cover			
Emergency transportation costs	Benefit not available in this version.	If an insured person sustains bodily injury because of an accident, this benefit will pay the costs and expenses necessary for emergency transportation of an injured insured person to the closest suitable medical facility.	**New benefit added.**
Return of an injured person	Benefit not available in this version.	If an insured person sustains bodily injury because of an accident, we will pay the reasonable and necessary costs to return an insured person from the hospital to their normal place of residence in South Africa.	**New benefit added.**
Search and rescue	Benefit not available in this version.	If an insured person sustains bodily injury because of an accident, we will pay the reasonable search and rescue costs.	**New benefit added.**
Temporary disablement benefit – Unemployed persons – temporary total disablement only	Benefit not available in this version.	**If an insured person is unemployed,** we provide cover for temporary total disablement only. This refers to bodily injury resulting in an insured person's inability to function independently, as measured by their inability to perform some basic activities of daily living such as bathing, dressing or eating	**New benefit added within an existing benefit.**

Purple font: Benefit name changed/No change in cover **Orange font:** Cover reduced/Cover removed/New condition/New responsibility/New exclusion **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Claiming under this cover section			
Claiming under this cover section	A section on how to claim is not included in this version of the product, this is included in the **'General section'.**	This section provides specific conditions that will apply when you claim. They include: • How to claim • We may ask for medical examinations • How we may limit the amounts we pay • If we approve the claim • Disability affects pay-out • Our responsibility ends after we have paid a claim • If you do not agree with our claims decision	New section added
Disability table			
Disability table	This table provides the maximum percentages that will be applied in the event of payment being due for more than one disablement, as a result of any one accident.	In addition to what is covered in the current version 1.5, there is an inclusion for loss of Speech as one of the covered disabilities, some of the maximum payout percentages have been changed.	Wider cover provided.

Watercraft

Definitions that apply to your Watercraft cover section			
Watercraft	Means the yacht, motorboat or other small craft (less than 9 metres in length), consisting of the hull, superstructure, motors and machinery, gear and equipment and standard fittings and accessories that would normally be sold with the craft, but excluding its trailer. If you ask us you may also insure trailers.	The watercraft as shown in your policy schedule. For example, sailboats, ski boats, rubber ducks, Wetbikes or jets skis, motorboats, and catamarans or yachts. A watercraft has a total length of less than 10.5 metres. The definition of watercraft includes everything which would normally be sold with the watercraft if it changed hands, including the following: • The hull, including all fitted machinery. • Inboard motors and outboard motors that are specified and shown in your policy schedule. • Accessories that are specified and shown in your policy schedule. The definition does not include the following: • House boats. • Watercraft constructed of ferro-concrete. • Any watercraft used solely as a lifeboat. • A road-going registered trailer of the watercraft. If you want the trailer covered, it must be insured under the Motor cover section of this policy.	• Wider cover, the length of watercraft metres has been increased. • Wider definition and clarity is provided on what is included or excluded as part of the watercraft definition.
Main cover			
Where we cover your watercraft	This benefit applies for inland and coastal waters of the Republic of South Africa, to a maximum distance of 40 nautical miles from the shoreline of South Africa, as well as that of neighbouring countries.	In this version, this benefit has been amended to apply to Coastal waters are within 10 nautical miles offshore, or within any offshore limitations as defined by the local regulations or other laws governing the operation of watercraft in the area in which you use your watercraft.	Cover reduced and covers less nautical miles offshore.
Territorial limits	Cover is extended to include territories and inland waters of Botswana, Lesotho, Mozambique, Namibia, Swaziland, Malawi and Zimbabwe	In this version, your watercraft within the coastal and inland waters of South Africa, Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, eSwatini, Tanzania, Uganda, Zambia and Zimbabwe.	Wider cover provided.
Included cover			
Damage caused by vermin and animals	Benefit not available in this version.	We will cover damage caused by vermin or any animal (domestic or wild)	New benefit added.
Delivery after repair	Benefit not available in this version.	This benefit will pay for the cost of delivering your watercraft to your home address, or its place of storage, after a valid repair claim.	New benefit added.

