



Easy vs Premier




Limits and excesses comparison



Hollard.

This document compares the limits and excesses for all the benefits of all the cover sections between Easy and Premier.

Please only refer to the cover sections and benefits which are applicable to you.

-  **Purple font** indicates where there is a new benefit in Premier.
-  **Orange font** indicates where a limit or excess has changed in Premier.
-  **Aqua font** indicates where a benefit has been removed in Premier.

Benefit	Easy			Premier			
	Included benefits	Orange limit	Purple limit	Excess	Gold limit	Platinum limit	Excess
Repair & indemnification	Sum insured	Sum insured		R1 000	Sum insured	Sum insured	R1 000
Power surge	Sum insured	Sum insured		R1 000	Max R25 000 in each 12 month period of insurance	R50 000 in each 12 month period of insurance or sum insured if surge arrester is installed	10% of claim, min R3 500 Nil if surge arrester is installed
Theft and malicious damage from outbuildings – no visible signs of forcible or violent entry	This was covered if the property was occupied, but there was no cover if the property was unoccupied.				R10 000 if unoccupied, sum insured if occupied	R10 000 if unoccupied, sum insured if occupied	R1 000
Accidental damage to underground public services	R25 000	R50 000		R1 000	Total cost	Total cost	None
Accidental death	No cover – this is a new benefit				R10 000 per person	R50 000 per person 6 years and older; R20 000 per child younger than 6 years	None
Acts by tenants	This was covered but under General T&Cs, not under Buildings, so it has now been moved to the Buildings section				Sum insured	Sum insured	None
Alternative accommodation or loss of rent	20% of sum insured, max R500 000	20% of sum insured, max R1 500 000		R1 000	25% of sum insured	25% of sum insured	None
Breakdown of fixed machinery	No cover – this is a new benefit				No cover	R25 000	R1 000
Cover during property transfer	No cover – this is a new benefit				New property value	New property value	New property chosen excess
Damage to concealed water pipes	No cover – this is a new benefit				Total cost	Total cost	R1 000
Domestic and wild animals	This was already covered, but now we are making it an explicit benefit.				Sum insured	Sum insured	R1 000
Fees and costs	15% of sum insured	25% of sum insured		R1 000	25% of sum insured	25% of sum insured	None
Fire department charges	R50 000	R75 000		R1 000	Total cost	Total cost	None
Garden and landscaping	No cover – this is a new benefit				R20 000	R50 000	R1 000
Holiday letting	No cover – this is a new benefit				Sum insured R10 000 per person for trauma counselling	Sum insured R10 000 per person for trauma counselling	R1 000 None for trauma counselling
Home modifications for disability	No cover – this is a new benefit				R50 000	R100 000	None
Keys, locks and remote control units	R3 000	R15 000		R1 000	R10 000	Total cost	R1 000
Leak detection and repairs	R10 000	R25 000		R1 000	R10 000	R25 000	R1 000
Loss of metered water	R5 000, max 2 incidents in any 12 months	R25 000, max 2 incidents in any 12 months		R1 000	R5 000, max 2 incidents in any 12 months	R25 000, max 2 incidents in any 12 months	None
Professional cleaning services	No cover – this is a new benefit				R10 000	R25 000	None

Buildings

Benefit	Easy			Premier		
Removal of fallen trees	No cover – this is a new benefit			R10 000	R10 000	None
Restoring of soil	No cover – this is a new benefit			Total cost	Total cost	None
Security guards (was called Protection of the building)	R3 000	R25 000	R1 000	R20 000	R25 000	None
Subsidence, landslip or ground heave - standard cover	Sum insured	Sum insured	R10 000	Sum insured	Sum insured	R1 000
Temporary emergency measures (was called Protection of the building)	R3 000	R25 000	R1 000	R50 000	R50 000	None
Trauma counselling	No cover – this is a new benefit			R10 000 per person	R15 000 per person	None
Optional benefits	Limit	Excess	Limit	Excess		
Damage to geysers	Total cost	R1 000	Total cost	R1 000 for geyser replacement. No excess for repairs & failed parts.		
Garden and landscaping – extended cover	The Garden and outdoor bundle has been removed as cover for garden and landscaping, and water pumps and related equipment is now included automatically. This new benefit is if you want to extend the included cover.		Chosen sum insured (R100 000, R250 000 or R500 000)		R1 000	
Guest house bundle	Sum insured	R1 000	Benefit removed and cover included automatically.			
Home improvement bundle:						
• Alterations, renovations and additions to your home	R500 000		R500 000			
• Temporary removal of fixtures	R150 000	R3 000	R150 000		R1 000	
• Theft of building materials and fittings	R50 000		R50 000			
• Green building cost cover	R25 000		R25 000			
• VIP concierge	Unlimited access		Benefit removed			
Renewable energy equipment	Chosen sum insured	R1 000	Benefit removed, and now covered under the definition of buildings or under Damage to geysers (for solar geysers).			
Subsidence, landslip or ground heave – extended cover	Sum insured	R10 000	Sum insured	R1 000		

