

HOLLARD AGRI EXCESS STRUCTURE

AGRICULTURE POLICY 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. Agriculture Policy Standard FAP and Motor Security Requirements - Version 6

FIRE

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R2 500	Not applicable
Lightning-No SANS approved surge devices installed	10%	R2 500	Not applicable
Lightning - With SANS approved surge devices installed	0%	R1 000	Not applicable
Solar Panels and all related Equipment	10%	R2 500	Not applicable
Brands and labels	10%	R2 500	Not applicable
Leakage - first loss	10%	R1 500	Not applicable
Subsidence & landslip (extended cover)	5%	R5 000	Not applicable
Riot & strike	10%	R1 000	Not applicable
Wild animals (buildings)	10%	R500	Not applicable
Wild animals (contents)	10%	R500	Not applicable
Temperature all risk clause	10%	R1 000	Not applicable

BUILDINGS COMBINED

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R2 500	Not applicable
Lightning-No SANS approved surge devices installed	10%	R2 500	Not applicable
Lightning - With SANS approved surge devices installed	0%	R1 000	Not applicable
Solar Panels and all related Equipment	10%	R2 500	Not applicable
Prevention of access (extension to sub-section C)	Will follow the standard first payable		
Theft of external fixtures & fittings	10%	R750	Not applicable
Subsidence & landslip (extended cover)	5%	R5 000	Not applicable
Riot & strike	10%	R1 000	Not applicable
Wild animals (buildings)	10%	R500	Not applicable
Guesthouses (accommodation & lodging)	10%	R1 000	Not applicable

BUSINESS INTERRUPTION

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R500	Not applicable

ACCOUNTS RECEIVABLE

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

OFFICE CONTENTS

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R500	Not applicable
Lightning-No SANS approved surge devices installed	10%	R2 500	Not applicable
Lightning - With SANS approved surge devices installed	0%	R1 000	Not applicable
Leakage- first loss	10%	R1 500	Not applicable
Theft (non-forcible)	10%	R500	Not applicable
Riot & strike	10%	R1 000	Not applicable
Wild animals (buildings)	0%	R500	Not applicable

THEFT

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R750	Not applicable
Additional damage to buildings and/or wine tanks	10%	R500	Not applicable
Petrol in underground tank(s)	10%	R1 000	Not applicable
Losses in the open at the insured premises (excluding wine and related products)	10%	R750	Not applicable
Guesthouses (accommodation and lodging)	10%	R500	Not applicable
Property in the open (wine and related products in tanks only)	10%	R750	Not applicable

GLASS

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R750	Not applicable
Riot & Strike	10%	R1 000	Not applicable

MONEY

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Major limit	10%	R750	Not applicable
Collectors/ Roundsman	10%	R1 000	Not applicable
Hold-up	20%	R1 000	Not applicable
Locks & keys	10%	R500	Not applicable
Riot & strike	10%	R1 000	Not applicable

FIDELITY GUARANTEE

Description Compulsory first amount payable	First Amount Payable 1. 2% of the aggregate of the sum insured under this section and the declared insurance or R60 000, whichever is the lesser; plus, 2. 10% of the net amount payable after deduction of the amount specified in 1 above.
Computer Losses	As per policy wording
First amount payable for losses discovered more than 12 (twelve) months after they were committed	As per policy wording

GOODS IN TRANSIT

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R2 500	Not applicable
Theft	20%	R2 500	Not applicable
Hijacking of conveying vehicle (additional)	25%	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	10%	R1 000	Not applicable
All other specified item(s)	10%	R500	Not applicable
Contamination of milk	10%	R1 000	Not applicable
Increase in cost of working	0%	R0	Not applicable
Riot & strike	0%	R0	Not applicable

ACCIDENTAL DAMAGE (Other than wine)

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

ACCIDENTAL DAMAGE (Wine)

Defined event 1- Wine & related products Description	FAP % (of claim)	Minimum Amount	Maximum Amount
a) Leakage and/or contamination of wine and related products only as a result of accidental breakage of and/or damage to portals and accessories of wine vats and/or tanks, accidental bursting, breakage, and/or damage to or of separators and accessories of separators, wine vats and/or tanks and/or pipe connections and pipes of such wine vats and/or tanks	0% 10%	R0 R2 500	Not applicable

HOLLARD AGRI EXCESS STRUCTURE
ACCIDENTAL DAMAGE (Wine) [Continued]

	FAP % (of claim)	Minimum Amount	Maximum Amount
b) Accidental leakage excluding causes stated in point (a) above and/or pumping together of wine and related products	10%	R2 500	Not applicable
c) Fermentation of Sulphurated Sweet must	15%	R30 000	Not applicable
d) Any other loss or damage excluding causes stated in points (a), (b) and (c) above	20%	R5 000	Not applicable
e) Accidental breakage of bottles and/or bottled wine and related products	0%	R500	Not applicable
f) Accidental loss or damage due to latent defects	15%	R30 000	Not applicable
Defined event 2- Leakage			
a) Wine and related products (damage to surrounding property only) 5% R1 000 Not Applicable	5%	R1 000	Not applicable
b) All other liquids and fluids as defined (Damage to property including loss of such liquids and fluids but excluding wine and related products)	10%	R1 000	Not applicable

