

Vantage Point – Private Policy Wording – Important information about your cover

We understand that reading your insurance policy can be a tedious task and is possibly not at the top of your list of priorities. We include this information document to make sure that you are aware of the REALLY important things about your cover, and to help you find your way around your policy wording. Remember, it is still your responsibility to read through and make sure you understand the policy wording.

VERY IMPORTANT: This document is for your information only and does not form part of your policy wording. It highlights a few aspects of your cover, you need to read the cover section policy wording for all the details. It covers all the sections that are available to you, but the ones that you selected and have cover for are listed in your policy schedule.

Understanding your policy

(For more information refer to the **Understanding your policy** section and your **policy schedule**)

You must comply with the terms and conditions for cover

The **Understanding your policy** cover section explains your responsibilities and applies to all the cover sections that you select under the policy. You (the policyholder named in the policy schedule who is the owner of this policy), any person covered under this policy and the co-insured (if applicable) must comply with all the terms and conditions including rules, responsibilities and claims processes shown in your policy wording and policy schedule. We have the right to reject a claim if you do not adhere to the terms and conditions, so it is very important that you understand what these are.

You must give us all material information and tell us within 21 days of any changes

(For more information refer to **Your responsibilities** in the **Understanding your policy** section)

You must tell us when any of your information changes, especially material information which could influence our decision to accept a risk and insure your property. You have 21 days from the date that any material information changes to contact us. Important changes that you must tell us about include moving to a new address, adding a thatch lapa to your house, changing the security of your house, if you are charged or convicted of a criminal offence or if the regular driver of your vehicle changes. You must also tell us about any material changes that may increase the risk of loss or damage to your property such as when your home will be unoccupied or when you renovate your home.

We have the right either to cancel the policy, let it continue with new terms and conditions and change your premium when we become aware of the changes. If we cancel your policy, you will lose your right to claim.

You must be honest

(For more information refer to **Your responsibilities** in the **Understanding your policy** section)

All the information you give us about yourself, your property and your risk profile must be accurate, honest and in good faith. This will include information about your financial situation (such as insolvency), taking up a dangerous sport like hang-gliding, or the details of the regular driver of your vehicle.

Please make sure that you have told us about ALL your previous claims from the past three years, because this information affects your premium and might affect how we assess your future claims.

Giving us incorrect information or misrepresenting information could mean that you will lose your right to claim and we will not pay back any claims premiums we have received. We may even take legal steps to recover any expenses from you.

You must have an insurable interest

(For more information refer to **Your responsibilities** in the **Understanding your policy** section)

For an insurance policy to be valid, you must have an insurable interest in all the insured property throughout the period of insurance. For example, a parent does not have insurance interest in their child's vehicle if **ALL of the following applies**:

- The vehicle is registered in the child's name.
- The vehicle is paid for by the child.
- The child is not financially dependent on the parent.

Claiming

(For more information refer to **Claiming under this policy** in the **Understanding your policy** section)

This section tells you everything about how to claim under this policy but remember that some cover sections have additional conditions or requirements that apply only to that cover section, you should always read this section together with the cover section you are claiming under. There are certain cover sections that have their own information that you need to refer to in the event of a claim, these cover sections include:

- Cyber insurance
- Legal costs
- Personal accident
- Personal liability

Ownership and value: We will ask you to provide us with **proof of ownership and proof of value**. In some cases, we may specifically require a valuation certificate and for claims under the **Motor** cover section, we will always need a copy of the vehicle's registration document as proof of ownership.

Damage assessment: If your insured property is damaged, you must give us the opportunity to assess the damage. We may reject your claim if you repair (except for emergency repairs under the **Motor, Pleasure-craft, Buildings** and **Household contents** cover sections), replace or dispose of damaged insured property before we have had the opportunity to assess the damage.

Salvage: Any insured property that we decide is uneconomical to repair, or any lost or stolen property that is found after a claim has been settled, is referred to as salvage. Salvage is our property, and we may sell it to cover our claims cost. This clause does not apply to claims for:

- Salvage of a pleasure-craft written off outside South Africa under the **Pleasure-craft** cover section.
- Salvage of a vehicle written off outside South Africa under the **Motor** cover section.

Noting the interest of financial institutions: If the insured property (for instance your motor vehicle or home) is financed, we accept the financial institution's interest in your property.