Benefit	Easy			Premier		
	Included benefits	Orange limit	Purple limit	Excess	Gold limit	Platinum limit
Repair & indemnification	Sum insured	Sum insured	R1 000	Sum insured	Sum insured	R1 000
Jewellery and watches (incl. in sum insured)	30% of sum insured	30% of sum insured	R1 000	33% of sum insured	33% of sum insured	R1 000
Theft and malicious damage from outbuildings – no visible signs of forcible or violent entry	This was covered if the property was occupied, but there was no cover if the property was unoccupied.			R10 000 if unoccupied, R50 000 if occupied. No cover if Limited cover is chosen.	R10 000 if unoccupied, R50 000 if occupied. No cover if Limited cover is chosen.	R1 000
Theft from an unattended vehicle at the risk address	The wording isn't clear on this, so we have made this clearer.			10% of sum insured, max R250 000 per claim. Jewellery and watches R50 000. No cover if Limited cover is chosen.	10% of sum insured, max R250 000 per claim. Jewellery and watches R50 000. No cover if Limited cover is chosen.	R1 000
Accidental damage and breakdown	No cover	R200 000 (excl. TVs and glass). No breakdown cover.	R1 000	Sum insured for TVs and glass, R25 000 for other contents. No breakdown cover.	Sum insured	R1 000
Accidental death	No cover – this is a new benefit			R10 000 per person	R50 000 per person 6 years and older; R20 000 per child younger than 6 years	None
Acts by tenants	This was covered but under General T&Cs, not under Buildings, so it has now been moved to the Home contents section			Sum insured	Sum insured	None
Alternative accommodation or loss of rent	No cover – this is a new benefit			25% of sum insured	25% of sum insured	None
Clearing-up costs	No cover – this is a new benefit			Total cost	Total cost	None
Fire department charges	No cover – this is a new benefit			Total cost	Total cost	None
Garden and landscaping	No cover – this is a new benefit			R20 000	R50 000	R1 000
Gifts	R3 000	R25 000	R1 000	R3 000	R25 000	None
Hole-in-one, full house & SA record	No cover – this is a new benefit			R5 000	R10 000	None
Holiday letting	No cover – this is a new benefit			Sum insured; Accidental damage R25 000; R10 000 per person for trauma counselling	Sum insured; Accidental damage R50 000; R10 000 per person for trauma counselling	R1 000 None for trauma counselling
Home contents at a temporary location – holiday destination	R3 000	R100 000	R1 000	R3 000	R100 000	R1 000
Home contents at a temporary location – place of employment	R3 000	R25 000	R1 000	R3 000	R25 000	R1 000