Hollard.

● **Purple font:** Benefit name changed/No change in cover ● **Orange font:** Cover reduced/Cover removed/New condition/New responsibility/New exclusion ● **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Emergency accommodation	Benefit not available in this version.	If you cannot continue your journey with the watercraft because it was stolen, damaged or it broke down, we will cover the costs of emergency accommodation for you and your passengers up to the maximum number of days as shown in your policy schedule.	**New benefit added.**
Emergency services, clean-up and debris removal	Benefit not available in this version.	This benefit will cover the costs charged by emergency services attending to the scene of an accident, as well as the costs to extinguish a fire or clean up debris or spillage.	**New benefit added.**
Transit cover (Previously called – Transit risk)	This benefit will cover any own damage during transit by land (including loading and unloading).	In addition to the cover provided in version 1.5, this version will cover the watercraft when being transported by sea, railway or air.	**Wider cover provided.**
Trauma counselling	Benefit not available in this version.	Cover for the cost of a registered professional counsellor to help any person on board your watercraft cope with trauma if violence was used during the theft, attempted theft, hold-up or hijacking of your watercraft.	**New benefit added.**
Specific exclusions – What we do not cover			
Blockage of cooling systems	Exclusion not mentioned in this version.	We do not cover loss or damage to motors as a direct result of blockage of the water intake or cooling system.	**New exclusion added.**
How we may settle your claim			
How we may settle your claim	• Our payment for sails **(less than three years old),** protective covers, erected tackle, outboard motors, inboard motors and batteries will be the cost to replace such items up to its reasonable market value **less depreciation**. • **Sails and protective covers** mean if sails or protective covers are more than three years old when loss or damage occurs **we will pay for two-thirds of the replacement cost only**.	• **Sails, protective covers, motors and batteries:** Our payment for sails, protective covers, erected tackle, outboard motors, inboard motors and batteries will be the cost to replace such items up to their reasonable market value.	**Wider cover provided.**

Motor

Definitions that apply to your Motor vehicle cover section			
Off-road	Definition mentioned under **4X4 Cover (off-road) –** Off-road use means we will cover your 4x4 or 2x4 and/or all-terrain motor vehicles. The off-road use is limited to four-wheel driving, trail driving, sand-dune driving or an activity on registered trails and registered adventure trails	Off-road means that your vehicle is designed for off-road purposes and is used in the following instances: • To conduct trips on named and registered 4x4 off-road trails which you pay a fee to drive on. • While the driver is receiving off-road training instruction at any off-road training facility. Such training facility must be fully registered and adhere to the regulations applicable to recreational driving as stipulated in accordance with the South African Qualifications Authority (SAQA).	**Existing definition amended** to provide wider cover.
Agreed value	Means the value as agreed between you and us, at the inception of the policy. This is the amount that will be paid in the event of a total loss, without any adjustment for depreciation or appreciation. The option for agreed value **applies to vintage vehicles or vintage motorcycles only.**	Definition not mentioned in the cover section but is explained under – **The sum insured** – You may insure your vehicle for an agreed value if the retail value is not available, and you have supplied us with written proof of the value of your vehicle from an expert, such as a motor dealer or motor club.	**Wider cover provided,** cover is not only exclusive to vintage vehicles and vintage motorcycles in version 2.
What we cover			
Territorial limits	The Republic of South Africa, and temporarily when used in Botswana, Lesotho, Swaziland, Namibia, Mozambique, Zimbabwe, Tanzania, Malawi, Kenya, Uganda and Zambia.	In addition to the countries mentioned in version 1.5, Angola has been included.	**Wider cover provided.**

