






## Private v3.3 vs v3.4

Policy wording comparison

Hollard.

 No change in cover/Benefit name changed.	 Cover reduced/Cover removed.	 Wider cover/New benefit or clause.
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## Private Comparison

### Policy wording – Version 3.3 vs 3.4

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

Version 3.4 replaces version 3.3 for all new business effective 1 November 2023.

	Private v3.3	Private v3.4	Notes
<b>Understanding your policy</b>			
<b>General definitions</b>			
Accidental damage	Definition not included	A sudden, unforeseen and unintentional event which is caused by mishaps or negligence. For example, a car accident, accidentally breaking a window, dropping a heavy pot or breaking kitchen tiles.	New definition
Cover start date or transaction date	Definition not included	The date when cover for an item or a benefit starts, as shown in your policy schedule. The cover start date or transaction date for different items or benefits may be different.	New definition
Domestic employees	Definition not included	People employed by you at your home, such as cleaning staff, nannies, au pairs, drivers and gardeners.	New definition
Electricity grid failure	Definition not included	Is an interruption to or suspension of electricity supply, in any manner and from any source, and for any reason (including damage and any inability and/or failure on the part of the supplier) which affects an entire municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time, including any interruption, power surge or suspension at the reconnection or reinstatement of electricity supply.	New definition
Inception date	Definition not included	The date on which your cover under this policy first starts, as shown in your policy schedule.	New definition

	Private v3.3	Private v3.4	Notes
Insured property	Definition not included	Everything you insure with us under each cover section, as shown in your policy schedule.	New definition
Limit	Definition not included	This is the maximum amount that we will pay for a claim. The limit could be the sum insured, or it could be a lesser amount that we are prepared to cover you for. The limits for all benefits are shown in your policy schedule.	New definition
Loadshedding	Definition not included	Is the intentional, total or partial, withholding of electricity supply (from any source) by any party other than the insured, implemented in phases, which do not affect a municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time.	New definition
Malicious damage	Definition not included	Is the illegal and deliberate damage caused to your property, by another person. Damage to your insured property that is caused deliberately by another person with no intention of getting any benefit in return.	New definition
Partner	Definition not included	A person who is your permanent life partner who you have lived with for longer than 12 months, your spouse or civil union partner.	New definition
Period of insurance	Definition not included	Any period for which you have paid the premium.	New definition
<b>Claiming under this policy</b>			
Noting the interest of financial institutions	<ul style="list-style-type: none"> <li>- This means that if you are financing your property with a bank or authorised credit provider, be aware of the fact that they are entitled to use your insurance pay-out to settle any money that you still owe them.</li> <li>- In the event of your claim being rejected for breach of the terms and conditions of the policy, we will still pay the financial institution.</li> </ul>	<p><b>Accepted claims:</b> The financial institution will be paid first.</p> <p><b>Rejected claims:</b> Even though we will not pay anything to the policyholder we will pay the financial institution.</p>	<b>No change in cover</b> , clause slightly amended and was previously addressed in various sections.
<b>General exclusions – What is not covered</b>			
Confiscation or similar acts	We do not cover you for any loss, damage or costs because the police, or any other authority, legally took possession of your insured property for any period.		<b>No change</b> , exclusion not new and was previously addressed in various sections.
Defective design, workmanship and materials	There is no cover for loss or damage due to defective design, materials, or workmanship.	We do not cover loss or damage to insured property because of defective design, defective workmanship or defective materials, including any expenses to correct a fault in the design or construction of the insured property.	Existing exclusion <b>slightly amended</b> and was previously addressed in various sections.