Benefit	Easy			Premier		
Home contents at a temporary location – repair/renovation/alteration	R5 000	R200 000	R1 000	R5 000	R200 000	R1 000
Home contents in transit	R3 000	R100 000. In the case of theft from an unattended vehicle, the limit is R10 000	R1 000	R3 000	R100 000. In the case of theft from an unattended vehicle, the limit is R10 000	R1 000
Home contents when you move	Sum insured for accidental damage. No cover for theft.	Sum insured for accidental damage. R200 000 for theft.	R1 000	Sum insured	Sum insured	R1 000
Home modifications for disability	No cover – this is a new benefit			R50 000	R100 000	None
Important documents	R3 000	R15 000	R1 000	R3 000	R15 000	None
Increase in sum insured over the holiday season	No cover – this is a new benefit			15% of sum insured	20% of sum insured	None
Items out and about	No cover – this is a new benefit			No cover	10% of sum insured, max R250 000. Jewellery and watches safe limit R50 000. Jewellery and watches in unattended vehicle R50 000. Unattended bicycle R25 000. Emergency toiletries and clothing R5 000.	R1 000
Keys, locks and remote control units	R3 000	R15 000	R1 000	R10 000	Total cost	R1 000
Laundry on the line	R3 000	R25 000	R1 000	R3 000. No cover if Limited cover is chosen.	R25 000. No cover if Limited cover is chosen.	R1 000
Loss of metered water	No cover – this is a new benefit			R5 000, max 2 incidents in any 12 months	R25 000, max 2 incidents in any 12 months	None
Money	No cover – this is a new benefit			R5 000. Limited to R1 000 for theft if not in a locked safe.	R50 000. Limited to R5 000 for theft if not in a locked safe.	None
Newly bought home contents	R25 000. In the case of theft from an unattended vehicle, the limit is R3 000	R100 000. In the case of theft from an unattended vehicle, the limit is R10 000	R1 000	R25 000. In the case of theft from an unattended vehicle, the limit is R3 000	R100 000. In the case of theft from an unattended vehicle, the limit is R10 000	R1 000
Power surge	Max R15 000 in any 12 months	R15 000 or R500 000 in any 12 months if surge arrester is installed	R1 000	Max R25 000 in each 12 month period of insurance	R50 000 in each 12 month period of insurance or sum insured if surge arrester is installed	10% of claim, min R3 500 Nil if surge arrester is installed

Benefit	Easy			Premier		
	Limit	Excess	Limit	Excess	Limit	Excess
Professional cleaning services	No cover – this is a new benefit			R10 000	R25 000	None
Property of guests and domestic employees	R5 000	R25 000	R1 000	R5 000	R25 000	None
Property of parents and grandparents	No cover – this is a new benefit			R20 000	R50 000	None
Property of students and scholars	No cover	R100 000	R1 000	R50 000	R100 000	R1 000
Restoration of data	No cover – this is a new benefit			R5 000	R25 000	None
Security guards (was called Protection of the home)	R3 000	R25 000	R1 000	R20 000	R25 000	None
Spoiling of food in fridge and freezer	R5 000	R25 000	R1 000	R5 000 for food, and R10 000 for fridge/freezer	R25 000 for food, and R50 000 for fridge/freezer	None
Storage costs after insured event	No cover – this is a new benefit			Total cost	Total cost	None
Temporary emergency measures (was called Protection of the home)	R3 000	R25 000	R1 000	R50 000	R50 000	None
Theft of items kept outdoors	R15 000	R50 000	R1 000	R20 000, Lawnmowers & power equipment R10 000 if no forcible/violent entry/exit. No cover if Limited cover is chosen.	R100 000, Lawnmowers & power equipment R10 000 if no forcible/violent entry/exit. No cover if Limited cover is chosen.	R1 000
Trauma counselling	R10 000	R10 000	R1 000	R10 000 per person	R15 000 per person	None
Veterinary expenses	No cover – this is a new benefit			R20 000	R50 000	None
Optional benefits	Limit	Excess	Limit	Excess	Limit	Excess
Accidental damage to TVs and glass	Chosen sum insured	R1 000	Benefit removed and cover included automatically.			
Home business bundle:						
• Legal and contractual documents	R25 000		R25 000			
• Business records and electronic data	R25 000		R25 000			
• Stock in transit	R25 000		R30 000			
• Stock in trade	R25 000	R1 000	R50 000			R1 000
• Office furniture	R150 000		R150 000			
• Office equipment	R25 000		R25 000			
• VIP concierge	Unlimited access		Benefit removed			
Home improvement bundle:						
• Theft of power tools	R25 000	R3 000	Benefit removed and cover included automatically.			

Benefit	Easy		Premier	
Garden and outdoor bundle: <ul style="list-style-type: none"> • Gardening equipment, machinery and generators • Garden furniture and playground equipment 	R50 000 R50 000	R1 000	Benefit removed and cover included automatically.	
Guest house bundle: <ul style="list-style-type: none"> • Blinds, canopies and external signs • Cleaning and dry-cleaning of paying guests' property • Guest house contents • Increase in the peak period • Property of paying guests • Stock and consumables • Trauma counselling for paying guests 	No cover, except for Property of paying guests for R25 000	R1 000	R10 000 R5 000 Sum insured 25% of sum insured R25 000 R30 000 R10 000 per person	None None R1 000 None R1 000 R1 000 None

