



## Private v3.2 vs v3.4

Excess and limit comparison

Hollard.

No change in cover/Benefit name changed.	Cover reduced/Cover removed.	Cover increased/Excess decreased/New benefit.
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## Private Comparison

### Excess and Limit – Version 3.2 vs 3.4

**Note:** The below excess and limit comparison only reflects benefits where there are differences between the versions.

Section/Sub-section	Hollard Private Portfolio (Version 3.2)			Hollard Private Portfolio (Version 3.4)		
	Limit	Under 55 Excess	55 and older Excess	Limit	Under 55 Excess	55 and older Excess
<b>General</b>						
Claims preparation costs (previously called Procedure at your own expense)	R10 000	Nil	Nil	R20 000	Nil	Nil
<b>Buildings</b>						
<b>What we cover you for</b>						
<b>Leaks, flooding:</b>						
<b>Damage to geysers</b>						
- 50 – 150 litre	If authorised by us: Actual cost If not authorised by us: <b>R10 000</b>	Basic excess	Nil	If authorised by us: Actual cost If not authorised by us: <b>R11 000</b>	Basic excess	Nil
- 200 litre	If authorised by us: Actual cost If not authorised by us: <b>R12 000</b>	Basic excess	Nil	If authorised by us: Actual cost If not authorised by us: <b>R14 000</b>	Basic excess	Nil
- 250 litre	If authorised by us: Actual cost If not authorised by us: <b>R19 000</b>	Basic excess	Nil	If authorised by us: Actual cost If not authorised by us: <b>R20 000</b>	Basic excess	Nil
<b>Damage to solar geysers</b>						
- 150 – 200 litre	If authorised by us: Actual cost If not authorised by us: <b>R17 500</b>	Basic excess	Nil	If authorised by us: Actual cost If not authorised by us: <b>R29 000</b>	Basic excess	Nil
- 300 litre	If authorised by us: Actual cost If not authorised by us: <b>R23 000</b>	Basic excess	Nil	If authorised by us: Actual cost If not authorised by us: <b>R42 000</b>	Basic excess	Nil

	Hollard Private Portfolio (Version 3.2)			Hollard Private Portfolio (Version 3.4)		
Section/Sub-section	Limit	Under 55 Excess	55 and older Excess	Limit	Under 55 Excess	55 and older Excess
<b>Subsidence, landslide or ground heave</b>						
- Limited cover	Sum insured	5% of claim, minimum R5 000	Nil	Sum insured	Basic excess	Nil
<b>We also cover you for</b>						
Accidental death		New benefit		R10 000 per person	Nil	Nil
Cover during property transfer (previously called New premises not yet registered)	Sum insured	Basic excess	Nil	New property value	Basic excess	Nil
Domestic and wild animals	R20 000	R500	Nil	Sum insured	Basic excess	Nil
Imminent danger security costs		New benefit		R20 000	Nil	Nil
<b>Power surge</b>						
- No power surge protection installed	R25 000 in any 12-month period	10% of claim if no power surge protection is installed.	10% of claim if no power surge protection is installed.	Maximum R25 000 in each 12-month period of insurance	10% of claim, minimum R3 500	10% of claim, minimum R3 500
- Power surge protection installed on the distribution board		Nil if power surge protection is installed.	Nil if power surge protection is installed.		Nil	Nil
Restoring of soil		New benefit		Actual cost	Nil	Nil
Previously called Temporary repairs	R20 000	Basic excess	Nil	Covered under Temporary emergency measures		
<b>Additional cover you can choose</b>						
Power surge – increased cover: power surge protection must be installed on the distribution board	Sum insured – options available are R10 000, R30 000, R50 000, R100 000 and R250 000	10% of claim if no power surge protection is installed, Nil if power surge protection is installed	10% of claim if no power surge protection is installed, Nil if power surge protection is installed	Sum insured – options available are R10 000, R30 000, R50 000, R100 000 and R250 000	Nil	Nil
<b>Household contents</b>						
<b>What we cover you for</b>						
<b>Theft – Limited payout:</b>						
<b>Theft – Limited payout following forced entry or exit from:</b>						
- Theft from an unattended vehicle (previously called An unattended vehicle, or from the vehicle you are driving from a place of purchase, repair or renovation)	R10 000	Basic excess	Nil	R10 000	Basic excess	Nil