	Private v3.3	Private v3.4	Notes
Insured property covered under a guarantee	We do not cover loss or damage to insured property that is covered by any warranty or guarantee, service contract, lease.		<b>No change</b> , exclusion not new and was previously addressed in various sections.
Insured property for sale	Your vehicle is covered when at the auto repairer for repairs, but it is not covered when at the motor dealer because you are selling it.	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.	Existing exclusion <b>slightly amended</b> and was previously addressed in various sections.
Maintenance and similar acts	You are not covered or loss or damage from any process of cleaning, maintenance or upgrading.	There is no cover for loss or damage caused by maintenance, servicing, cleaning, dyeing, bleaching, restoring, altering, renovating or repairing. There is also no cover for loss or damage to insured property undergoing any process involving the use or application of water, except for the purpose of fighting a fire.	Existing exclusion <b>slightly amended</b> and was previously addressed in various sections.
Mechanical and electrical breakdown	We do not cover loss or damage caused by electrical, electronic or mechanical breakdown, unless accompanied or caused by other insured damage.	We do not cover loss or damage caused by electrical or electronic breakdown, failures or breakages, unless otherwise stated. This includes where a component fails to perform to its intended design specifications.	Existing exclusion <b>slightly amended</b> and was previously addressed in various sections.
Operating systems and software	Exclusion not included	There is no cover for accidental loss of or damage to the operating system and software of electronic devices that is not caused by physical loss or damage to the item.	<b>New exclusion</b>
<b>Third party claims</b>			
Full section: Third party claims	In the event of a claim for liability towards a third party, we may finalise the claim by paying the limit of liability, or any lesser amount for which the third-party claim may be settled. This will release us from any further liability for the claim.	New section added.	This is a <b>new section</b> that explains the process when there is a third party claim, your responsibilities as a policyholder and specific conditions that apply. This was not previously explained in detail.
<b>Buildings</b>			
<b>What we cover you for</b>			
Malicious damage	Malicious damage occurs when someone (other than you or any of your beneficiaries) performs an act deliberately designed to cause you damage.	This refers to when someone deliberately causes loss or damage to the building without the intention of getting any benefit in return.	<b>No change</b> , clause slightly amended.
Accidental damage to the buildings	We will pay for accidental loss or damage to the buildings.	We will pay for accidental loss or damage to your buildings. Accidental damage is sudden and unforeseen, which you did not intend to happen, for example accidentally breaking a glass hob or breaking a window.	<b>No change in cover</b> , exclusions have been moved to the <b>Specific exclusions</b> section of the Buildings section.

	Private v3.3	Private v3.4	Notes
Accidental death	Benefit not available	We will cover you for the amount shown in your policy schedule if you suffer an accidental bodily injury at your property and you die within 90 days as a direct result of your injuries.	<b>New benefit</b>
Acts by tenants	We will cover you against loss or damage when your tenant's actions or failure to act would lead to a claim rejection.	Your insurance risk might be affected by the actions or failure to act of your tenants in the case where you rent out your building. Because their actions are out of your control, we will cover you against loss or damage to your building when their actions or failure to act would have resulted in your claim being rejected.	<b>No change in cover</b> , example has been added to ensure that what we cover is clear.
Alternative accommodation or loss of rent	If your building becomes uninhabitable because of damage to it caused by an insured event.	<b>If your home is not rented out:</b> Then we will cover the cost of alternative accommodation for you, your live-in domestic employees and domestic pets. <b>If you rent out your home or parts of your home:</b> Then we will pay the loss of the actual rental income which you would have earned.	<b>No change in cover</b> , we have explained what we cover when you are living in your home and when you are renting.
Cover during property transfer	If you buy a new property and you (or your tenants) move in before it is registered in your name, we will cover it for its full value from the date that you (or your tenants) move in until transfer into your name at the Deeds Office.		<b>No change in cover</b> , clause has been slightly amended. This benefit was previously called: <b>New premises that are not yet registered.</b>
Holiday letting	If you are letting your home, we will cover loss or damage to your home up to the sum insured. We provide trauma counselling for paying guests up to the limit stated in the Schedule. Holiday letting is limited to 90 days during a 12 month period.	<b>Loss or damage:</b> If you are letting your building, we will cover loss or damage to your building up to the sum insured, whether you are staying on the property or not. <b>Trauma counselling:</b> We will pay the cost of a registered professional counsellor for the treatment of trauma suffered by a paying guest.	<b>Wider cover has been provided.</b> Cover no longer limited to 90 days during a 12 month period.
Imminent danger security costs	Benefit not available	We will pay 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.	<b>New benefit</b>
Restoring of soil	Benefit not available	We will cover the reasonable costs to restore soil or earth to your risk address that we consider necessary in order to repair insured damage to your building. For example, soil supporting your retaining wall that has been washed away after a flood.	<b>New benefit</b>