- **Accepted claims:**
 - We will pay the financial institution first.
 - The financial institution's acceptance of our payment will mean that we have no further responsibility for that portion of your claim. If the claim amount is more than your outstanding loan with the financial institution, we will pay the difference to you.
 - If the claim amount is less than your outstanding loan with the financial institution, we will pay the full claim amount to the financial institution. You will still have to pay the balance of your outstanding loan to the financial institution.
- **Rejected claims under the Buildings cover section:**
 - We will not pay anything to you. However, we will pay the outstanding loan amount or the claim amount (whichever is the lesser) to the financial institution if both of the following apply:
 - The rejection of your claim was not for reasons of fraud, or dishonesty, or misrepresentation or because of your deliberate actions, or any other person colluding with you.

- The financial institution was not aware of the reasons that led to our rejection of your claim, or the financial institution was aware but they informed us as soon as they became aware of it.

We reserve our right to recover any payments we have made to a financial institution, from you.

Premium payment

(For more information refer to **When and how to pay your premiums** in the **Understanding your policy** section)

Your cover won't start until we have received your first premium. All premiums must be paid in advance, either monthly or annually as shown in your policy schedule. If your policy automatically cancels because we did not receive your first premium, and you want to insure your property again, we will treat it as a new policy and your premium might be different. We may change your premium after a policy change, a claim or on the renewal date.

Monthly premiums are payable by bank debit order on your chosen premium collection date, but your cover runs for a calendar month.

Annual premiums are payable by bank debit order or as agreed with your broker.

- **Cooling-off period:** If there isn't a valid claim within the **first fourteen days** after you have received the policy documents, you may cancel your cover with effect from the date your cover started. You must tell us within fourteen days from the date you received the policy documents and we will pay back all the premiums you have paid for the cancelled cover.

When policy conditions change

(For more information refer to **When policy conditions change** in the **Understanding your policy** section)

- We will send you an updated notice at least **31 days** before the effective date of any changes we make.
- We will automatically renew your policy on the terms shown in the updated policy schedule and policy wording unless you tell us that you want to make changes to our renewal terms.
- Your policy will align to any legislation changes until such time as the policy wording is updated.

Limits, sum insured, waiting periods and excesses

(For more information refer to: your **policy schedule – including the Excess and Limit section**)

- **Limits:** The limit is the most we will pay for a claim. The limit could be the sum insured, or it could be a different amount. The limits for all benefits are shown in your policy schedule.
- **Sum insured:** The sum insured is the value of an item that you asked us to insure, and it is shown in your policy schedule. You must make sure that you insure your property for its current replacement value. If you insure your property for less than its current replacement value or you might be under-insured. When you are under-insured you can be exposed to serious financial loss if a claim occurs.
 - Each month, we will automatically increase the sums insured for your Buildings, Household Contents and All Risks – Unspecified, by an inflation-linked percentage. At your renewal date, the increased sum insured will be formally shown in your policy schedule, and your premium will be adjusted accordingly.
(This is explained under **We will renew your policy every year on your renewal date** under the heading **When policy conditions change** in the **Understanding your policy** section)
 - Vehicles must be insured for the retail value or if agreed, for the sum insured agreed annually.
 - If your vehicle's VIN has been tampered with and has been allocated with a SAPVIN code by the police, we may reduce your pay-out by a minimum of the 30% of the retail value if your vehicle is written off or stolen.
- **Waiting periods:** Sometimes, for some cover sections, you will not be able to claim for a short time after you take out the cover. If a waiting period applies to your cover, it will be shown in your policy schedule. Where any cover, such as in the **Legal costs** cover section, is subject to a waiting period, you may only claim once it has ended.

○ Excesses

(For more information refer to **How your excess works** in the **Understanding your policy** section)

- An excess is the first amount you must pay when you claim. Your excess is made up of a basic excess, possible excesses payable when conditions are not met, potential additional/compulsory excesses and voluntary excesses (if selected). Please check your policy schedule to see what your excess amounts are and if there are any additional excesses that apply to you. If your claim involves more than one benefit under a cover section, you only have to pay the highest excess.
- All basic excesses (except for those noted below) become nil when the **policyholder is aged 55 or older** unless the policyholder opts to pay a basic excess. However, an excess is always payable regardless of the age of the policyholder for claims related to the following benefits:
 - **Power surge** under the **Buildings** and **Household Contents** cover sections.
 - **Theft of spare wheels** under the **Motor** cover section.
 - **Data restoration** under the **Cyber insurance** cover section.