	Hollard Private Portfolio (Version 3.2)			Hollard Private Portfolio (Version 3.4)		
Section/Sub-section	Limit	Under 55 Excess	55 and older Excess	Limit	Under 55 Excess	55 and older Excess
<b>We also cover you for</b>						
<b>Accidental damage:</b>						
- Audio-visual equipments, aerials, satellite, dishes and glass	25% of sum insured	Basic excess	Nil	Sum insured	Basic excess	Nil
- Any other contents	R20 000			R25 000		
<b>Accidental death (No age limit)</b>						
- Up to 18 year of age	R5 000	Nil	Nil	R10 000 per person	Nil	Nil
- Over 18 but less than 80 years of age)	R10 000	Nil	Nil			
<b>Acts by tenants</b>	<b>New benefit</b>			Sum insured	Nil	Nil
<b>Previously called Damage to fridge or freezer</b>	R5 000	Nil	Nil	Covered under Spoiling of food in fridge and freezer benefit		
Domestic and wild animals	Sum insured	Nil if selected in the Schedule or R500	Nil	Sum insured	Basic excess	Nil
Domestic employee's property	R20 000	Nil	Nil	R20 000	Nil	Nil
<b>Previously called Fridge or freezer contents</b>	R10 000	Nil	Nil	Covered under Spoiling of food in fridge and freezer benefit		
<b>Previously called Full-house (bowls)</b>	R5 000	Nil	Nil	Covered under Hole-in-one (golf) or full-house (bowls) & SA record		
<b>Hole-in-one (golf) or full-house (bowls) &amp; SA record</b>	R5 000	Nil	Nil	R10 000	Nil	Nil
<b>Holiday Letting</b>	Sum insured	Basic excess	Nil	Sum insured	Basic excess	Nil
- Accidental damage	R50 000	Basic excess	Nil	R25 000	Basic excess	Nil
- Trauma counselling	R10 000 per person	Nil	Nil	R10 000 per person	Nil	Nil
<b>Imminent danger security costs</b>	<b>New benefit</b>			R20 000	Nil	Nil
<b>Important documents (previously called Personal documents)</b>	R10 000	Nil	Nil	R10 000	Nil	Nil
<b>Money</b>						
- Any insured event except theft	R5 000	Nil	Nil	R5 000	Nil	Nil
- Theft if no forcible or violent entry	R1 000	Nil	Nil	R1 000	Nil	Nil
- Theft with forcible or violent entry						
• In a locked safe	R5 000	Nil	Nil	R5 000	Nil	Nil
• Not in a locked safe	R1 000	Nil	Nil	R1 000	Nil	Nil



	Hollard Private Portfolio (Version 3.2)			Hollard Private Portfolio (Version 3.4)		
Section/Sub-section	Limit	Under 55 Excess	55 and older Excess	Limit	Under 55 Excess	55 and older Excess
Professional cleaning services	R5 000	Nil	Nil	R10 000	Nil	Nil
<b>Power surge</b>						
- No power surge protection installed	R25 000 in any 12-month period	10% of claim if no power surge protection is installed.	10% of claim if no power surge protection is installed.	Maximum R25 000 in each 12-month period of insurance	10% of claim, minimum R3 500	10% of claim, minimum R3 500
- Power surge protection installed on the distribution board		Nil if power surge protection is installed.	Nil if power surge protection is installed.		Nil	Nil
Restoration of data	New benefit			R5 000	Nil	Nil
<b>Spoiling of food in fridge and freezer</b>						
- Cost to cover spoilt contents	R 10 000	Nil	Nil	R 5 000	Nil	Nil
- Contamination or odour	R 5 000			R 10 000		
Previously called Temporary repairs	R20 000	Basic excess	Nil	Covered under Temporary emergency measures		
Veterinary expenses and medical benefit	R10 000	Nil	Nil	R20 000	Nil	Nil
Water leakage from underground pipes	R10 000	5% of claim	Nil	R10 000	Nil	Nil
<b>Additional cover you can choose</b>						
Bed-and-breakfast cover:	As selected in the schedule	Basic excess	Nil	As selected in the schedule	Basic excess	Nil
- Stock and consumables	R10 000	Nil	Nil	R30 000	Nil	Nil
- Increase in peak period	25% of sum insured	Nil	Nil	25% of sum insured	Nil	Nil
- Property of paying guests	R25 000	Nil	Nil	R25 000	Nil	Nil
- Trauma counselling	R10 000 per person	Nil	Nil	R10 000 per person	Nil	Nil
- External signs, blinds and canopies	R10 000	Nil	Nil	R10 000	Nil	Nil
- Cleaning and dry-cleaning guests' property	R5 000	Nil	Nil	R5 000	Nil	Nil
Power surge – increased cover: power surge protection must be installed on the distribution board	Sum insured – options available are R10 000, R30 000, R50 000, R100 000 and R250 000	10% of claim if no power surge protection is installed, Nil if power surge protection is installed	10% of claim if no power surge protection is installed, Nil if power surge protection is installed	As selected in the schedule	Nil	Nil