Portable possessions

Benefit		Easy		Premier	
Included benefits	Limit	Excess	Limit	Excess	
Unspecified – excluding electronics	R5 000 per item. Total claim value up to a maximum of the sum insured	R1 000	R5 000 per item. Total claim value up to a maximum of the sum insured	R1 000	Power surge: 10% of claim, min R3 500
Unspecified – including electronics	R250 000 per item. Total claim value up to a maximum of the sum insured	R2 000	R250 000 per item. Total claim value up to a maximum of the sum insured	R2 000	Power surge: 10% of claim, min R3 500
Specified items	Sum insured	R500	Sum insured	R500	Power surge: 10% of claim, min R3 500
Specified value	Sum insured	R2 000	Benefit removed		
Optional benefits	Limit	Excess	Limit	Excess	
Sporting bundle: <ul style="list-style-type: none"> Sports equipment whilst in use Additional accessories Assistance for runners and cyclists Emergency medical assistance Roadside emergency medical stabilisation and transportation Inter-hospital transfers and medical repatriation Hole-in-one cover Vehicle accessories 	Sum insured R5 000 per item, up to a maximum of R25 000 Transport distance of 50km per incident, with a cost up to a maximum of R600 per incident Combined limit of R20 000 in any 12 month period for: Emergency medical assistance; roadside emergency medical stabilisation and transportation; inter-hospital transfers and medical repatriation.	R500	Benefit removed		

Benefit	Easy			Premier		
	COMPREHENSIVE COVER					
Included benefits	Orange limit	Purple limit	Excess	Gold limit	Platinum limit	Excess
Repair & indemnification	Sum insured	Sum insured	R4 000	Sum insured	Sum insured	R4 000 Nil for theft if an early-warning tracking device is fitted
Hail damage	Sum insured	Sum insured	None	Sum insured	Sum insured	None
Third party liability	R5 000 000	R10 000 000	None	R5 000 000	R30 000 000	None
Car modifications for disability	R50 000	R100 000	R4 000	R50 000	R100 000	None
Child car seat	No cover – this is a new benefit			R5 000	R10 000	None
Cost of importing parts	No cover – this is a new benefit			R5 000	R10 000	None
Courtesy car	No cover – this is a new benefit			Sum insured	Sum insured	R4 000
Delivery after repairs	No cover – this is a new benefit			Total cost	Total cost	None
Emergency repairs	R5 000	R10 000	None	R7 500	R15 000	None
Emergency services, clean-up and removal of wreckage	R10 000	R25 000	None	Total cost	Total cost	None
Fire extinguishing costs	No cover – this is a new benefit			R5 000	Total cost	None
Keys and remote control units	Total cost	Total cost	R1 500	Total cost	Total cost	R1 500
Rental car excess cover	No cover – this is a new benefit			R10 000	R20 000	None
Towing and storage outside SA (repatriation)	No cover – this is a new benefit			R50 000	R50 000	None
Towing and storage within SA – pre-approved	Total cost	Total cost	None	Total cost	Total cost	None
Towing and storage within SA – unapproved	R2 000	R2 000	None	R4 250	R4 250	None
Transfer cover when buying a new car	No cover	Sum insured	None	The lesser of the sum insured and R5 750 000	The lesser of the sum insured and R5 750 000	R4 000
Transit cover	Sum insured	Sum insured	R4 000	Sum insured	Sum insured	R4 000
Windscreen and glass repair – pre-approved	R3 000	R3 000	None	Total cost	Total cost	None
Windscreen and glass replacement – pre-approved (excluding hail damage)	Total cost	Total cost	20% of claim, min R500 for OEM glass. Nil for other glass	Total cost	Total cost	Generic glass – Nil Other glass – 20% of claim, min R500
Windscreen and glass replacement – pre-approved (hail damage)	Total cost	Total cost	None	Total cost	Total cost	None
Windscreen and glass – unapproved	R3 000	R3 000	20% of claim, min R500 for OEM glass. Nil for other glass	R3 000	R3 000	Generic glass – Nil Other glass – 20% of claim, min R500

