BUSINESS POLICY

SCHEDULE OF STANDARD FIRST AMOUNTS PAYABLE AND MOTOR SECURITY REQUIREMENTS

In the event of a first amount payable not being stated on a specified section, the following standard first amounts payable will be applicable

Fire

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0%	R2 500	Not Applicable
Brands and Labels	10%	R2 500	Not Applicable
Leakage	10%	R1 000	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable
Subsidence and Landslip – Extended cover	5%	R5 000	Not Applicable
Wild Baboons and Monkeys (Buildings)	10%	R500	Not Applicable
Wild Baboons and Monkeys (Contents)	10%	R500	Not Applicable

Buildings Combined

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Fire and Allied Perils	0%	R2 500	Not Applicable
All Other	10%	R1 000	Not Applicable
Prevention of Access	0%	R0	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable
Subsidence and Landslip – Extended cover	5%	R5 000	Not Applicable
Theft of External Fixtures and Fittings	10%	R750	Not Applicable
Wild Baboons and Monkeys	10%	R750	Not Applicable

Office Contents

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10%	R500	Not Applicable
Theft	10%	R500	Not Applicable
Leakage	10%	R1 000	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable
Wild Baboons and Monkeys	10%	R500	Not Applicable

Business Interruption

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0%	R0	Not Applicable

Accidental Damage

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Defined Events (i) – Accidental Damage	10%	R2 500	Not Applicable
Defined Events (ii) – Leakage	10%	R2 500	Not Applicable

Accounts Receivable

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0%	R0	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable

Theft

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10%	R750	Not Applicable
Additional Damage to Buildings	0%	R500	Not Applicable
Losses in the Open at the Insured Premises	10%	R750	Not Applicable
Petrol in Underground Tank(s)	10%	R1 000	Not Applicable

Money

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Major Limit	10%	R750	Not Applicable
Hold-up	20%	R1 000	Not Applicable
Personal Accident (Assault)	0%	R0	Not Applicable
Collectors/Roundsman	10%	R1 000	Not Applicable
Seasonal Increase	10%	R750	Not Applicable
Locks & Keys	0%	R500	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable
Receptacles and Clothing	0%	R0	Not Applicable

Glass

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10%	R750	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable
Special Replacement	0%	R0	Not Applicable

Fidelity Guarantee

As stated in the Hollard Business Policy wording

Goods In Transit

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10%	R2 500	Not Applicable
Theft	20%	R2 500	Not Applicable
Hijacking of Conveying Vehicle (in addition to basic excess)	25%	R0	Not Applicable
Debris Removal	0%	R0	Not Applicable
Fire Extinguishing Charges	0%	R500	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable

Business All Risks

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Laptops/Notebooks/Tablets (per item)	10%	R1 000	Not Applicable
All Other (per item)	10%	R500	Not Applicable
Increased Cost of Working	0%	R0	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable

Group Personal Accident

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0%	R250	Not Applicable

Stated Benefits

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0.00%	R250	Not Applicable

Combined Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Public Liability	0%	R1 500	Not Applicable
Products Liability/Defective Workmanship	10%	R1 500	Not Applicable
Work Away	10%	R1 500	Not Applicable
Defence Costs	0%	R2 500	Not Applicable
Wrongful Arrest and Defamation	0%	R0	Not Applicable

Employer's Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0%	R0	Not Applicable
Extended Reporting	0%	R0	Not Applicable

Directors' and Officers' Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0%	R0	Not Applicable

Enroute In Car (Plan A)

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0%	R250	Not Applicable

Enroute On-Road (Plan B)

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0%	R250	Not Applicable

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Enroute Motor-cycle (Plan C)			
Description	FAP % (of claim)	Minimum Amount	Time Excess
Medical Expenses	0%	R500	Not Applicable

Motor Specified

Windscreen/Glass (all vehicles excluding trailers and caravans)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Generic/Alternative Glass (as approved by Hollard)	0%	R0	Not Applicable
Other Glass (repair)	0%	R0	Not Applicable
Other Glass (replace)	25%	R500	Not Applicable

Luxury Vehicles (exotic/executive/hi-performance)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic) – vehicles valued under R1 000 000	5%	R10 000	Not Applicable
Sub-section A (Basic) – vehicles valued at R1 000 000 and over	5%	R15 000	Not Applicable
Additional cumulative first amounts payable			
Hail damage	10%	R500	Not Applicable
Theft/hi-jack	5%	R1 500	Not Applicable