	Hollard Private Portfolio (Version 3.2)			Hollard Private Portfolio (Version 3.4)		
Section/Sub-section	Limit	Under 55 Excess	55 and older Excess	Limit	Under 55 Excess	55 and older Excess
<b>All Risks</b>						
<b>What we cover you for</b>						
<b>How much we pay</b>						
<b>Unspecified property</b>	25% of sum insured per item	Basic excess	Nil	25% of sum insured per item	Basic excess	Nil
- Power surge	Cover included, previously not explicitly stated				<b>10% of claim, minimum R3 500</b>	<b>10% of claim, minimum R3 500</b>
<b>Specified property</b> (including sports equipment while in use)	Specified Sum insured	Basic excess	Nil	Specified Sum insured	Basic excess	Nil
- <b>Pedal-cycle not securely locked (previously called Pedal-cycles not securely locked with a lock, chain or cable)</b>	R20 000	<b>10% of claim, minimum R500</b>	<b>10% of claim, minimum R500</b>	R20 000	<b>Basic excess</b>	<b>Nil</b>
- Power surge	Cover included, previously not explicitly stated			Specified sum insured	<b>10% of claim, minimum R3 500</b>	<b>10% of claim, minimum R3 500</b>
Items kept in a vault or safety deposit box – temporarily removed	30% of the value of all the items kept in the vault or safety deposit box	<b>10% of claim, minimum R500</b>	Nil	30% of the value of all the items kept in the vault or safety deposit box	<b>Basic excess</b>	Nil
<b>Personal computers</b>						
<b>Standard Cover</b>						
Power surge	Cover included, previously not explicitly stated			Specified sum insured	<b>10% of claim, minimum R3 500</b>	<b>10% of claim, minimum R3 500</b>
<b>Personal liability</b>						
<b>What we cover you for</b>						
<b>Security-related liability</b>	<b>Limit: Sum insured up to R1 000 000</b>	<b>Limit: Sum insured up to R20 000 000</b>	<b>Excess</b>	<b>Limit: Sum insured up to R1 000 000</b>	<b>Limit: Sum insured up to R20 000 000</b>	<b>Excess</b>
- Wrongful arrest	R50 000	R150 000	Nil	R50 000	R150 000	Nil
- Activities of your security company	R50 000	<b>R1 000 000</b>	Nil	R50 000	<b>R3 000 000</b>	Nil
- Electric fence	R50 000	R1 000 000	Nil	R50 000	R1 000 000	Nil