COMBINED LIABILITY

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Public liability	0%	R2 500	Not applicable
Products liability/ defective workmanship	10%	R2 500	R100 000
Work away	10%	R2 500	R100 000
Spread of fire	0%	R2 500	R60 000
Spreading of fire to plantations, forests & sugar cane	15%	R5 000	R100 000
Liability consequent upon the bursting or overflowing of a dam wall	10%	R1 000	Not applicable
Guesthouse liability (accommodation & lodging)	0%	R500	Not applicable
Fire extinguishing charges or water bombing costs by means of aircraft	10%	R2 500	Not applicable
Inefficacy (not applicable to wine and related products)	10%	R2 500	Not applicable
Warehouseman's liability (not applicable to wine & related products)	10%	R5 000	Not applicable
Products recall	10%	R15 000	Not applicable
Products guarantee	10%	R25 000	Not applicable
E.C. liability	10%	R2 500	Not applicable
Products liability- North American jurisdiction clause	15%	R25 000	Not applicable

HOLLARD AGRI EXCESS STRUCTURE
EMPLOYER'S LIABILITY

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

DIRECTORS' & OFFICERS' LIABILITY

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

CYBER INSURANCE

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sliding scale dependent on the annual turnover			

GROUP PERSONAL ACCIDENT

Description	FAP % (of claim)	Minimum Amount	Time Access
Temporary total disability	Not applicable	Not applicable	7 days
Medical expenses	0%	R250	Not applicable

STATED BENEFITS

Description	FAP % (of claim)	Minimum Amount	Time Access
Temporary total disability	Not applicable	Not applicable	7 days
Medical expenses	0%	R250	Not applicable

MOTOR- WINDSCREEN/ GLASS (All vehicles excluding trailers & caravans)

Description	FAP % (of claim)	Minimum Amount	Time Access
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

MOTOR- LUXURY VEHICLES (Exotic/ executive/ hi-performance)

Description	FAP % (of claim)	Minimum Amount	Time Access
Sub-section A (Standard) - vehicles valued under R1 000 000	5%	R10 000	Not applicable
Sub-section A (Standard) - vehicles valued at R1000 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

MOTOR- PRIVATE TYPE OF VEHICLE & COMMERCIAL VEHICLES (Up to a GVM of 3 500 kg)

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Standard)	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

MOTOR- TRUCKS

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Commercial trucks (over 3 500kg GVM), Busses, & special types (excluding tractors & specified agriculture implements)			
Sub-section A (standard)	10%	R5 000	Not applicable
Sub-section B (standard)	0%	R2 500	Not applicable
Additional cumulative first amounts payable			
Driver aged under 25 years 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 (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

TRACTORS & SPECIFIED AGRICULTURAL IMPLEMENTS

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Standard)	5%	R3 000	Not applicable
Additional cumulative first amounts payable			
Driver aged under 25 years	0%	R1 000	Not applicable
Unlicensed driver	0%	R1 500	Not applicable
Hail damage	10%	R500	Not applicable
Theft/Hi-jack	5%	R1 500	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
Damage to tyres and tracks	10%	R500	Not applicable
Caravans hired out	As per basic excess to Sub-Section A		
Contents of spraying equipment	0%	R500	Not applicable
Electronic equipment used for precision farming	0%	R2 500	Not applicable
Unspecified agricultural implements	0%	R500	Not applicable
Passengers' liability- employees	As per basic excess to Sub-Section B		
Passengers' liability- clients	As per basic excess to Sub-Section B		
Retail Value plus	As per basic excess to Sub-Section A		
Riot & Strike	10%	R1000	Not applicable

MOTOR SECURITY**Requirements Regarding Anti-theft Devices**

1. Vehicles 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 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.

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

ENROUTE MOTORCYCLE (PLAN C)			
Description	FAP % (of claim)	Minimum Amount	Time Excess
Medical expenses	0%	R500	Not applicable

ELECTRONIC EQUIPMENT			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R500	Not applicable
Laptops/Notebooks / Tablets	10%	R1 000	Not applicable
Software	10%	R750	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	0%	R0	Not applicable

MACHINERY / 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-wine cellars	10%	R1 000	Not applicable
Deterioration of stock- other than wine cellars	10%	R2 500	Not applicable
Increased cost of working	10%	R 500	Not applicable

LIVESTOCK & PEDIGREE ANIMALS			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R500	Not applicable
Impotency of pedigreed bulls/rams- accident only	10%		
Bulls	10%	R1 500	Not applicable
Rams	10%	R750	Not applicable
Impotency of pedigreed bulls/rams- accident/ illness	10%		
Bulls	10%	R1 500	Not applicable
Rams	10%	R750	Not applicable