Additional cover and conditions for cover

These are important concepts that you need to understand and be aware of when you take up cover and in the event of a claim.

- **Additional cover you can choose:** This is cover that is not automatically included – it applies only if you have specifically requested it, i.e. it is listed as covered in your policy schedule and you pay an additional premium for it. The limit provided under this section is in addition to the limit provided under the **What we cover you for** section. Additional cover options are shown in each cover section.
- **Conditions for cover:** Some cover sections include conditions for cover. Please read through these carefully and understand what they are as they may affect your claims.

Sasria cover

(For more information refer to **Sasria cover** in the **Understanding your policy** section. You can refer to the Sasria policy wording at the end of your policy document for a full description of the cover provided and exclusions.)

We do not provide cover against loss or damage caused by special risks such as politically motivated malicious acts, riots, strikes, terrorism, and other public disorders. The insurer that provides cover for these kinds of events in South Africa is Sasria SOC Limited. We collect the Sasria premium and issue Sasria's policy wording on their behalf. Sasria applies in **South Africa only**, however, **cover on vehicles is also provided in Namibia for a period of not more than 60 consecutive days**. All claims must be sent to Hollard, and not to Sasria. However, all approved claims will be settled by Sasria, and not by Hollard.

Please note that there are some events that are not covered by Sasria, and it is important to read your Sasria policy wording to understand your cover.

Exclusions

(Form more information refer to **General exclusions – What is not covered**, in the **Understanding your policy** section)

There are certain things we do not cover – these are called exclusions. We may reject a claim if the loss or damage was caused by an exclusion or related to an exclusion. These exclusions apply to all the cover sections except for **Cyber insurance** and **Personal accident**. The most important general exclusions you must know of are:

- **Consequential loss** – which is the further loss you may suffer because of an initial insured event (unless cover is specified as part of your policy). For example, if your car is in an accident on your way to the airport, we will cover you for the damaged car, but not for any loss you may suffer as a result of you missing your flight.
- **Cyber incidents** – unless you have chosen cover under the **Cyber insurance** cover section.
- **Electricity grid failure** – this exclusion does not apply to loadshedding.
- **Intentional acts** – this exclusion relates to liability, loss or damage caused by criminal, dishonest, reckless or intentional acts committed by you, members of your household or a co-insured – even if it happens with your or their knowledge or consent.

- **Mechanical, electrical and electronic breakdown** – this exclusion does not apply to the included **Geyser** cover under the **Buildings** section and the **Accidental damage – extended cover** under the **Household Contents** section.
- **Outbreaks, pandemics and epidemics** – which means a declared or classified epidemic or pandemic or a communicable disease.
- **Riots, public disorder, terrorism** (which you can choose to cover through Sasria).
- **Wear and tear** – which means the gradual deterioration because of normal usage or the passage of time.

Specific exclusions: These exclusions are explained under the heading **What is not covered**. Certain exclusions may be cancelled if you chose cover for something that would normally be excluded.

Your Buildings cover

You must insure your building for its full current replacement value to prevent under-insurance. The cost of replacing your building should include the cost of:

- removing all the remains and rubble,
- drawing up building plans and getting them approved,
- and then rebuilding everything you currently have (including outbuildings) at current building costs.

IMPORTANT: The table below highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

What we cover you for	Theft: We cover theft (or attempted theft) of any part of your building, but what we pay out depends on the underlying circumstances, including if your outbuildings are unoccupied, if you do not comply with the minimum security requirements or if there is no forcible and violent entry. This is explained in detail under the sub-heading How much we pay for theft claims , in the Buildings cover section.
	Damage to concealed water pipes: We will cover damage to concealed water pipes as a result of gradual deterioration once during the lifetime of the policy – thereafter it will be for your own account.
	Subsidence, landslip or ground heave: There is limited cover for loss or damage caused by subsidence, landslip or ground heave of the land supporting it. You can however extend your cover with the additional benefit Subsidence, landslip or ground heave – extended cover , but it is ALWAYS subject to our approval.
	Geyser: You will only be covered for the actual costs if you get permission to replace your geyser. If you don't get permission, we will only pay up to the limit as shown in your policy schedule.
	Power surge: This cover is optional and can be made available to you at an additional premium. This cover only applies if you have installed a surge arrester on the main distribution board of the Building.
Specific exclusions	<p>NO COVER if your building:</p> <ul style="list-style-type: none"> ○ is unoccupied for longer than 60 days in a row, unless we have agreed to it or you have told us it is a holiday home. ○ has a thatch roof or if the building is of a non-standard construction, unless specifically mentioned in your policy schedule. ○ is not properly maintained. <p>NO COVER for:</p> <ul style="list-style-type: none"> ○ loss or damage caused by domestic animals that belong to you, or by vermin, except for monkeys and baboons.