	Hollard Private Portfolio (Version 3.2)			Hollard Private Portfolio (Version 3.4)		
Section/Sub-section	Limit	Under 55 Excess	55 and older Excess	Limit	Under 55 Excess	55 and older Excess
<b>Legal costs</b>						
<b>Paying out after a claim</b>						
Legal costs cover is subject to 90 days waiting period						
- Legal costs	R100 000 in any 12-month period	<b>R1 000</b>	Nil	Maximum R100 000 in each 12-month period of insurance	<b>Nil</b>	Nil
<b>Personal accident</b>						
<b>What we cover you for</b>						
<b>Hospital benefit</b>	<b>New benefit</b>			<b>R1 000 per day, maximum R20 000 in any 12-month period</b>	<b>Nil</b>	<b>Nil</b>
Trauma counselling	R10 000 per person	Nil	Nil	R1 000 per visit, maximum R10 000 per person per incident. <b>Maximum R100 000 in any 12 month period.</b>	Nil	Nil
<b>Motor</b>						
<b>Paying out after a claim</b>						
<b>Theft/hijack:</b>						
<b>(Previously called Vehicles under R500 000)</b>						
- Without early-warning tracking device ( Previously required device with VSS or VESA approved device)	Sum insured	Basic excess	Nil	Sum insured	Basic excess	Nil
- With early-warning tracking device		Nil			Nil	
<b>(Previously called Vehicles over R500 000)</b>						
- With VSS or VESA approved device	Sum insured	Basic excess plus 5% of claim	5% of claim	<b>Vehicle value no longer applicable</b>		
- With early warning tracking device		Nil	Nil			
Tracking device not activated – additional excess	<b>New additional excess</b>			<b>Sum insured</b>	<b>5% of claim</b>	<b>5% of claim</b>

	Hollard Private Portfolio (Version 3.2)			Hollard Private Portfolio (Version 3.4)		
Section/Sub-section	Limit	Under 55 Excess	55 and older Excess	Limit	Under 55 Excess	55 and older Excess
<b>Comprehensive cover</b>						
<b>Windscreen, fitted glass and lights: (Previously called Window glass)</b>						
- Replacement – Generic glass	<b>If authorised by us:</b> Actual cost	Nil	Nil	<b>If authorised by us:</b> Actual cost	Nil	Nil
- Replacement – other glass	<b>If not authorised by us:</b> R15 000	20% of claim, minimum R500	Nil	<b>If not authorised by us:</b> R15 000	20% of claim, minimum R500	Nil
- Repair (Windscreen and fitted glass)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Head-, tail- or spotlight glass damage	Sum insured	5% of claim, minimum R1200	Nil	Sum insured	5% of claim, minimum R1200	Nil
<b>Safeguarding your vehicle:</b>						
<b>Towing and storage after an insured event:</b>						
- <b>With our permission (SA)</b>	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- <b>Without our permission (SA)</b>	<b>R3 250</b>	Nil	Nil	<b>R4 250</b>	Nil	Nil
<b>Towing after a mechanical and electrical breakdown:</b>						
- <b>With our permission (SA)</b>	<b>Actual cost</b>	Nil	Nil	<b>R12 000</b>	Nil	Nil
- <b>Without our permission (SA)</b>	<b>R1 850</b>	Nil	Nil	<b>R4 250</b>	Nil	Nil
<b>We also cover you for</b>						
Child car seat	<b>R2 500</b>	Nil	Nil	<b>R5 000</b>	Nil	Nil
Delivery after repairs	<b>R5 000</b>	Nil	Nil	<b>Actual cost</b>	Nil	Nil
Aftermarket accessories and equipment	R10 000	<b>Basic excess</b>	Nil	R10 000	<b>Nil</b>	Nil
<b>Previously called Riot and strike cover outside South Africa and Namibia</b>	Sum Insured	Basic excess	Nil	<b>Cover not available</b>		
<b>Transit cover</b>	<b>New benefit</b>			<b>Sum insured</b>	<b>Basic excess</b>	<b>Nil</b>
Vehicle rental excess	<b>R5 000</b>	Nil	Nil	<b>R10 000</b>	Nil	Nil
Wheelchair- and disability-friendly alterations	<b>R 30 000</b>	Nil	Nil	<b>R 50 000</b>	Nil	Nil
Wreckage removal	<b>R 20 000</b>	Nil	Nil	<b>Actual cost</b>	Nil	Nil