LIVESTOCK & PEDIGREE ANIMALS [Continued]

Additional cumulative first amounts payable	FAP % (of claim)	Minimum Amount	Maximum Amount
Plant poisoning	10%	R500	Not applicable
Attack by dogs or wild animals	10%	R500	Not applicable
Freezing of livestock or pedigreed animals	10%	R500	Not applicable
Redwater fever	10%	R500	Not applicable
Heartwater fever	10%	R500	Not applicable
Gall sickness	10%	R500	Not applicable
Pulpy kidney (enterotoxaemia)	10%	R500	Not applicable
Blue tongue	10%	R500	Not applicable
Hijacking cover	25%	R0	Not applicable
Riot & strike	10%	R1 000	Not applicable

SPRAY IRRIGATION SYSTEMS ON WHEELS & CENTRE PIVOTS

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R2 500	Not applicable
Damage to tyres (per tyre)	10%	R500	Not applicable
Wreckage removal	0%	R0	Not applicable
Riot & strike	10%	R1 000	Not applicable
Additional cumulative first amounts payable			
Any subsequent claim within any 12 month period applicable to the same system/unit	0%	R10 000	Not applicable

FIRE- CROP & STACK & TOBACCO (Field to Floor)

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R2 500	Not applicable
Additional cumulative first amounts payable			
An area of at least 5 or 10 meters wide must be kept free from all flammable material- If non-compliant	15%	R0	Not applicable
*Please refer to the Hollard Agriculture Policy wording for any additional first amounts payable			

HOUSEOWNERS

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard construction	0%	R1 000	Not applicable
Non-standard construction (including thatch)	0%	R2 500	Not applicable
Labourer's cottage	10%	R1 500	Not applicable
Solar Panels & all related equipment	10%	R2 500	Not applicable
Motors & pumping equipment	10%	R500	Not applicable
Mechanical breakdown (electrical stoves only)	0%	R500	Not applicable
Wild animals (buildings)	10%	R500	Not applicable
Locks & keys	10%	R500	Not applicable

HOUSEOWNERS [Continued]

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Subsidence & landslip (extended cover)	10%	R5 000	Not applicable
Geysers (extended cover)	5%	R1 000	Not applicable
Riot & strike	10%	R1 000	Not applicable
Theft of external fixtures & fittings	10%	R750	Not applicable

HOUSEHOLDERS

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard construction	0%	R1 000	Not applicable
Non-standard construction (including thatch)	0%	R2 500	Not applicable
Riot & strike	10%	R1 000	Not applicable
Subsidence & landslip (extended cover)	5%	R5 000	Not applicable
Accidental damage (extended cover)	10%	R500	Not applicable
Accidental damage to glass	10%	R500	Not applicable
Locks & keys	10%	R500	Not applicable
Motor & pumping equipment	10%	R500	Not applicable
Mechanical breakdown	0%	R500	Not applicable
Wild animals (contents)	10%	R500	Not applicable
Damage to contents in any unoccupied private home	10%	R2 500	Not applicable
Home base business	0%	R1 000	Not applicable
Additional cumulative first amounts payable			
Guesthouses (accommodation & lodging)	0%	R500	Not applicable

PERSONAL ALL RISKS

Description	FAP % (of claim)	Minimum Amount	Time Excess
Unspecified all risk	0%	R500	Not applicable
Specified property (excluding laptops /notebooks / tablets)	10%	R500	Not applicable
Laptops/ notebooks / tablets	10%	R1 000	Not applicable
Riots & strike	0%	R0	Not applicable

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
Hospitalisation			
Hospitalisation period: up to 90 days	Not applicable	Not applicable	7 days
Serious illness	Will follow the temporary total disability time excess		
Temporary total disability- sickness	Will follow the temporary total disability time excess		

HOLLARD AGRI EXCESS STRUCTURE
MOTORBOATS, YACHTS & SMALL CRAFTS

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R3 500	Not applicable
Window glass: generic glass	0%	R0	Not applicable
Window glass: generic glass	25%	R500	Not applicable
Other property	10%	R500	Not applicable
Transit by land	10%	R500	Not applicable
Third party	0%	R2 500	Not applicable
Third party- jet ski's	0%	R2 500	Not applicable
Passengers (non-paying)	0%	R1 000	Not applicable
Third party in respect of water skiers	0%	R2 500	Not applicable
Locks & keys	10%	R1 250	Not applicable
Riot & strike	10%	R1 000	Not applicable
Additional cumulative first amounts payable			
Glitter, decoration	0%	R500	Not applicable
Vessel exceeding 6 meters but not 10 meters	0%	R750	Not applicable
Submerged objects: damage to hull only	0%	R1 000	Not applicable
Submerged objects: damage to hull & motor	0%	R1 000	Not applicable
Speed exceeding 50 knots but not exceeding 75 knots	0%	R1 000	Not applicable

PERSONAL LIABILITY

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

EXTENDED PERSONAL LIABILITY

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Will follow the underlying section			