



Easy to Premier



Hollard.

What you need to know about **Easy to Premier** product enhancements

Buildings

Changes to renewable energy equipment cover

- The optional benefit has been removed
- Solar geysers are now covered under the **Damage to geysers** optional benefit
- All other equipment is now covered under the definition of buildings, and will be covered if the buildings sum insured includes it

Changes to power surge cover

- Limit decreased from sum insured to R25k for Gold cover in each 12-month period of insurance
- Limit decreased from sum insured to R50k for Platinum cover in each 12-month

period of insurance if an approved surge arrester (that complies with our requirements) is not installed

- If an approved surge arrester is installed, then the excess will be reduced to zero for power surge claims

New included benefits

- Breakdown of fixed machinery (Platinum cover)
- Cover during property transfer
- Damage to concealed water pipes
- Removal of fallen trees
- Restoring of soil
- Trauma counselling

Home contents

New cover option: Limited cover

- Excludes theft and attempted theft
- Lower premium than comprehensive cover
- This cover type is suitable for clients living in high security estates who believe their theft risk is extremely low and would prefer to exclude this cover

Changes to power surge cover

- Limit increased from R15k to R25k for Gold cover and to R50k for Platinum cover in each 12-month period of insurance

- Limit increased from R500k to sum insured for Platinum cover in each 12-month period of insurance if an approved surge arrester (that complies with our requirements) is installed
- If an approved surge arrester is installed, then the excess will be reduced to zero for power surge claims

Changes to accidental damage to TVs and glass cover

- The optional benefit has been removed, and cover is now included automatically

- Under Platinum cover, limit increased from R200k to sum insured, and includes both accidental damage and breakdown cover

New included benefits

- Alternative accommodation or loss of rent
- Clearing-up costs
- Fire department charges
- Hole-in-one, full house and SA record
- Increase in sum insured over the holiday season
- Loss of metered water

- Money
- Property of parents and grandparents
- Restoration of data
- Storage costs after insured event
- Veterinary expenses

New included benefit under the Platinum cover option

- **Items out and about**, provides cover up to 10% of the home contents sum insured, max R250k, for personal belongings, camping and sporting equipment while away from the home

Buildings and Home contents

Changes to garden cover

- The optional **Garden and outdoor bundle** has been removed and cover now included automatically
- **Garden and landscaping** has been added as an included benefit (R20k for Gold, R50k for Platinum)
- Water pumps and related equipment are now covered under the definition of buildings
- Garden equipment and furniture, machinery, generators, and playground equipment are now covered under the

definition of home contents

- New optional benefit called **Garden and landscaping – extended cover** to increase cover if included cover isn't sufficient

New included benefits

- Accidental death
- Acts by tenants
- Home modifications for disability
- Professional cleaning services
- Holiday letting – provides cover while the home and its contents are being let out to paying guests, e.g. Airbnb

Personal liability

New included benefits

- Electric fence liability
- Liability towards domestic employees
- Liability towards paying guests

New optional benefit

- Extended personal liability

Cars

Changes to accessories cover

- No longer need to differentiate between factory fitted and aftermarket, all accessories will be captured together
- No longer structured as an optional benefit, but still shown separately on the policy schedule

New included benefits

- Child car seat
- Cost of importing parts
- Delivery after repairs
- Fire extinguishing costs
- Rental car excess (this was previously an optional benefit under Personal accident)

Other

- We have added claims preparation costs of R20k (to be used on any section of the policy)
- We have added a new cover section for **Cyber insurance**, with three cover options
- We have combined the **Legal advice helpline** and **Legal costs** benefits into one
- We have removed the **Identity theft & assistance** cover section, and now include most of this in the Legal advice and legal costs benefit

Version: September 2023

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