	Private v3.3	Private v3.4	Notes
<b>Additional cover you can choose</b>			
Accidental damage to buildings – increased cover	We will pay up to the limit stated in the Schedule for accidental loss or damage to the buildings.	We will pay up to the limit stated in your policy schedule for accidental loss or damage to the buildings. Accidental damage is sudden and unforeseen, which you did not intend to happen, for example accidentally breaking a glass hob or breaking a window.	<b>No change in cover</b> , example has been added to ensure that what we cover is clear.
Power surge – increased cover	We will cover you for loss or damage to the buildings caused by power surge. An excess, as shown in your policy schedule, will apply if you do not install an approved surge protection device.	We will cover you for loss or damage to the buildings caused by power surge. This additional cover applies only if you have installed a power surge protection device on the main electrical distribution board and if the limited cover is not enough to replace or repair the damage.	<b>Cover changed</b> , power surge protection device is required on the home's main electrical distribution board in order to qualify for this optional increased cover.
<b>What is not covered</b>			
Chemicals, fertilisers and pesticides	Exclusion not included	We do not cover loss or damage caused by the use or application of chemicals, fertilisers and pesticides.	<b>New exclusion</b>
Impact by trees	Exclusion not included	We will not cover impact damage to your building caused by fallen trees where you have arranged for the trees to be chopped down.	<b>New exclusion</b>
<b>Your specific responsibilities</b>			
Surge protection requirements	If you choose to install a surge protection device, it must be SANS approved and: - Be designed to withstand peak surge currents of 40kA phase to neutral and of 12kA (10/350) neutral to earth.	If you choose to install a surge protector, it must be as per the SANS/IEC 61643-11 low voltage surge protection standards and: - Be designed to withstand at least peak surge currents of 40kA (/max).	<b>Existing clause amended</b> ; SANS standards updated and specification of the device required simplified. This was previously called: <b>Power surge protection device</b> .
Installation of renewable energy equipment and/or a photo-voltaic systems	Responsibility not defined	Conditions set out if you have permanently fitted renewable energy equipment to the home	<b>New clause</b> added outlining your responsibilities when renewable energy equipment is fitted to your home.
<b>Household contents</b>			
<b>Key terms to understand</b>			
Renewable energy equipment and/or a photo-voltaic systems	Definition not included	Renewable energy equipment and/or a photo-voltaic system attached to or permanently fitted to the building, forms part of household contents.	<b>New definition/benefit</b> , which will provide cover to policyholders that are legally and financially responsible for these items but are unable to insure them under the Buildings section.

	Private v3.3	Private v3.4	Notes
Money	Definition not included	Means negotiable instruments such as bank notes, Krugerrands, traveller's cheques and cards, credit cards, debit cards, phone cards, deed certificates, premium bonds, promissory notes, bills of exchange and any documents negotiable for money at face value.	<b>New definition</b> , outlining what is regarded as Money under this policy.
<b>What we cover you for</b>			
Malicious damage	Malicious damage occurs when someone (other than you or any of your beneficiaries) performs an act deliberately designed to cause you damage.	This refers to when someone deliberately causes loss or damage to the building without the intention of getting any benefit in return.	<b>No change</b> , clause slightly amended.
Theft from an unattended vehicle	<b>Limited pay-out following forced entry or exit:</b> We pay out less than the sum insured for theft where there are clear signs of forced entry to or exit from the vehicle you are driving to or from a place of purchase, repair or renovation.	<b>Limited pay-out following forced entry or exit:</b> In the case of remote blocking, there is no cover unless there is CCTV footage or other indisputable proof available. Cover will only be considered while items are in transit between your risk address and any of the listed destinations.	<b>Wider cover provided</b> , by accepting claims where loss or damage is due to remote blocking.
Accidental damage	We will cover accidental damage to your household contents. Accidental damage is sudden and unforeseen, which you did not intend to happen, such as your child knocking over an expensive ornament and breaking it.	We will cover accidental damage to your household contents. Accidental damage is sudden and unforeseen, which you did not intend to happen, such as your child knocking over an expensive ornament and breaking it.	<b>No change in cover</b> , exclusions have been moved to the <b>Specific exclusions</b> section of the Household contents section.
Acts by tenants	We will cover you against loss or damage when your tenant's actions or failure to act would lead to a claim rejection.	Your insurance risk might be affected by the actions or failure to act of your tenants in the case where you rent out your building. Because their actions are out of your control, we will cover you against loss or damage to your building when their actions or failure to act would have resulted in your claim being rejected.	<b>No change in cover</b> , example has been added to ensure that what we cover is clear.
Alternative accommodation or loss of rent	If your building becomes uninhabitable because of damage to it caused by an insured event.	<b>If your home is not rented out:</b> Then we will cover the cost of alternative accommodation for you, your live-in domestic employees and domestic pets. <b>If you rent out your home or parts of your home:</b> Then we will pay the loss of the actual rental income which you would have earned.	<b>No change in cover</b> , we have explained what we cover when you are living in your home and when you are renting.
Hole-in-one (golf), full-house (bowls) & SA record	If you score a hole-in-one/full-house as an amateur golfer, you will be covered for the traditional celebratory expenses that usually accompany the event. The hole-in-one must be certified by the golf club.	<b>Hole-in-one and full house:</b> We will pay the amount shown in your policy schedule for the traditional golf club or bowling club celebration if you score a hole-in-one or full-house. <b>South African record:</b> We will pay the amount shown in your policy schedule if you break a South African record in any amateur sporting event.	<ul style="list-style-type: none"> <li>- Conditions fully stated.</li> <li>- Hole-in-one (golf) and full-house (bowls) were separate benefits. They are now consolidated into one benefit.</li> <li>- SA record is a <b>new benefit</b>.</li> </ul>