Benefit	Easy		Premier	
LIMITED COVER				
Included benefits	Limit	Excess	Limit	Excess
Repair & indemnification	Sum insured	R4 000	Sum insured	R4 000 Nil for theft if an early-warning tracking device is fitted
Third party liability	R5 000 000	None	R5 000 000	None
Towing and storage outside SA (repatriation)	No cover – this is a new benefit		R50 000	None
Towing and storage within SA – pre-approved	Total cost	None	Total cost	None
Towing and storage within SA – unapproved	No cover – this is a new benefit		R4 250	None
THIRD PARTY COVER				
Included benefits	Limit	Excess	Limit	Excess
Third party liability	R5 000 000	None	R5 000 000	None
LONG-TERM STORAGE COVER				
Included benefits	Limit	Excess	Limit	Excess
Repair & indemnification	Sum insured	R4 000	Sum insured	R4 000 Nil for theft if an early-warning tracking device is fitted
Optional benefits	Limit	Excess	Limit	Excess
Car hire	As per chosen car hire group and car hire duration	None	As per chosen car hire group and car hire duration	None
Scratch and dent cover:				
• exterior	R3 000 per incident. Max 1 incident in 12 months for wheel rims. 90 day waiting period.		R4 500 per incident. Max 1 incident in 12 months for wheel rims. 90 day waiting period.	
• exterior and interior	R3 000 per incident for exterior damage and R4 500 for interior damage. Max 1 incident in 12 months for wheel rims. 90 day waiting period.	None	R4 500 per incident for exterior damage and R4 500 for interior damage. Max 1 incident in 12 months for wheel rims. 90 day waiting period.	None

Benefit	Easy	Easy	Premier	Premier
Tyre cover: <ul style="list-style-type: none"> Damaged tyres Puncture repair Wheel alignment and balancing 	Standard cover R2 500, Extended cover R5 000. 4 incidents in any 12 months. 30 day waiting period. 1 incident in any 12 months. 12 month waiting period.	None	Standard cover R3 500 , Extended cover R7 000, per incident, up to a max 2 incidents in any 12 months. 30 day waiting period. 4 incidents in any 12 months. 30 day waiting period. 1 incident in any 12 months. 12 month waiting period.	None
En route personal accident cover – Gold: <ul style="list-style-type: none"> Death Permanent disability benefit Hospital benefit (was called Medical expenses) Trauma counselling 	R25 000 R25 000 Actual expenses up to a maximum of R10 000 R300 per visit, max R3 000 per incident	None	R50 000 per person 6 years and older; R20 000 per child younger than 6 years R25 000 R1 000 per day, maximum R20 000 in any 12-month period R1 000 per visit, max R10 000 per person per incident. Max R100 000 in any 12 month period.	None
En route personal accident cover – Platinum: <ul style="list-style-type: none"> Death Permanent disability benefit Hospital benefit (was called Medical expenses) Trauma counselling 	R100 000 R100 000 Actual expenses up to a maximum of R30 000 R300 per visit, max R3 000 per incident	None	R100 000 per person 14 years and older, R50 000 per child 6 years or older, but younger than 14 years, and R20 000 per child younger than 6 years R100 000 R1 000 per day, maximum R20 000 in any 12-month period R1 000 per visit, max R10 000 per person per incident. Max R100 000 in any 12 month period.	None
Off-road bundle: <ul style="list-style-type: none"> Off road and 4x4 course use Accessories and other equipment Breakdown of winching equipment Cross border towing and return to South Africa 	Sum insured R10 000 R10 000 R65 000	R5 000 R500 R500 R500	Sum insured R25 000 R15 000 Benefit removed and cover included automatically	R4 000 None None N/A

Benefit	Easy		Premier	
• Cross-border breakdown – cover for additional costs	R10 000	R500	Benefit removed	N/A
• Cross-border car hire	R1 000 per day, total max of R5 000	R500	Benefit removed and cover included under Car hire	N/A
• Emergency accommodation	R1 000 per person per day for up to 4 persons, total max of R16 000	R500	R1 000 per person per day for up to 4 persons, total max of R16 000	None
• Emergency repairs	R10 000	R500	R15 000	None
• First aid equipment	No cover – this is a new benefit	N/A	R2 500	None
• Non-standard tools	No cover – this is a new benefit	N/A	R5 000	None
• Personal documents	No cover – this is a new benefit	N/A	R5 000	None
• Theft of luggage	R10 000	R500	R10 000	None
• Theft of spare wheel	R10 000	R500	R20 000	Nil if securely fitted, R2 500 if not
Classic car bundle:				
• Cost of importing parts	10% of sum insured	R500	10% of sum insured	None
• Cover while with the dealer	Sum insured	R500	Sum insured	R4 000
• Parts that are temporarily detached	Max 40% of sum insured	R500	Max 40% of sum insured	None
• Salvage on classic cars	Max 20% of sum insured	R500	Max 20% of sum insured	None