Your specific responsibilities	<ul style="list-style-type: none"> ○ Make sure that you comply with the minimum security measures unless shown otherwise in your policy schedule and that these security measures are fully maintained and always in working order. ○ If we have agreed to cover your home which is of non-standard material, then you must have either a SANS approved surge arrester or a lightning conductor to be covered for loss or damage caused by a fire. ○ A certificate of compliance or proof of installation must be provided to your broker soon after an approved surge arrester is installed on the home’s main electrical distribution board. ○ You must notify us of any building improvements to your buildings as you may require additional cover depending on the type of improvements. ○ You must comply with the national building regulations and have your building plans approved. ○ Before we agree to insure certain items, or to provide full or partial cover in certain instances, you may be requested to comply with measures. For example, installing a linked alarm in your home. We will provide 14 days for you to adhere with the requirement unless we agree otherwise.
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Your Household contents cover

You must insure your household contents for its full current replacement value to prevent under-insurance.

IMPORTANT: The table below highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

What we cover you for	<p>Theft: We cover theft (or attempted theft) of your household contents, but what we pay out depends on the underlying circumstances, for example, if your outbuildings do not comply with the minimum security requirements, the pay-out will be limited. This is explained in detail under the sub-heading Theft.</p>
	<p>Accidental damage: does not include mechanical, electronic or electrical breakdown. You can however choose the additional cover Accidental damage – extended cover which does provide this cover.</p>
Additional cover you can choose	<p>Bed & breakfast: we cover loss or damage to the contents of your guest house that you run from your home. You must live on the premises and rent out a maximum of four bedrooms out to paying guests.</p>
	<p>Home-based business stock: we cover loss or damage to your business stock up to the limit stated in your policy schedule but only if it is a small business run from your home.</p>
	<p>Power surge: This cover is optional and can be made available to you at an additional premium. This cover only applies if you have installed a power surge arrester on the main distribution board of your Building.</p>
What is not covered	<p>NO COVER for:</p> <ul style="list-style-type: none"> ○ contents kept in a thatch roof/non-standard construction, unless specifically stated in your policy schedule. ○ loss or damage caused by domestic animals that belong to you, or by vermin, except for monkeys and baboons. ○ cellphones that have been blacklisted by the service or network provider will not be covered. <p>We will not pay more than 33.3% of the sum insured for:</p> <ul style="list-style-type: none"> ○ jewellery, watches, rugs, art, and carpets. For this reason, high value items should be specifically insured under the All Risks cover section. ○ remember that your jewellery and watches are not covered while they are taken, carried or worn outside the home, for example when you go shopping. If you want this cover, you should rather insure it under our All Risks cover section.

Your specific responsibilities	<ul style="list-style-type: none"> ○ Tell us if you run a business from your premises. A business may increase the risk of loss or damage to your contents. If it does, we may impose new terms, premiums and conditions. ○ Provide us with valuation certificates and proof of purchase. We will not cover more than the limit shown in your policy schedule for gold, silver, platinum, watches, precious or semi-precious stones without valuation certificates from a registered jeweller, and proof of purchase. ○ You must keep all jewellery and watches, valued at more than the amount shown in your policy schedule, in a securely locked wall- or floor-mounted safe when you are not using them. ○ Make sure that you comply with the minimum security measures unless shown otherwise in your policy schedule and that these security measures are fully maintained and always in working order. ○ If we have agreed to cover your household contents in a building which is of a non-standard construction, then you must have either a SANS approved surge arrester or a lightning conductor to be covered for loss or damage caused by a fire. ○ A certificate of compliance or proof of installation must be provided to your broker soon after an approved surge arrester is installed on the home's main electrical distribution board. ○ Don't leave your home unoccupied for longer than 60 days in a row, unless we have agreed to it or it is noted as a holiday home in your policy schedule. ○ Renewable energy equipment is covered under this section, ensure that your sum insured is sufficient in the case of a total loss. ○ Before we agree to insure certain items, or to provide full or partial cover in certain instances, you may be requested to comply with measures. For example, installing a linked alarm in your home. We will provide 14 days for you to adhere with the requirement unless we agree otherwise.
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Your All Risks cover

Make sure that you are happy with how you have insured your property that you remove from your home, and that your policy schedule shows your choice correctly. Cover for loss or damage due to **Power surge** is subject to having selected the cover under the **Household contents** section.