Private Type Vehicles and Commercial Vehicles (up to a GVM of 3 500kg)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5%	R3 000	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 years	0%	R1 000	Not Applicable
Driver licensed less than 2 years	0%	R1 500	Not Applicable
Hail damage	10%	R500	Not Applicable
Theft/hi-jack	5%	R1 500	Not Applicable

Commercial Trucks (over 3500kg GVM), Busses and Special Types			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	10%	R5 000	Not Applicable
Sub-section B (Basic)	0%	R2 500	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 or licensed less than 2 years	5%	R1 000	Not Applicable
Hail damage	10%	R500	Not Applicable
Theft/hi-jack	10%	R1 500	Not Applicable

Motorcycles			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	10%	R1 000	Not Applicable
Theft/hi-jack	15%	R1 750	Not Applicable

Motorcycles (cont.)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Additional cumulative first amounts payable			
Driver aged under 25 years	0%	R750	Not Applicable
Driver licensed less than 2 years	0%	R750	Not Applicable
Driver's license endorsed within the last 3 years	0%	R750	Not Applicable

Trailers/Caravans			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Windscreen/Glass	0%	R500	Not Applicable
Hail damage	0%	R500	Not Applicable
All other claims	0%	R1 000	Not Applicable

Optional Extensions			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Contingent Liability	As per basic excess applicable to Sub-section B		
Credit Shortfall	As per basic excess applicable to Sub-section A		
Loss of Keys	10%	R1 250	Not Applicable
Parking Facilities and Movement of Third Party Vehicles	As per basic excess applicable to Sub-section B		
Wreckage Removal	0%	R0	Not Applicable
Unauthorized Passenger's Personal Injury Liability	As per basic excess applicable to Sub-section B		
Vehicle Hire	0%	R0	Not Applicable
Loss of Use	0%	R0	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable

Motor Traders

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	10%	R5 000	Not Applicable
Sub-section B (Basic)	0%	R2 500	Not Applicable
Window/Glass			
Generic/Alternative Glass (as approved by Hollard)	0%	R0	Not Applicable
Other Glass (repair)	0%	R0	Not Applicable
Other Glass (replace)	25%	R500	

Optional Extensions			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Contingent Liability	As per basic excess applicable to Sub-section B		
Vehicle Hoists and Ramps	As per basic excess applicable to Sub-section B		
Legal Liability of Passengers for Acts of Negligence	As per basic excess applicable to Sub-section B		
Vehicle Hire	0%	R0	Not Applicable
Social, Domestic and Pleasure Use	As per basic excess applicable to Sub-sections A and B		
Special Type Vehicles	As per basic excess applicable to Sub-sections A and B		

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Optional Extensions (cont.)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Tools of Trade	As per basic excess applicable to Sub-section B		
Riot & Strike	10%	R1 000	Not Applicable
Unauthorized Use by Employees	As per basic excess applicable to Sub-section B		

Electronic Equipment

Description	FAP % (of claim)	Minimum Amount	Time Excess
Basic (per item)	10%	R750	Not Applicable
Laptops/Notebooks/Tablets (per item)	10%	R1 000	Not Applicable
Additional Reinstatement of Data/Programs	0%	R750	Not Applicable
Additional Increased Cost of Working	Not Applicable	Not Applicable	24 hours
Incompatibility Cover	0%	R0	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable
Telecommunication Access Lines	Not Applicable	Not Applicable	12 hours

Machinery Breakdown/Business Interruption/Deterioration of Stock

Description	FAP % (of claim)	Minimum Amount	Time Excess
Machinery Breakdown	10%	R2 500	Not Applicable
Business Interruption	Not Applicable	Not Applicable	24 hours
Deterioration of Stock	10%	R500	Not Applicable
Express Delivery and Overtime	0%	R0	Not Applicable
Foundations and Masonry Refractories	0%	R0	Not Applicable
Riot & Strike	10%	R1 000	Not Applicable

Motor Security

Requirements Regarding Anti-theft Devices

Vehicles with a sum insured of R400 000 and over (actual retail value as per M&M) must be fitted with an early warning tracking and recovery system which must be kept in working order. In the event that the insured vehicle is stolen or hi-jacked and it is discovered that the required tracking device was not fitted and operational at the time of loss, an additional first amount payable of 5% of the claim will apply.