	Hollard Private Portfolio (Version 3.2)			Hollard Private Portfolio (Version 3.4)		
Section/Sub-section	Limit	Under 55 Excess	55 and older Excess	Limit	Under 55 Excess	55 and older Excess
<b>Third party, fire and theft</b>						
<b>Safeguarding your vehicle:</b>						
<b>Towing and storage after an insured event:</b>						
- With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Without our permission (SA)	R3 250	Nil	Nil	R4 250	Nil	Nil
<b>Towing after a mechanical and electrical breakdown:</b>						
- With our permission (SA)	Actual cost	Nil	Nil	R12 000	Nil	Nil
- Without our permission (SA)	R1 850	Nil	Nil	R4 250	Nil	Nil
<b>We also cover you for</b>						
Aftermarket accessories and equipment	R 10 000	Basic excess	Nil	R 10 000	Nil	Nil
Previously called Riot and strike cover outside South Africa and Namibia	Sum insured	Basic excess	Nil	Cover not available		
<b>Motorcycle</b>						
<b>Paying out after a claim</b>						
<b>Comprehensive cover</b>						
<b>Safeguarding your motorcycle:</b>						
<b>Towing and storage after an insured event:</b>						
- With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Without our permission (SA)	R3 250	Nil	Nil	R4 250	Nil	Nil
<b>Towing after a mechanical and electrical breakdown:</b>						
- With our permission (SA)	Actual cost	Nil	Nil	R12 000	Nil	Nil
- Without our permission (SA)	R1 850	Nil	Nil	R4 250	Nil	Nil
<b>We also cover you for</b>						
Delivery after repairs	R5 000	Nil	Nil	Actual cost	Nil	Nil
Aftermarket accessories and equipment	R10 000	Basic excess	Nil	R10 000	Nil	Nil
Previously called Riot and strike cover outside South Africa and Namibia	Sum insured	Basic excess	Nil	Cover not available		
Transit cover	New benefit			Sum insured	Basic excess	Nil

	Hollard Private Portfolio (Version 3.2)			Hollard Private Portfolio (Version 3.4)		
Section/Sub-section	Limit	Under 55 Excess	55 and older Excess	Limit	Under 55 Excess	55 and older Excess
<b>Third party, fire and theft</b>						
<b>Safeguarding your motorcycle after:</b>						
<b>Towing and storage after an insured event:</b>						
- With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Without our permission (SA)	R3 250	Nil	Nil	R4 250	Nil	Nil
<b>Towing after a mechanical and electrical breakdown:</b>						
- With our permission (SA)	Actual cost	Nil	Nil	R12 000	Nil	Nil
- Without our permission (SA)	R1 850	Nil	Nil	R4 250	Nil	Nil
<b>Caravan and trailer</b>						
<b>Comprehensive cover</b>						
<b>Safeguarding your caravan/trailer:</b>						
<b>Towing and storage after an insured event:</b>						
- With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Without our permission (SA)	R3 250	Nil	Nil	R4 250	Nil	Nil
<b>We also cover you for</b>						
Delivery after repairs	R1 000	Nil	Nil	Actual cost	Nil	Nil
Aftermarket accessories and equipment	R10 000	Basic excess	Nil	R10 000	Nil	Nil
Previously called Riot and strike cover outside South Africa and Namibia	Sum insured	Basic excess	Nil	Cover not available		
Transit cover	New benefit			Sum insured	Basic excess	Nil
<b>Third party, fire and theft</b>						
<b>Safeguarding your caravan/trailer:</b>						
<b>Towing and storage after an insured event:</b>						
- With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Without our permission (SA)	R3 250	Nil	Nil	R4 250	Nil	Nil

Section/Sub-section	Hollard Private Portfolio (Version 3.2)			Hollard Private Portfolio (Version 3.4)		
	Limit	Under 55 Excess	55 and older Excess	Limit	Under 55 Excess	55 and older Excess
<b>Pleasure-craft</b>						
<b>We also cover you for</b>						
Cost of importing parts	New benefit			10% of sum insured	Nil	Nil
Delivery after repairs	R2 000	Nil	Nil	Actual cost	Nil	Nil
Emergency accommodation	New benefit			R3 000 per day, maximum 3 days	Nil	Nil
Emergency and salvage expenses	R50 000	Nil	Nil	Actual cost	Nil	Nil
Emergency repairs	R10 000	Nil	Nil	R5 000	Nil	Nil
Keys, locks and remote controls	New benefit			Actual cost	R500	Nil
Locating and assessing	New benefit			20% of sum insured	Nil	Nil
Transit cover (Previously call Transit by land)	Sum insured	5% of claim, minimum R500	Nil	Sum insured	Basic excess	Nil
Towing and storage after a claim event:	Emergency repairs and towing now covered individually					
- With our permission (SA)	R10 000	Nil	Nil	Actual cost	Nil	Nil
- Without our permission (SA)				50% of the cost	Nil	Nil

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