You can choose to cover these out and about items as:

- **Specified property**, which tends to be items of high value. We only pay up to the value you gave us per item. You must provide us with a very detailed description of the property because if any information is incorrect, we may not pay a claim.
 - Loss or damage will be covered while they are away or at your home.
- **Unspecified property**, which tends to include items of a lower value, such as clothing and groceries, and each item does not have to be specified. We will pay up to the limit stated in your policy schedule for any one item or several items, like make-up in a handbag.
 - These items will only be covered for loss or damage while they are away from the home. If loss or damage occurs at your home cover will be under the **Household contents** section.

The following is not covered and can only be covered under **Specified property**:

- Vehicle sound equipment.
- Computer, which includes items such as your computer, laptops tablets and their associated accessories such as a monitor, keyboard, mouse, carrying case or printer. It also includes any software supplied by the manufacturer as part of the computer.
- Any telecommunication devices such as cell phones (excluding accessories).
- Drones and remote-controlled aeroplanes.

We will pay out based on the replacement cost of any damaged or lost property and **How much we pay** is explained under the heading **Paying out after a claim**, in the **All Risks** cover section. Remember that if you have more than one insurance policy in place that covers the same item, the way we deal with a claim will depend on whether the item is insured as a specified item or unspecified property – this is explained under the sub-heading **Dual insurance**.

You can choose to cover your personal computer in one of two ways:

- Specify the personal computer for loss or damage under the **All Risks** cover section; **OR**
- Take cover for personal computers, desktops, laptops and tablets and their associated accessories under the **Personal Computers** section. Details on the following additional benefits are included in the **Personal computers** cover section:
 - accidental electronic breakdown;
 - ensuring compatibility between your old and new computer; and
 - reinstatement of data.

The replacement value and the cover that you have chosen (accidental electronic breakdown, compatibility and reinstatement of data) must in be included in the total sum insured.

When considering the replacement value of your computer, remember to include any accessories and software supplied as part of the computer by the original equipment manufacturer AND any programs or software for which you have a legal licence.

IMPORTANT: The table below highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

What we cover you for	Remote blocking for specified property: You must prove the use of a blocking device via CCTV footage if your specified property is stolen from your vehicle without any forced entry. You will have limited cover if you can't prove the use of a blocking device via CCTV footage.
Additional cover you can choose	Remote blocking for unspecified property: You are only covered for theft of unspecified items from a car where remote blocking was used if you have selected this optional benefit. You must prove the use of a blocking device via CCTV footage if your unspecified property is stolen from your vehicle without any forced entry. You will have limited cover if you can't prove the use of a blocking device via CCTV footage.
What is not covered	<p>NO COVER for:</p> <ul style="list-style-type: none"> ○ cameras and photographic equipment used for business purposes or financial gain. ○ remote-controlled aeroplanes/drones while in use or in flight. ○ cellphones that have been blacklisted by the service or network provider will not be covered. ○ loss or damage caused by theft from an unattended vehicle, except in the following instances: <ul style="list-style-type: none"> – the vehicle itself is securely parked (for instance inside a locked building or behind locked gates), and there are clear signs of forcible and violent entry into the building or the premises; or – the vehicle is locked, there are clear signs of forced entry and the item is out of view, for instance inside a locked boot, inside the glove compartment or under a seat; or – In the case of remote jamming, you will be covered up to the limit shown in your policy schedule.
Your specific responsibilities	<ul style="list-style-type: none"> ○ Look after your pedal cycles. We will not cover your pedal cycle if it is not left in a designated secure area when not in use. You must also use a lock, chain or cable when securing your pedal cycle. ○ Provide us with valuation certificates. We will not cover more than the limit stated in your policy schedule for gold, silver, platinum, watches, precious or semi-precious stones without valuation certificates from a registered jeweller. ○ Tell us if you temporarily remove items kept in a vault, a safety deposit box at a bank or a similar secure facility. We will apply a limit if you don't tell us.

