

SECTIONAL TITLE 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

PROPERTY COMBINED

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Fire only	0%	R0	Not applicable
Storm, wind, water, hail, snow	10%	R1 000	Not applicable
All other claims	0%	R1 000	Not applicable
Resultant water damage (Cumulative)	0%	R1 000	Not applicable
Theft of piping installations	0%	R1 250	Not applicable
Wooden/ laminated floors (Cumulative in respect of bursting & leaking pipes)	10%	R3 000	Not applicable
Malicious damage (tenanted units)	0%	R1 000	Not applicable
Impact by road vehicles	0%	R1 500	Not applicable
Lightning damage	0%	R2 500	Not applicable
Theft of fixtures and fittings	0%	R1 000	Not applicable
Environmental upgrade	0%	R0	Not applicable
Riot & strike	10%	R1 000	Not applicable
Subsidence & landslip (extended cover)	5%	R5 000	Not applicable
Wild baboons & monkeys (buildings)	10%	R500	Not applicable

GEYSER ALL RISKS

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Geyser replacement	0%	1. R 1500 2. Non-compliant installation: additional R 1500 R1 000	Not applicable
Geyser component replacement	0%	R250	Not applicable

OFFICE CONTENTS

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0%	R1 000	Not applicable
Additional leakage- first loss	0%	R1 000	Not applicable
Riot & strike	10%	R1 000	Not applicable
Theft (non-forcible)	10%	R500	Not applicable
Wild baboons & monkeys	10%	R500	Not applicable

BUSINESS INTERRUPTION

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

MONEY

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
All insured losses	0%	R1 000	Not applicable
Seasonal increase	0%	R1 000	Not applicable
Loss of locks, keys, central locking devices & remotes	10%	R500	Not applicable
Riot & strike	10%	R1 000	Not applicable

COMMERCIAL CRIME

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
*As stated in the Hollard sectional title policy wording			

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	0%	R1 000	Not applicable

ACCIDENTAL DAMAGE

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Defined event 1- Property	10%	R2 500	Not applicable
Defined event 2- Property	10%	R2 500	Not applicable

COMBINED PUBLIC LIABILITY

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Public liability	0%	R1 000	Not applicable

EMPLOYER'S LIABILITY

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

MOTOR SPECIFIED [WINDSCREEN/GLASS (ALL VEHICLES EXCLUDING TRAILERS & CARAVANS)]

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Generic glass	0%	R0	Not applicable
Other glass (repair)	0%	R0	Not applicable
Other glass (replace)	25%	R500	Not applicable
Private type vehicle			
Sub-section A (basic)	5%	R4 000	Not applicable
Additional cumulative first amount 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/hijack	5%	R1 500	Not applicable

COMMERCIAL TRUCKS OVER 3500 kg GVM, BUSES & 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 amount payable			
Driver aged under 25 years	5%	R1 000	Not applicable
Driver licensed less than 2 years	5%	R1 000	Not applicable
Hail damage	10%	R500	Not applicable
Theft/hijack	10%	R1 500	Not applicable

MOTORCYCLES

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (standard)	10%	R1 000	Not applicable
Theft/Hi-jack	15%	R1 750	Not applicable
Additional cumulative first amounts payable			
Driver aged under 25 years or	0%	R750	Not applicable
Driver licensed less than 2 years	0%	R750	Not applicable
Drivers 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	10%	R1 000	Not applicable

OPTIONAL EXTENTIONS

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 to Sub-Section A		
Loss of keys	10%	R1 250	Not applicable
Parking facilities and movement of third party vehicles	As per basic excess to Sub-Section B		
Wreckage removal	0%	R0	Not applicable
Unauthorised passenger's personal injury liability	As per basic excess to Sub-Section B		
Car hire	0%	R0	Not applicable
Loss of use	0%	R0	Not applicable
Riot & Strike	10%	R1 000	Not applicable

MOTOR SECURITY

Requirements Regarding Anti-theft Devices

1. Tracking device requirement for high-risk vehicles (Effective 01 August 2023)

Theft, attempted theft or hi-jack cover in respect of the following vehicles will be subject to the fitment of:

1.1 one tracking device which must be either a radio frequency or early warning tracking and recovery system:

- Toyota Etios (all models and years)
- Toyota Hilux (all models manufactured from 2006 to 2015)
- Toyota Fortuner (all models manufactured from 2006 to 2015) Nissan NP200 (all models and years)
- VW Polo (all models manufactured from 2010 onward)
- Ford Ranger (all models manufactured from 2012 onward)

1.2 two tracking devices, one of which must be an early warning tracking and recovery system:

- Toyota Hilux (all models manufactured from 2016 onward)
- Toyota Fortuner (all models manufactured from 2016 onward)
- Toyota Prado (all models manufactured from 2018 onward)
- Toyota Land Cruiser 200 (all models manufactured from 2017 onward) Lexus (all models manufactured from 2018 onward)

This requirement applies to vehicles which predominantly reside and/or operate in the Gauteng or KwaZulu-Natal province(s), irrespective of the value of the vehicle.

2. Tracking device requirement for vehicles with a sum insured of R500 000 and over (Effective 01 August 2023)

All other vehicles, not mentioned above, with a sum insured of R500 000 and over (actual retail value as per M&M) must be fitted with an early warning tracking and recovery system. 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.

Specific Conditions

In the event of theft, attempted theft or hi-jack of such vehicle:

the onus rests upon the Insured to prove that the security system(s) was installed, engaged and fully operational at the time of loss for requirements 1. and 2. above;

the Insured shall ensure that the service agreement with and/or recommendations made by the manufacturers 2. and/or installers of any such security system(s) are adhered to at all times for requirements 1. and 2. above. This includes regular self-testing or testing otherwise;

MOTOR SECURITY
Specific Conditions [Continued]

the Company shall not be liable for any loss or damage arising from theft, attempted theft or hi-jack of such vehicle, in respect of requirement 1. above, if the Insured:

3.1 fails to install the required security device(s) or to engage and/or activate it prior to the theft, attempted theft or hi-jacking of the vehicle;

3.2 cancels the service agreement(s);

3.3 fails to pay any subscription due in terms of such agreement(s).

Unless otherwise agreed by the Company in writing, the above noted motor security requirement(s) will apply over and above any other security requirements stated in the Policy Wording or Policy Schedule.

ELECTRONIC EQUIPMENT

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic (per item)	10%	R500	Not applicable
Laptops/Notebooks / Tablets	10%	R1 000	Not applicable
Additional increased cost of working	Not applicable	Not applicable	24 hours
Additional reinstatement of data/programmes	0%	R750	Not applicable
Incompatibility cover	0%	R0	Not applicable
Telecommunication access lines	0%	R0	Not applicable
Riot & strike	10%	R1 000	Not applicable

MACHINERY BREAKDOWN

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
All insured losses	0%	R2 000	Not applicable

SOLAR

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Additional claims preparation costs	Not applicable	Not applicable	Not applicable
Incompatibility cover	Not applicable	Not applicable	Not applicable
Sub-section A- Property	10%	R1 500	R10 000
Sub-section B- Liability	0%	R5 000	Not applicable
Sub-section C- Accidental Damage	0%	R1 000	Not applicable
Theft (non-forcible)	10%	R2 000	Not applicable
Theft by forcible & violent entry/ exit	10%	R1 500	Not applicable