Benefit		Easy		Premier	
COMPREHENSIVE COVER					
Included benefits	Limit	Excess	Limit	Excess	
Repair & indemnification	Sum insured	R3 000	Sum insured	R3 000	
Hail damage	Sum insured	None	Sum insured	None	
Third party liability	R5 000 000	None	R5 000 000	None	
Cost of importing parts	No cover – this is a new benefit		R5 000	None	
Delivery after repairs	No cover – this is a new benefit		Total cost	None	
Emergency repairs	R5 000	None	R5 000	None	
Emergency services, clean-up and removal of wreckage	R10 000	None	Total cost	None	
Keys and remote control units	Total cost	R750	Total cost	R750	
Towing and storage outside SA (repatriation)	No cover – this is a new benefit		R50 000	None	
Towing and storage within SA – pre-approved	Total cost	None	Total cost	None	
Towing and storage within SA – unapproved	R2 000	None	R4 250	None	
Transit cover	Sum insured	R3 000	Sum insured	R3 000	
LIMITED COVER					
Included benefits	Limit	Excess	Limit	Excess	
Repair & indemnification	Sum insured	R3 000	Sum insured	R3 000	
Third party liability	R5 000 000	None	R5 000 000	None	
Towing and storage outside SA (repatriation)	No cover – this is a new benefit		R50 000	None	
Towing and storage within SA – pre-approved	Total cost	None	Total cost	None	
Towing and storage within SA – unapproved	No cover – this is a new benefit		R4 250	None	
THIRD PARTY COVER					
Included benefits	Limit	Excess	Limit	Excess	
Third party liability	R5 000 000	None	R5 000 000	None	
LONG-TERM STORAGE COVER					
Included benefits	Limit	Excess	Limit	Excess	
Repair & indemnification	Sum insured	R3 000	Sum insured	R3 000	

Benefit	Easy		Premier	
	Optional benefits	Limit	Excess	Limit
En route personal accident cover – Gold: <ul style="list-style-type: none"> Death benefit Permanent disability benefit Hospital benefit (was called Medical expenses) Trauma counselling 	R25 000 per person older than 6 years and R10 000 per child up to 6 years old R25 000 Actual expenses up to a maximum of R10 000 R300 per trauma counselling visit, up to a maximum of R3 000 per incident	None	R50 000 per person 6 years and older; R20 000 per child younger than 6 years R25 000 R1 000 per day, maximum R20 000 in any 12-month period R1 000 per visit, max R10 000 per person per incident. Max R100 000 in any 12 month period.	None
Off-road bundle: <ul style="list-style-type: none"> Off road and 4x4 course use Accessories and other equipment Cross-border towing and return to South Africa Cross-border breakdown - cover for additional costs Cross-border car hire Emergency accommodation Emergency repairs First aid equipment Non-standard tools Personal documents Theft of luggage 	Sum insured R10 000 R65 000 R10 000 R1 000 per day, total maximum of R5 000 R1 000 per person per day for up to 4 persons, up to a total maximum of R16 000 R10 000 No cover – this is a new benefit No cover – this is a new benefit No cover – this is a new benefit R10 000	R5 000 R500 R500 R500 R500 N/A N/A N/A R500	Sum insured R25 000 Benefit removed and cover included automatically Benefit removed Benefit removed R1 000 per person per day for up to 2 persons, total max of R8 000 R15 000 R2 500 R5 000 R5 000 R10 000	R3 000 None N/A N/A N/A None None None None None

Benefit	Easy		Premier	
	Included benefits	Limit	Excess	Limit
Repair & indemnification	Sum insured	R1 500	Sum insured	R1 000
Hail damage	Sum insured	R1 500	Sum insured	R1 000
Third party liability	R250 000	None	R1 000 000	None
Cost of importing parts	No cover – this is a new benefit		R5 000	None
Delivery after repairs	No cover – this is a new benefit		Total cost	None
Keys and remote control units	Total cost	R750	Total cost	R750
Towing and storage outside SA (repatriation)	No cover – this is a new benefit		R50 000	None
Towing and storage within SA – pre-approved	R2 000	None	Total cost	None
Towing and storage within SA – unapproved	R2 000	None	R4 250	None
Transit cover	Sum insured	R1 500	Sum insured	R1 000
Factory-fitted accessories	Accessories sum insured	R750	Benefits removed, accessories must be included in the sum insured of the non-road vehicle, and don't have to be listed	
Aftermarket accessories	Accessories sum insured	R750		