Legal costs

We cover the costs that you might incur if you must defend yourself against legal action, or if you are forced to take legal action against someone else. We will not pay more than the limit shown in the policy schedule during a 12-month period. The amount paid out will be based on the tariffs of our preferred attorneys. How we pay out is explained under the heading **Paying out after a claim**, in the **Legal Costs** cover section.

IMPORTANT: The table below highlights only a few aspects of your cover, and you need to read the cover section policy wording for all the details.

What we cover you for	Legal costs arising out of the following: Civil action, criminal charge, labour relations and family matters. IMPORTANT: Waiting periods may apply and you can only claim once the waiting period has ended. The cause for the legal action must have happened after 90 days from when the cover started, and during the period of insurance.
What is not covered	NO COVER FOR: <ul style="list-style-type: none"> ○ Business activities: your business or occupation, or the renting or letting of property. ○ Unauthorised or non-legal costs: this includes any costs by attorneys not appointed by us.
Your specific responsibilities	<ul style="list-style-type: none"> ○ Use the Small Claims court where appropriate and if within its jurisdiction. ○ Return all recoveries from the other party to us.

Your Motor cover

Make sure that your policy schedule shows the correct vehicle details, and tell us as soon as possible if anything changes, like the:

- Use of the car – there are three categories of use that you can select from:
 - **Private use** – social, domestic, pleasure as well as EMERGENCY travel to and from work.
 - **Private and work** – social, domestic, pleasure as well as ALL travel to and from work.
 - **Private, work and business** – social, domestic, pleasure, ALL travel to and from work, as well as TRAVEL FOR BUSINESS or PROFESSIONAL PURPOSES **excluding** travel for commercial purposes (this includes vehicles used as an employee pool-car driven by multiple drivers, as well as if you visit clients with tools, machinery and stock).
- Regular driver of the car.
- Address where you usually park the car.
- Parking situation (for example, open carport or locked garage).

Parts: We only use new “Original Equipment Manufacturer” (OEM) parts if the vehicle is still covered by the standard manufacturer’s warranty. If not, we may use second-hand or alternative parts of similar age and condition. We may also use new OEM or certified parts from other manufacturers.

Windscreen, fitted glass and lights: We will repair or replace the accidentally damaged glass in any fitted windows and lights of your vehicle. Fitted windows include the windscreen, sunroof, rear and side windows. Lights include the head, tail-, and spotlights. There are conditions that apply to this benefit, read more about this in the **Motor** section of your policy wording. This benefit does not apply to sunroofs.

Claims in other countries: There are several costs that we will not cover if the claim occurs in a neighbouring country, including government-imposed duties, customs, charges or stamps. Read more about this under the heading **How we handle claims in neighbouring countries (Repatriation)**, in the **Motor** cover section.

Liability to third parties: We will cover any driver’s legal liability towards a third party whilst driving your vehicle, as long as you are the person who claims under this policy. We will not cover a driver’s legal liability if the driver is insured for third party liability cover with another insurer. However, if the cover with the other insurer is not sufficient to cover the driver’s liability, we will consider the claim for the difference up to the limit under this policy. What we cover in terms of liability is covered in more detail under the heading **Liability to third parties** under the **Motor** cover section.

IMPORTANT: The table below highlights only a few aspects of your cover, you need to read the cover section policy wording for all the details.

What we cover you for	Transport, towing & storage after an insured event: You will only be covered for the full towing costs if you get permission to use the towing service provider before your car gets towed. If you don't, we will only pay up to the limit shown in your policy schedule.
	Windscreen, fitted glass and lights: You will only be covered for the full costs if you get permission to replace the glass. If you don't, we will only pay up to the limit shown in your policy schedule.
	Aftermarket accessories and equipment: If your vehicle is fitted with aftermarket accessories and equipment, we will not pay more than the limit shown in your policy schedule if they are not specified. If you feel that it is not enough, you must specify these accessories and equipment.
	Theft of spare wheels: Your spare wheel fitted to the outside of your vehicle must have a Vesa-approved or factory fitted wheel-lock.
Additional cover you can choose	Car hire: We will arrange for you to rent a vehicle if we accept a claim for loss or damage to your vehicle, except for claims for benefits listed under the We also cover you for section, such as windscreen, fitted glass and lights. You will need to return the hire car ONE DAY after your vehicle is repaired, replaced or we have paid out.
	Tyre cover: We will cover you for unexpected and unforeseen damage to your tyres on a private or public road in South Africa.
Your specific responsibilities	<ul style="list-style-type: none"> ○ You must adhere to the security requirements as indicated in your policy schedule. ○ Theft/hijacking cover: It may be a condition of cover for you to install a tracking device to your vehicle for you to have theft/hijacking cover. Please check your policy schedule to see if this is a condition for your vehicle. ○ You must tell us if you have been charged or convicted of reckless or negligent driving. ○ Drivers must be licensed, and an international driver's licence or permit must be converted to a South African licence within five years of the driver becoming a permanent resident, otherwise the licence is invalid, and the driver will be considered unlicensed. ○ 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.