	Private v3.3	Private v3.4	Notes
Holiday letting	If you are letting your home, we will cover loss or damage to your contents up to the sum insured. We provide trauma counselling for paying guests up to the limit stated in the Schedule. Holiday letting is limited to 90 days during a 12 month period.	<p><b>Loss or damage:</b> If you are letting your home, we will cover loss or damage to your contents up to the sum insured, whether you are staying on the property or not.</p> <p><b>Trauma counselling:</b> We will pay the cost of a registered professional counsellor for the treatment of trauma suffered by a paying guest.</p>	<b>Wider cover has been provided.</b> Cover no longer limited to 90 days during a 12 month period.
Imminent danger security costs	Benefit not available	We will pay 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.	<b>New benefit</b>
Money	We will pay for loss of money or negotiable instruments, provided there are visible signs of violent and forced entry to or exit from your home.	We cover any loss of or damage to money inside the private residential building. We will not cover any losses outside the private residential building or in an outbuilding.	<b>Wider cover,</b> benefit now includes cover where there are no visible signs of forcible or violent entry or exit.
Restoration of data	Benefit not available	We will cover the necessary costs to restore lost or damaged data or programmes on your personal or business computer which is kept at the home, provided it is accompanied by physical loss or damage covered under this cover section. Conditions of cover also stated.	<b>New benefit</b>
Spoiling of food in fridge and freezer	<p><b>Cost to cover spoil contents:</b> We will pay for the contents of your fridge or freezer (including medication) that is spoilt. Conditions of cover are stated.</p> <p><b>Contamination or odour:</b> If we decide that the fridge or freezer can no longer be used due to the spoilt contents causing contamination or odour, we will replace your fridge or freezer.</p>		<b>No change in cover,</b> clause has been slightly amended. This benefit/s were previously called: <b>Damage to fridge or freezer and Fridge or freezer contents.</b>
<b>Additional cover you can choose</b>			
Accidental damage – extended cover	We will pay up to the limit stated in the Schedule for accidental loss or damage to the buildings.	We will pay up to the limit stated in your policy schedule for accidental loss or damage to the buildings. Accidental damage is sudden and unforeseen, which you did not intend to happen, for example accidentally breaking a glass hob or breaking a window.	<b>No change in cover,</b> example has been added to ensure that what we cover is clear.
Power surge – increased cover	We will cover you for loss or damage to the buildings caused by power surge. An excess, as shown in your policy schedule, will apply if you do not install an approved surge protection device.	We will cover you for loss or damage to the buildings caused by power surge. This additional cover applies only if you have installed a power surge protection device on the main electrical distribution board and if the limited cover is not enough to replace or repair the damage.	<b>Cover changed;</b> power surge protection device is required on the home’s main electrical distribution board in order to qualify for this optional increased cover.