● **Purple font:** Benefit name changed/No change in cover ● **Orange font:** Cover reduced/Cover removed/New condition/New responsibility/New exclusion ● **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
The sum insured			
Retail value plus	Sum insured option not available in this version.	If your vehicle is actually worth less or more than the retail value, you may adjust the value for what it is worth. You may ask us to reduce the value of your vehicle by a percentage lower than retail value, or to increase it by a percentage above retail value.	**New sum insured option added.**
Vehicle use			
Limited mileage	Means we will cover you for irregular use for private, domestic, pleasure and professional purposes including journeys to and from any place of employment but limited to 5 000 km per annum.	You can use your vehicle for personal or business use as described above but restricts your vehicle to travelling no more than 6 000 km/3 728 miles in a 12-month period.	**Wider cover provided.**
Vehicle and driver conditions			
Your vehicle must be registered and licenced	Condition not mentioned in this version.	Your vehicle must be registered in South Africa and it must have a valid licence. Your claim may be affected if your vehicle is not licensed or if its licence has expired.	**New condition added.**
Drivers must be competent	Condition not mentioned in this version.	We may, at our discretion, ask you to supply either of the following from time to time: • Written confirmation from a registered medical practitioner that the driver is fit to drive. • The results of a driver's assessment.	**New condition added.**
Who may drive your vehicle	Clause mentioned under definition of **Regular driver/s –** means the person who drives or is in control or in possession of the vehicle most often. We use this person's information to determine the rate, terms and conditions. The name of the regular driver/s is stated in your schedule. Clause mentioned under definition of **Name driver/s –** means the driver/s named as a restricted cover option.	If a restricted driver is selected, it means that only the person or persons noted may drive the vehicle. There are three options: • **Named driver:** This is when you specify the name and surname of the person driving the vehicle. • **Policyholder only:** Only the policyholder may drive the vehicle. • **Policyholder and partner:** Only the policyholder and partner may drive the vehicle. **The driver restriction will not apply if:** • **The vehicle is in the custody or control of a concierge service company.** • **The vehicle is in the care of the motor trade for the purpose of the overhaul, upkeep or repair of the vehicle.** • **There is a medical emergency that prevents the restricted driver from driving.**	**Existing clause amended to provide wider cover.**
Third party liability cover			
Accidents outside of South Africa	Outside of South Africa, this cover will apply when the vehicle is in these countries: Botswana, Lesotho, Swaziland, Namibia, Kenya, Mozambique, Uganda and Zimbabwe.	In addition to the covered countries in version 1.5, this policy also includes cover when the vehicle is in Malawi & Zambia. • There is no third party liability cover in Angola, Kenya, Tanzania and Uganda.	**Cover changed,** we have expanded the countries where Third party liability will apply and have also clarified which countries will not have liability.
When there is no legal liability			
Alcohol, drugs and driver behaviour	Liability while the motor vehicle is being driven or used by you or any person with your consent and knowledge while under the influence of alcohol or drugs.	In addition to the exclusion in version 1.5, the following has been excluded: • **The driver refuses to submit to any test to determine the level of alcohol or drugs in their body, such as blood, urine or breathalyser tests.** • The driver leaves the scene of the accident unreasonably or unlawfully. • The driver exposes the vehicle to situations that clearly have a high risk of loss or damage, for example, making a U-turn on a highway or driving at an excessive speed.	**Existing exclusion expanded.**