Benefit	Easy		Premier	
	Included benefits	Limit	Excess	Limit
Repair & indemnification	Sum insured	R1 500	Sum insured	R1 000
Hail damage	Sum insured	R1 500	Sum insured	R1 000
Third party liability	R5 000 000	None	R5 000 000	None
Cost of importing parts	No cover – this is a new benefit		R5 000	None
Delivery after repairs	No cover – this is a new benefit		Total cost	None
Emergency repairs	R5 000	None	R5 000	None
Emergency services, clean-up and removal of wreckage	R10 000	None	Total cost	None
Keys and remote control units	Total cost	R750	Total cost	R750
Towing and storage outside SA (repatriation)	No cover – this is a new benefit		R50 000	None
Towing and storage within SA – pre-approved	Total cost	None	Total cost	None
Towing and storage within SA – unapproved	R2 000	None	R4 250	None
Transit cover	Sum insured	R1 500	Sum insured	R1 000
Factory-fitted accessories	Accessories sum insured	R750	Benefits removed, accessories must be included in the sum insured of the trailer/ caravan, and don't have to be listed	
Aftermarket accessories	Accessories sum insured	R750		

Benefit	Easy		Premier	
	Included benefits	Limit	Excess	Limit
Repair & indemnification	Sum insured	R3 000	Sum insured	R1 000
Third party liability	R2 000 000	None	R2 000 000	None
Cost of importing parts	No cover – this is a new benefit		R10 000	None
Damage caused by vermin and animals	This was already covered, but now we are making it an explicit benefit		Sum insured	R1 000
Delivery after repairs	No cover – this is a new benefit		Total cost	None
Emergency accommodation	No cover – this is a new benefit		R3 000 per day, max 3 days	None
Emergency repairs	R10 000	None	R10 000	None
Emergency services, clean-up and removal of wreckage	R10 000	None	Total cost	None
Keys and remote control units	No cover – this is a new benefit		Total cost	R750
Locating and assessing	20% of sum insured	R3 000	20% of sum insured	R1 000
Salvage costs	R10 000	R3 000	Total cost	None
Tow-and-assist cover	No cover – this is a new benefit		R10 000	None
Towing and storage outside SA (repatriation) (was called Bringing your watercraft back to South Africa)	R10 000	R3 000	R50 000	None
Towing and storage within SA - pre-approved	R10 000	R3 000	Total cost	None
Towing and storage within SA - unapproved	R10 000	R3 000	50% of total cost	None
Transit cover	Sum insured	R3 000	Sum insured	R1 000
Trauma counselling	No cover – this is a new benefit		R10 000 per person	None
Motors, sails and other accessories	Accessories sum insured	R1 500	Accessories sum insured	R1 000

Benefit	Easy			Premier		
	Included benefits	Orange limit	Purple limit	Excess	Gold limit	Platinum limit
Comprehensive legal liability	R5 000 000 overall limit	R20 000 000 overall limit	None	R10 000 000	R30 000 000	None
Director's and officer's liability	R1 000 000	R1 000 000	None	R1 000 000	R1 000 000	None
Domestic employee's liability	R1 000 000	R1 000 000	None	R1 000 000	R5 000 000	None
Electric fence liability	No cover – this is a new benefit			R1 000 000	R1 000 000	None
Liability towards domestic employees	No cover – this is a new benefit			R5 000 000	R30 000 000	None
Liability towards paying guests	No cover – this is a new benefit			R1 000 000	R5 000 000	None
Security companies and garden services	R1 000 000	R1 000 000	None	R3 000 000	R5 000 000	None
Spread of fire liability	R1 000 000	R1 000 000	None	R5 000 000	R30 000 000 or R5 000 000 if you live on a farm, plot or smallholding	None
Tenant's liability	R2 000 000	R2 000 000	None	R2 000 000	R30 000 000	None
Wrongful arrest	R100 000	R100 000	None	R100 000	R100 000	None
Optional benefits	Limit	Excess	Limit	Excess		
Extended personal liability	No cover – this is a new benefit		R25 000 000	None		
Home business bundle:						
• Home business client's liability	R1 000 000	None	R1 000 000	None		
Guest house bundle:						
• Liability towards paying guests	R1 000 000	None	Benefit removed and cover included automatically.			
Sporting bundle:						
• Liability whilst practicing sport	R25 000	None	Benefit removed and cover included automatically.			