	Private v3.3	Private v3.4	Notes
<b>What is not covered</b>			
Accidental damage to software and data	Exclusion not included	The accidental damage cover provided under the included <b>Accidental damage</b> cover does not include loss or damage to the operating system and software of electronic devices, such as cell phones, tablets, laptops, desktop computers, media servers and handheld electronic devices, unless the device is physically damaged at the same time.	<b>New exclusion</b>
Chemicals, fertilisers and pesticides	Exclusion not included	We do not cover loss or damage caused by the use or application of chemicals, fertilisers and pesticides.	<b>New exclusion</b>
Contents mailed, couriered or delivered	Exclusion not included	We do not cover loss or damage to your contents whilst being mailed, couriered or delivered other than where the policy specifically provides cover for contents being delivered or we have agreed to it in writing.	<b>New exclusion</b>
Damage as a result of changes in water table	Exclusion not included	We do not cover loss or damage caused by changes in the water table, except as a result of a storm.	<b>New exclusion, added for Household contents was previously excluded under All Risks.</b>
Drones and remote-control aeroplanes	Exclusion not included	There is no cover for drones or remote-control aeroplanes while in use.	<b>New exclusion</b>
Firearms	Exclusion not included	We do not cover loss or damage to firearms, there are conditions stated and cover is dependent on your adherence to the conditions.	<b>New exclusion</b>
Matching materials	Exclusion not included	We do not cover any additional costs resulting from the unavailability of matching materials.	<b>New exclusion, added for Household contents was previously excluded under Buildings.</b>
Your tenant's fitted furniture, appliance, fixtures and fittings	Exclusion not included	We do not cover any additional costs resulting from the unavailability of matching materials.	<b>New exclusion</b>
<b>Your specific responsibilities</b>			
Jewellery and watches safe requirement	You must keep all jewellery and watches valued at more than the amount stated in the Schedule in a securely locked wall- or floor-mounted safe when not in use.	<p>You must keep jewellery and watches that are worth more than the amount per item as shown in your policy schedule, in a locked safe while not in use. Added information on how claim will be treated when:</p> <ul style="list-style-type: none"> <li>- Theft of your jewellery and watches occurs and your property is unoccupied or the items are away from your risk address.</li> <li>- Theft of your jewellery and watches occurs when your property is occupied and items were not in a locked safe.</li> </ul>	<b>No change in cover</b> , more information added to ensure that what we cover is clear.

	Private v3.3	Private v3.4	Notes
Surge protection requirements	If you choose to install a surge protection device, it must be SANS approved and:  Be designed to withstand peak surge currents of 40kA phase to neutral and of 12kA (10/350) neutral to earth.	If you choose to install a surge protector, it must be as per the SANS/IEC 61643-11 low voltage surge protection standards and:  Be designed to withstand at least peak surge currents of 40kA (/max).	<b>Existing clause amended</b> ; SANS standards updated and specification of the device required simplified. This was previously called: <b>Power surge protection device</b> .
Installation of renewable energy equipment and/or a photo-voltaic systems	Responsibility not defined	Conditions set out if you have permanently fitted renewable energy equipment to the home.	<b>New clause</b> added outlining your responsibilities when renewable energy equipment is fitted to your home.
<b>All Risks</b>			
<b>What we cover you for</b>			
Accidental loss or damage worldwide	We cover you for loss or damage to your insured property normally worn or carried by you, or which often leaves your home, anywhere in the world, from any accidental cause that is not specifically excluded in this section.	We cover you for loss or damage to your insured property normally worn or carried by you, or which often leaves your home, anywhere in the world, from any accidental cause (including power surge) that is not specifically excluded in this section.	<b>Existing clause slightly amended</b> , to make it clear that power surge is covered.
Remote blocking – specified property	If specified property is stolen from your vehicle without any forced entry and you blame that on interference with your remote control by a jamming device, then you must prove it to us.	If specified property is stolen from your vehicle without any forced entry and you blame that on interference with your remote control by a jamming device, then you must prove it to us. The item must be out of view, for instance inside a locked boot, inside the glove compartment or under a seat.	<b>Existing clause slightly amended</b> , to make it clear that insured items must be out of view.
<b>Which items of your property are insured</b>			
Unspecified property	Clause not available	Drones and remote-controlled aeroplanes cannot be covered under unspecified property.	<b>Existing clause slightly amended</b> , to make it clear that Drones and remote-controlled aeroplanes must be specified.
<b>Additional cover you can choose</b>			
Remote blocking – unspecified property	If property is stolen from your vehicle without any forced entry and you blame that on interference with your remote control by a jamming device, then you must prove it to us.	If property is stolen from your vehicle without any forced entry and you blame that on interference with your remote control by a jamming device, then you must prove it to us. The item must be out of view, for instance inside a locked boot, inside the glove compartment or under a seat.	<b>Existing clause slightly amended</b> , to make it clear that insured items must be out of view.
<b>What is not covered</b>			
Delivery	Exclusion not included	We do not cover loss of or damage to your property while being mailed, couriered or delivered, unless we have agreed to it in writing.	<b>New exclusion</b>