Your EnRoute cover

We will pay out the amount of cover you chose should you and your passengers be involved in a vehicle accident that causes you or your passengers' bodily injury, disability or death. This cover is linked to your vehicle (except for motorcycles including three-wheel and four-wheel motorcycles) insured under the **Motor** cover section of this policy. The vehicle must be enclosed and allowed to legally carry passengers.

How the pay-out works is discussed under the heading **Paying out after a claim** in the **EnRoute** cover section. We will pay out less than the benefits shown in your policy schedule for the death of a child, temporary disability and death following permanent disability.

Temporary-disability and medical expenses are in addition to any pay-out you receive for death or permanent disability. We pay the person (their legal representative or estate) who died or was injured directly.

Additional cover you can choose	RoadCover is a value added service provided by an outside organisation which is not underwritten by The Hollard Insurance Company Ltd. ALL enquires must be submitted directly to RoadCover by calling 0860 726 837 (0860 RCOVER).
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IMPORTANT INFORMATION – PLEASE READ CAREFULLY

The following information pertains to the insurance cover you are considering. To assist you in making an informed decision, this document sets out key information and directs you to where further information can be found. This document must be read in conjunction with the Quote, Record of Advice and any other disclosure documentation that has been provided to you. Should you be unsure of any aspect, or any information has not been clearly explained and disclosed to you, please contact your broker or Hollard.

YOUR INSURER	
Name	The Hollard Insurance Company Limited
Physical address	22 Oxford Road, Parktown, Johannesburg, 2193
Postal address	PO Box 87419, Houghton, 2041
Telephone number	(011) 351-5000
Fax number	(011) 351-0691
Website	www.hollard.co.za
Complaints Department	(011) 351-5000 and ask for the Complaints department Email: hollardinsurecomplaints@hollard.co.za
Compliance Department	(011) 351-5000, and ask for the Group Compliance department or Email: compliance@hollard.co.za

OTHER MATTERS OF IMPORTANCE

What you need to know	Where to find it
<p>You have a right to:</p> <ul style="list-style-type: none"> Contact Hollard and complain should you wish Know if Hollard or the broker has any conflicts of interest in dealing with you Request recordings of any telephonic conversations 	<ul style="list-style-type: none"> Hollard contact details are set out in the “How to contact us” Section Any conflicts of interest will be explained by the broker and disclosed to you where applicable Contact your broker or Hollard for any applicable telephonic recordings
<p>Details of your cover:</p> <ul style="list-style-type: none"> Type of policy Nature and extent of your policy benefits What is actually insured Charges, fees and commissions linked to the policy Excesses or first amounts payable and details of when they are payable and consequences of non-payment Any cooling off rights offered 	<p>This information will be discussed with you by your broker as part of the advice process. Refer to your record of advice, quotation documents and any other supplementary information provided to you by your broker.</p>
<p>When a claim WON'T be paid</p> <ul style="list-style-type: none"> Significant exclusions and limitations Non-payment of premium Not providing accurate, true and complete information 	<p>This information will be discussed with you by your broker as part of the advice process. Refer to your record of advice, quotation documents and any other supplementary information provided to you by your broker.</p>
<p>Premiums payment details:</p> <ul style="list-style-type: none"> Premium amount payable to enjoy the cover Frequency of premium payments (monthly/annual/once off, etc.) Implications of not paying premium Premium increases (if applicable): frequency and basis, corresponding policy cover increases and any options 	<p>This information will be discussed with you by your broker as part of the advice process. Refer to your record of advice, quotation documents and any other supplementary information provided to you by your broker.</p>