Benefit	Easy			Premier		
	Included benefits	Orange limit	Purple limit	Excess	Gold limit	Platinum limit
Death benefit	R20 000 per person older than 6 years & R10 000 per person up to 6 years old	R100 000 per person 14 years and older, R30 000 per child 6 years or older, but younger than 14 years, and R10 000 per child younger than 6 years	None	R50 000 per person 6 years and older; R20 000 per child younger than 6 years	R250 000 per person 14 years and older; R50 000 per child 6 years and older, but younger than 14 years; R20 000 per child younger than 6 years	None
Disappearance benefit	R20 000 per person older than 6 years & R10 000 per person up to 6 years old	R100 000 per person 14 years and older, R30 000 per child 6 years or older, but younger than 14 years, and R10 000 per child younger than 6 years	None	Equal to the death benefit	Equal to death benefit	None
Permanent disability benefit	R150 000 per person	R250 000 per person	None	R150 000 per person	R250 000 per person	None
Emergency transportation costs	R100 000 per person, maximum of R500 000 per incident	R100 000 per person, maximum of R500 000 per incident	None	R100 000 per person, maximum of R500 000 per incident	R100 000 per person, maximum of R500 000 per incident	None
Hospital benefit (this used to be Medical expenses)	Actual expenses up to a max of R20 000 per person	Actual expenses up to a maximum of R50 000 per person	None	R1 000 per day, maximum R20 000 in any 12-month period	R1 000 per day, maximum R20 000 in any 12-month period	None
Life support machinery	R100 000 per person, maximum of R100 000 per incident	R100 000 per person, maximum of R100 000 per incident	None	R100 000	R100 000	None
Mobility cover	R150 000 per person	R150 000 per person	None	R150 000 per person	R150 000 per person	None
Rehabilitation costs	R150 000 per person	R150 000 per person	None	R150 000 per person	R150 000 per person	None
Return of a body	R75 000 per person	R75 000 per person	None	R75 000 per person	R75 000 per person	None
Return of an injured person	R150 000 per person	R150 000 per person	None	R150 000 per person	R150 000 per person	None
Search and rescue	R100 000 per person, up to a maximum of R500 000 per incident and up to a maximum of R500 000 in any 12 month period	R100 000 per person, maximum of R500 000 per incident and up to maximum of R500 000 in any 12 month period	None	R100 000 per person, up to a maximum of R500 000 per incident and up to a maximum of R500 000 in any 12-month period	R100 000 per person, maximum of R500 000 per incident and up to maximum of R500 000 in any 12-month period	None

Personal accident

Benefit		Easy		Premier		
Trauma counselling	R1 000 per trauma counselling visit, up to a maximum of R10 000 per person per incident and up to a maximum of R100 000 in any 12 month period	R1 000 per trauma counselling visit, up to a maximum of R10 000 per person per incident and up to a maximum of R100 000 in any 12 month period	None	R1 000 per visit, max R10 000 per person per incident. Max R100 000 in any 12 month period.	R1 000 per visit, max R10 000 per person per incident. Max R100 000 in any 12 month period.	None
Trauma and HIV assistance helpline	Unlimited access	Unlimited access	None	Benefit removed		
Optional benefits	Limit	Excess	Limit	Excess		
Rental car excess cover	R20 000	None	Benefit removed and cover included automatically under Cars Comprehensive cover			

Benefit	Easy		Premier	
	Included benefits	Limit	Excess	Limit
Legal advice helpline & legal costs: <ul style="list-style-type: none"> • Legal costs • Identity theft – Payments to creditors 	R30 000 No cover (this was covered under the Identity theft section for R2 500)	None	R30 000 R10 000	None
Pothole damage recovery	This is a service, so not applicable	None	This is a service, so not applicable	None
Licence renewal and fines payment assistance	This is a service, so not applicable	None	This is a service, so not applicable	None
Road Accident Fund recoveries	This is a service, so not applicable	None	This is a service, so not applicable	None

Version 3

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