	Private v3.3	Private v3.4	Notes
<b>Your specific responsibilities</b>			
Jewellery and watches safe requirement	You must keep all jewellery and watches valued at more than the amount stated in the Schedule in a securely locked wall- or floor-mounted safe when not in use.	<p>You must keep jewellery and watches that are worth more than the amount per item as shown in your policy schedule, in a locked safe while not in use. Added information on how claim will be treated when:</p> <ul style="list-style-type: none"> <li>- Theft of your jewellery and watches occurs and your property is unoccupied or the items are away from your risk address.</li> <li>- Theft of your jewellery and watches occurs when your property is occupied and items were not in a locked safe.</li> </ul>	<b>No change in cover</b> , more information added to ensure that what we cover is clear.
<b>Personal computers</b>			
<b>What we cover you for</b>			
Loss or damage	We cover you for loss or damage anywhere in the world, from any cause that is not specifically excluded.	We cover you for loss or damage anywhere in the world (including power surge), from any cause that is not specifically excluded.	<b>Existing clause slightly amended</b> , to make it clear that power surge is covered.
Remote blocking	If your computer is stolen from your vehicle without any forced entry and you blame that on interference with your remote control by a jamming device, then you must prove it to us.	If your computer is stolen from your vehicle without any forced entry and you blame that on interference with your remote control by a jamming device, then you must prove it to us. The item must be out of view, for instance inside a locked boot, inside the glove compartment or under a seat.	<b>Existing clause slightly amended</b> , to make it clear that insured items must be out of view.
<b>What is not covered</b>			
Delivery	Exclusion not included	We do not cover loss of or damage to your computer while being mailed, couriered or delivered, unless we have agreed to it in writing.	<b>New exclusion</b>
<b>Personal liability</b>			
<b>Key terms to understand</b>			
Domestic employee	Definition not included	People employed by you at your home, such as cleaning staff, nannies, au pairs, drivers and gardeners.	<b>New definition</b>
<b>Paying out after a claim</b>			
Territorial limits	You are not covered for liability arising from any judgment, award, payment or settlement made in a country that operates under the laws of the United States of America or Canada.	You are covered for liability claims which are made against you anywhere in the world, except if the liability claim is made in the United States of America (USA), Canada or any other country which operates under the laws of the USA or Canada.	<b>No change</b> to Territorial limits, clause slightly amended and was previously under the <b>What is not covered</b> section.

	Private v3.3	Private v3.4	Notes
<b>What is not covered</b>			
Liability relating to property	Exclusion not included	All exclusions related to liability relating to property as outlined in the exclusion. For example, there is no cover for your liability related to building work, alterations, renovations or additions when you have hired a business to do the work.	<b>New exclusion</b>
Liability towards certain people	Exclusion not included	All exclusions related to liability relating to certain people property as outlined in the exclusion. For example, we do not provide any cover if you were dishonest, malicious or if you physically assaulted another person.	<b>New exclusion</b>
<b>Cyber insurance</b>			
<b>Specific exclusions – What we do not cover</b>			
Threats by others	Exclusion not included	There is no cover if you were threatened by others to be physically harmed or injured and as an immediate and direct consequence of such threat you gave away access information such as log-in, password, fingerprint, facial recognition or alike to your computer system, online bank account, credit/debit card or mobile wallets.	<b>New exclusion</b>
<b>Claims conditions</b>			
Dual insurance	Condition not available	If you have more than one insurance policy in place that covers you for liability, legal costs or expenses for the same event, the full amount of the claim will be split proportionally between the different policies.	<b>New condition</b> , outlining what will happen if there is dual insurance.
<b>Legal costs</b>			
<b>What is not covered</b>			
Avoidable legal cost	Exclusion not included	Any legal cost duplicated or sustained when there is a change in legal representation or attorney because you did not cooperate with the attorney or legal representative.	<b>New exclusion</b>
Criminal charges or proceedings	Exclusion not included	Criminal charges or proceedings.	<b>New exclusion</b>
Data loss	Exclusion not included	Data loss because of data being compromised.	<b>New exclusion</b>
Racism	Exclusion not included	We do not cover legal costs or expenses relating to racism in any instance, regardless of whether you are the defendant or the accused.	<b>New exclusion</b>



	Private v3.3	Private v3.4	Notes
Rights of other persons	Exclusion not included	<ul style="list-style-type: none"> <li>- If you signed surety and want to sue or defend.</li> <li>- When you assign or delegate your rights to another person who is not insured under this policy.</li> </ul>	New exclusion
Small claims court proceedings	Exclusion not included	A dispute that falls within the jurisdictional limits of the Small Claims Court Act No. 53 of 1979. We will supply you with a Small Claims Court kit containing all the pleadings and instructions.	New exclusion
<b>Personal Accident</b>			
<b>What we cover you for</b>			
Hospital benefit	Benefit not available	This benefit pays a daily allowance for any non-medical expenses if an insured person requires hospitalisation after sustaining bodily injury in an accident.	New benefit
<b>What is not covered</b>			
Domestic employees in a motor vehicle accident	Exclusion not included	We do not cover domestic employees for death, disability or bodily injury resulting from a motor vehicle accident, unless the vehicle was driven in the course of their employment.	New exclusion
Criminal activities	Exclusion not included	An insured person's participation in any criminal activity.	
Military or police activities	Exclusion not included	If an insured person is in active service with the defence force, police services or correctional services.	New exclusion
Warlike activities	Exclusion not included	No cover if an insured person actively takes part in Nuclear, biological and chemical warfare or sabotage. There are other activities listed as part of the exclusion.	New exclusion
Not because of an accident	Exclusion not included	We do not cover death, disability or bodily injury which is not a direct result of an accident but is instead related to a physical disability, illness or any included communicable disease.	New exclusion