Purple font: Benefit name changed/No change in cover | Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion | Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Included cover			
Child car seat	Benefit not mentioned in this version.	This benefit will pay for your fitted child car seat if it is deemed unsafe as a result of accident damage to the vehicle.	**New benefit added.**
Courtesy vehicle (Previously called – Temporary substitute vehicle)	Means we provide cover for loss or damage to any substitute vehicle that is of a similar type or specification to your motor vehicle provided that: • your motor vehicle cannot be driven, for example it is being repaired, serviced or has had a mechanical breakdown • we cover you for up to 14 days from the day your motor vehicle is not driveable, or until it is returned, whichever the lesser • there is no insurance that covers the substitute vehicle • **cover is limited to the sum insured of the existing motor vehicle stated in the schedule.** The excess stated in the schedule applies to this cover.	If your vehicle is being repaired or serviced and you receive a courtesy vehicle, we will cover you for the following: • **We will cover you for loss or damage to the courtesy vehicle up to the lesser of the courtesy vehicle's retail value and your vehicle's sum insured**, as long as the courtesy vehicle is not insured elsewhere for comprehensive vehicle insurance. • If the courtesy vehicle is insured elsewhere for comprehensive vehicle insurance, then we will cover you for the excess you have to pay to the other insurer, after deducting the excess due under this policy. You must give us proof of the amount you paid. • The following conditions apply: ◦ The regular driver or the restricted driver (as applicable) were driving the courtesy vehicle at the time of the loss or damage. ◦ The courtesy vehicle is a passenger vehicle or light delivery vehicle (LDV) with a gross vehicle mass not exceeding 3 500 kg. ◦ We cover you for up to 31 days from the day you receive the courtesy vehicle, or until it is returned, whichever is the lesser. If further cover is required, then this needs to be agreed with us, and if agreed then specific terms may apply. ◦ All the other terms and conditions of this policy will also apply to the courtesy vehicle and the regular driver or restricted driver (as applicable).	**Wider cover provided.**
Credit shortfall – limited	Clause not addressed in this version.	This clause explains that you would be entitled to a vehicle at its new list price under the conditions provided: **Please note:** The sum insured of the vehicle will be the new list price of the vehicle, if the vehicle is less than 24 months old and all the conditions under the Total loss claims: Vehicles younger than 24 months benefit under the heading **How we may settle your claim** in the **Motor** section, are met.	**Clause added to provide further clarity.**
Delivery after repairs	Benefit not available in this version.	We will pay the reasonable cost of delivering your vehicle to your home or business address after a valid claim, on condition that we have authorised the repairs and that the repairs are done in South Africa.	**New benefit added.**
Emergency accommodation (Previously called – Emergency hotel expenses)	In the event of loss or damage to the insured vehicle **occurring at a distance greater than 200 km** from your residence, we will pay emergency hotel expenses necessarily incurred, up to the limits stated in the schedule.	If your vehicle is stolen, damaged or it breaks down, resulting in an overnight delay, we will pay back the cost of the accommodation you had to pay for you and your passengers.	**Wider cover provided.**
Emergency services	Benefit not available in this version.	This benefit covers the costs charged by any emergency-services provider – such as the fire brigade – that has to be called in to respond to an insured event involving your vehicle	**New benefit added.**
Fire extinguishing costs	Benefit not available in this version.	This benefit covers the costs of extinguishing or fighting a fire if the fire placed your vehicle at risk, but only if you are legally responsible for these costs.	**New benefit added.**
Modifications for disability	Benefit not available in this version.	This benefit will pay for alterations to your vehicle if the regular driver or the restricted driver (as applicable) of the vehicle becomes permanently and physically disabled after an accident and requires a wheelchair. Cover does not apply to motorcycles, scooters, three-wheeled vehicles, quad-bikes, motorised lawnmowers, non-motorised caravans, trailers or golf carts.	**New benefit added.**