	Private v3.3	Private v3.4	Notes
<b>Motor</b>			
<b>Conditions of use of your vehicle</b>			
Where we cover your vehicle	The cover in this policy is valid within the territorial limits of South Africa, as well as the following countries:  Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, eSwatini, Tanzania, Uganda, Zambia and Zimbabwe.	We will cover your vehicle within the borders of South Africa and while you are travelling in the following countries:  Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, eSwatini, Tanzania, Uganda, Zambia and Zimbabwe. Conditions are also stated.	<b>No change</b> to Territorial limits, this has been moved from the <b>Understanding your policy</b> section.
<b>What is not covered</b>			
Accessories	Exclusion not included	There are specific scenario's added in the policy wording regarding the circumstances where we will not cover Accessories.	<b>New exclusion</b>
Custody of the motor trade	Exclusion not included	Circumstances around when your vehicle will be covered while in the custody of the motor trade are outlined.	<b>New exclusion</b>
Permanent fixtures and fitting of trailers and caravans	Exclusion not included	We do not cover loss or damage to permanent fixtures and fittings inside of a trailer or caravan caused by theft or attempted theft when it is unoccupied or unattended for more than 48 hours and there is no evidence of violent or forcible entry into the trailer or caravan.	<b>New exclusion</b>
<b>Your specific responsibilities</b>			
Drivers must be competent	Responsibility not defined	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.	<b>New responsibility</b>
Your vehicle must be registered and licenced	Responsibility not defined	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.	<b>New responsibility</b>
<b>How much we pay</b>			
Windscreen, fitted glass and light	You are covered for accidental damage to any fitted window glass, such as the windscreen and side windows. A claim for window glass will not affect your premium.	We will repair or replace the accidentally damaged glass in any fitted windows and lights of your vehicle. Fitted windows include the windscreen, rear and side windows. Lights include the head-, tail-, and spotlights. Conditions are clearly stated.	<b>No change in cover</b> , we clarified that rear and side glass windows are included.

	Private v3.3	Private v3.4	Notes
Towing and storage after an insured event	<b>Fire or theft:</b> If your vehicle is immobilised and cannot be driven or towed away as a result of fire or attempted theft, we will pay for it to be towed to a place of safety.	If your vehicle needs to be towed away following an insured event, we will cover the cost of the towing to and storage at the nearest repairer, in addition to the claim amount.	<b>No change in cover</b> , we have clarified the process to be followed in the event of a claim after an insured event.
Towing after a mechanical or electrical breakdown	If your vehicle is immobilised as a result of a mechanical or electrical breakdown, we will pay for it to be towed to a place of safety.	If your vehicle needs to be towed away following an insured event, we will cover the cost of the towing to and storage at the nearest repairer, in addition to the claim amount.	<b>No change in cover</b> , we have clarified the process to be followed in the event of a claim after an insured event.
Courtesy vehicle	If your car is being repaired or serviced and you receive a courtesy car, we will cover you for loss or damage to the courtesy car. Conditions were stated.	If your vehicle is being repaired or serviced and you receive a courtesy vehicle. Conditions are stated in the wording.	<b>No change in cover</b> , types of vehicles and terms have been clarified.
Emergency repairs	Benefit not available	If your vehicle needs emergency repairs after an accident to get it safely back on the road, we will pay back the costs of these repairs. Conditions are stated.	<b>New benefit</b> cover provides for emergency repairs which will allow you to continue with your journey, prevent or reduce loss or damage. You may arrange for the repairs taking into account conditions stated in your policy wording.
Riot and strike cover outside South Africa and Namibia	We cover you for certain events under the Motor, All Risks and Accidental damage sections not covered by Sasria, but only in Botswana, Lesotho, eSwatini, Malawi, Mozambique, Zambia and Zimbabwe. Conditions were stated in this version.	Not available	<b>Cover no longer available on this product</b>
Transit cover	Benefit not available	We will cover your vehicle for loss or damage as a result of an accident, theft or attempted theft, fire, lightning, explosion or overturning. All conditions are stated.	<b>New benefit</b> added which provides cover for loss or damage to your vehicle when it is being transported locally.
Trauma counselling	Benefit not available	We will pay the benefit for prescribed professional counselling if you are the victim of a violent act of theft, attempted theft, hold-up or hijacking.	<b>New benefit</b> added, trauma counselling will be provided by a prescribed professional counsellor if you are a victim of a violent act of theft, attempted theft, hold-up or hijacking.
<b>Pleasure-craft</b>			
<b>Conditions of use</b>			
<b>Where we cover your pleasure-craft</b>			
<b>We also cover you for</b>			
Cost of importing parts	Benefit not available	If a part needed for the repair of your pleasure-craft is not available in South Africa as a standard (ready-made) part, we will pay for the cost of importing the replacement part including express delivery fees. <b>Note:</b> The cost of the actual part is covered as part of your claim – this benefit only covers the cost to import the part.	<b>New benefit</b>