Purple font: Benefit name changed/No change in cover — **Orange font:** Cover reduced/Cover removed/New condition/New responsibility/New exclusion — **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
Towing after mechanical breakdown (within South Africa)	Benefit not available in this version.	• **With our permission:** We will cover the cost of towing your vehicle because of mechanical breakdown on subject to the conditions stated in the policy wording. • **Without our permission:** Cover is up to the limit as shown in the policy schedule if you do not get our permission for your vehicle to be towed. **Losses covered by another policy:** We do not cover costs of towing the vehicle as a result of a mechanical breakdown that you can claim for under any other insurance policy.	**New benefit added.**
Trauma counselling	Benefit not available in this version.	This benefit will cover the cost of professional counselling to help the driver or passengers cope with trauma if violence was used during the theft or attempted theft of your vehicle.	**New benefit added.**
Vehicle rental excess	This policy will pay your excess up to the limit stated in the schedule if the **vehicle is rented for a maximum of 45 days or less.**	This policy will pay your excess up to the limit stated in the schedule if the **vehicle is rented for a period not exceeding 60 days.**	**Wider cover provided.**
Vehicle accessories	Should you require additional cover for accessories which are not factory-fitted or optional vehicle accessories included in the retail value of the vehicle we will list the accessories in your schedule and charge an additional premium.	In addition to the conditions of cover set out in the previous version, this policy notes the following in relation to the vehicle accessories cover: • **If you have replaced factory-fitted accessories with aftermarket accessories, the original parts are no longer included in your vehicle's sum insured**. These parts are considered spares and will not be covered unless they are specified on your policy schedule. • This benefit is not applicable if your vehicle is insured for an **Agreed value**. If your vehicle is insured for an **Agreed value,** then you must make sure that all accessories are included in your vehicle's sum insured. • If your vehicle is insured for **Retail value plus,** you must make sure that you don't specify any accessories that are already included in your **Retail value plus** sum insured	**New condition added.**
Windscreen, fitted glass and lights	Means if the glass in the windscreen, windows, head, tail, or spotlights or sunroof is damaged we will pay for its replacement or repair. Payment, replacement or repair of auto glass only will not affect your no-claim discount. The excess stated in the schedule applies to this cover.	In addition to the conditions of cover set out in the previous version, this policy notes: • **This benefit does not apply to sunroofs (including panoramic sunroofs).**	**New exclusion added.**
Optional cover			
Credit shortfall – extended cover	Clause not addressed in this version.	This clause explains that you would be entitled to a vehicle at its new list price under the conditions provided: **Please note:** The sum insured of the vehicle will be the new list price of the vehicle, if the vehicle is less than 24 months old and all the conditions under the Total loss claims: Vehicles younger than 24 months benefit under the heading **How we may settle your claim** in the **Motor** section, are met.	**Clause added to provide further clarity.**
Tyre cover	Optional benefit not available in this version.	This benefit covers for unexpected and unforeseen damage to your tyres on a private or public road in South Africa. If the tyre cannot be repaired, then we will pay for it to be replaced, and we will also pay for wheel balancing and alignment. Subject to the conditions stated in the policy wording.	**New optional benefit added.**

Purple font: Benefit name changed/No change in cover | Orange font: Cover reduced/Cover removed/New condition/New responsibility/New exclusion | Aqua font: Cover increased/New benefit

	PRESTIGE v1.5	PRESTIGE v2.1	Notes
4X4 Cover (Off-road)	This benefit will cover your 4x4 or 2x4 and/or all-terrain motor vehicles. The off-road use is limited to four-wheel driving, trail driving, sand-dune driving or an activity on registered trails and registered adventure trails. • Does not apply to motorcycles, caravans, trailers, vintage cars or vintage motorcycles	While the benefits offered in the previous version are still available, this policy also provides information on: • Emergency accommodation • Emergency repairs • First aid equipment • Non-standard tools • Personal documents • Theft of luggage • Theft of spare wheel • Vehicle accessories • Winching equipment	Wider cover provided

Legal Costs

What we cover			
Legal costs	Section not available in this version.	This section covers you for legal costs and expenses, based on the tariffs of our preferred panel of attorneys and the limit shown in your policy schedule. **Legal costs include:** • Fees and expenses sustained by an attorney appointed by us that represents you. • Fees and expenses sustained by an attorney acting on behalf of a third party, for which you are responsible after a court order or duly appointed arbitrator in CCMA labour matters. We cover you for legal costs and expenses, after we have decided that there is merit in pursuing a legal solution arising out of any of the following: • Civil action • Labour relations	New cover section added.

Cyber Insurance

What we cover			
Cyber insurance	Cover section not available in this version.	This section covers your reasonable losses and expenses that may result from cyber incidents during the period of insurance. There are five options available, and your choice is shown in your policy schedule.	New cover section added.

hollard.co.za
Tel: 011 351 5000

Hollard.