	Private v3.3	Private v3.4	Notes
Emergency accommodation	Benefit not available	If you cannot continue your journey with the pleasure-craft 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.	<b>New benefit</b>
Emergency repairs	Benefit not available	If your pleasure-craft needs emergency repairs to allow you to continue with your journey, or to prevent or reduce loss or damage, you may arrange the repairs. Conditions are stated.	<b>New benefit</b>
Keys, locks and remote controls	Benefit not available	We will cover the costs for the following: <ul style="list-style-type: none"> <li>- Replacing stolen or damaged keys, remote control units and locks of your pleasure-craft.</li> <li>- Replacing keys and remote control units of your pleasure-craft if you suspect that an unauthorised person is in possession of duplicates.</li> <li>- Re-programming of any related pleasure-craft systems, like alarm systems.</li> </ul>	<b>New benefit</b>
Locating and assessing	Benefit not available	If your pleasure-craft was stranded, in a collision or if it sank, we will pay the cost to: <ul style="list-style-type: none"> <li>- Locate the pleasure-craft.</li> <li>- Inspect the hull, even if no damage is found.</li> </ul>	<b>New benefit</b>
Transit cover	We will pay for any loss or damage sustained by your pleasure-craft while it is being transported by road, or on a roadworthy vehicle or trailer. This includes loading and offloading, but excludes any bruising, scratching or denting.	We will cover your pleasure-craft for loss or damage while it is being transported by sea, road, railway or air. This cover includes damage during the loading and unloading of the pleasure-craft. Any vehicle used to transport or tow your pleasure-craft by road must be designed for the towing and transporting of a pleasure-craft.	<b>Wider cover has been provided.</b> Cover provided when transportation of your pleasure-craft is by sea, railway or air. This benefit was previously called: <b>Transit by land.</b>
Towing and storage	If your pleasure-craft is immobilised as a result of an insured event, we will pay for it to be towed or delivered to a place of safety. We will also pay for any emergency repairs you authorised enabling you to continue on your journey, but you must obtain an itemised invoice.	If your pleasure-craft needs to be towed away, we will cover the cost of the towing to and storage at the nearest repairer, in addition to the claim amount.	<b>Wider cover has been provided.</b> Towing is also covered outside of South Africa. This benefit was previously called: <b>Towing and emergency repairs.</b>
<b>What is not covered</b>			
Blockage of cooling systems	Exclusion not included	We do not cover loss or damage to motors as a direct result of blockage of the water intake or cooling system.	<b>New exclusion</b>



	<b>Private v3.3</b>	<b>Private v3.4</b>	<b>Notes</b>
Liabilities to third parties	Exclusion not included	Instances where liability will not be covered are outlined in the policy.	<b>New exclusion</b>
Non-seaworthy pleasure-craft	Exclusion not included	There is no cover for loss or damage caused directly because your pleasure-craft is not seaworthy or has not been maintained according to the seaworthy requirements of the Merchant Shipping Regulations of 2007 (as amended from time to time), issued by the South African Maritime Safety Authority. This applies regardless of where you use the pleasure-craft.	<b>New exclusion</b>
Pollution and contamination	Exclusion not included	There is no cover for liability, loss or damage caused by or related in any way to pollution or contamination, unless it happens suddenly, accidentally and unexpectedly. There is also no cover for the cost of removing, nullifying or cleaning up, seeping, polluting or contaminating substances, unless it happens suddenly, accidentally and unexpectedly.	<b>New exclusion</b>

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**Tel: (011) 351 5000**

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