

Barker – Private Portfolio – 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.

This document is for your information only and does not form part of your policy wording. 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.

Your responsibilities as the policyholder

You have certain responsibilities, as explained under the heading **Your responsibilities as the policyholder**, in the **Understanding your policy** section, which apply to all the cover you have selected under the policy. But there might also be extra responsibilities specific to your cover. Please check each cover section for a heading called **Your specific responsibilities**. We have the right to reject a claim if you do not comply with your responsibilities, so it is very important that you understand what these are.

It is important for us to know your insurance claims history. Please make sure that you have told us about ALL your previous claims for the past three years because this information affects your premium and might affect how we assess your future claims. Always be honest in all your interactions with us. Giving us incorrect information or misrepresenting information will affect your claim, and it could even mean that we cancel your policy.

Also remember that you must tell us when any of your information changes, especially material information which would affect our decision to insure your property. For example, moving to a new address, adding a thatch lapa to your house, changing the security of your house, or if the regular driver of your vehicle changes.

Your premium

(Under the heading **Pay your premiums on time**, in the **Your responsibility as the policyholder** section)

Your cover won't start until we have received your first premium. If your policy automatically cancels because we did not receive your first premium and you want to insure your property again, it means that we will treat it as a new policy and your premium might be different. Once your policy has started, all future premiums must be paid on your premium collection date. If you make a change to your policy which results in a premium change, and the date of the change does not coincide with the premium collection date, then we will either add or subtract the pro-rata premium to or from your next monthly debit order. Your consultant will advise on the process for pro-rata premiums when premiums are paid annually.

Monthly premiums are payable by bank debit order. Your premium is due on the 1st day of the calendar month and your cover runs for a calendar month. There is no grace period for your first premium but if you miss a payment for any subsequent months, we will keep you covered for that month as a grace period. We will however request two months premiums the following month. Your policy will be cancelled if we do not receive the two months premiums and you will not have cover from the first missed payment date. If you stop a debit order directly with your bank, we will not attempt another collection. Your policy will end on midnight of the last day of the calendar month for which premium was received.

Annual premiums are payable by electronic fund transfer or direct deposit and can be paid within the 30-day grace period after the start of your policy. If you don't pay, your policy will not start and you will not be covered. You can only claim during the grace period if your premium is paid or if you have agreed to have it deducted from any settlement.

- **Cooling-off period:** If an insured event doesn't happen during the first fourteen days after you have received the policy documents, then you can cancel your cover 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.

Claims

(Claims, which you can find under the Understanding your policy section)

There are claims principles that you need to understand, and which are applied during a claim. These are explained in this section under the headings **How much we pay** and **Other points to note**. This includes one of our most important principles, which is to leave you in the same financial position you were in before the loss occurred, when we settle a claim with you. We cannot do this if you are under-insured – this is when you insure something for less than its value and we must apply average.

Claims procedure: There is a process that you need to follow in the event of a claim, and we provide you with a step-by-step guide under the heading **How to claim**. Remember that you need to tell us about any event that may lead to a claim as soon as possible, but not later than 30 days after the event. You will need to pay for the cost of the claims procedure unless we specifically offer to pay and make provision for payment in the policy schedule. The key claim deadlines are noted under the heading **Time limits that may affect your claim**. Any insured property that we decide is uneconomical to repair, or any lost or stolen property which is recovered, is referred to as salvage and becomes our property after we have paid out your claim. You **MUST NOT** dispose of any salvage before we agree to it.

Limits, sum insured, waiting periods and excesses

(Your excess and limit section which forms part of your policy schedule)

- **Limits:** You are only covered up to the limits shown on your policy schedule. The limit is the most we will pay for a claim.
- **Sum insured:** This is the actual value of an item that you asked us to insure, and not the sentimental or other value that the property may hold for you. 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, you will be under-insured and if you insure it for more than its value you will be over-insured.
- **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 is subject to a waiting period, you may only claim once it has ended.
- **Excesses:** The excess is the first amount you must pay towards a claim under this policy. 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 whether 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. If you claim under more than one cover section because of the same event, you again only have to pay the highest excess (basic excess plus the total of any additional and voluntary excesses as applicable) under all the cover sections. How the excess works is explained under the heading **How your excess works**, in **Claims** under the **How much we pay** 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 the policy schedule and you pay an additional premium for it. 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.
 - **An alarm warranty is an example of a condition for cover:** If we require this of you, then it means that you must have a linked alarm in your home as a security requirement for **Buildings** and/or **Household Contents** cover. The alarm must be armed when your premises is unoccupied. These requirements will be noted in your policy schedule.

- **When is your home considered to be occupied/unoccupied?**
If you go away on holiday, your premises is considered as being unoccupied if your domestic helper, who lives on your premises, is not left in charge and does not have access to the main residence. If, however in the same situation, you give your domestic helper access to the main residence and instruct her to take care of your home while you are away, your premises will be considered as being occupied.
- **What does the alarm warranty mean for you when you leave your premises unoccupied?**
This means that when you leave your home, you must leave someone in charge. This person must have access to the alarm codes and arm the alarm if they leave the premises. They must also make sure that all the doors are locked, and that the home is secure when they are too far to hear what is going on in the main residence.

General exclusions – What we do not cover

(Under the heading **What we do not cover**, in the **Understanding your policy** section)

There are certain things we do not cover you for. We may reject a claim if the loss or damage was caused by or related to a general exclusion.

General exclusions: These are relating to circumstances that would not be covered and apply to all the cover sections. Below are examples of general exclusions:

- **Wear and tear** – which means the gradual deterioration because of normal usage or the passage of time.
- **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.
- **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
Riots, public disorder, terrorism (which you can choose to cover through sasria).
- **Outbreaks, pandemics and epidemics** – which means a declared or classified epidemic or pandemic or a communicable disease.
- **Electricity grid failure** – which is loss or damage caused by 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.

Specific exclusions: There are also specific exceptions that only apply to certain items, and these are explained under each cover section under the sub-heading **Specific exclusions**, under **What is not covered**.

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 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.
	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 be covered for the actual cost to replace your geyser.
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 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 protection device or a lightning conductor to be covered for loss or damage caused by a fire. ○ 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.

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	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 security requirements, the pay-out will be limited. This is explained in detail under the sub-heading Theft .
	Power surge – You will be covered for loss or damage to your household contents caused by power surge. You can choose whether you want to install a SANS approved surge protection device on the main distribution board. If you have installed surge protection, there will be no excess payable in the event of a claim.

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. <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. <p>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.</p>
Your specific responsibilities	<ul style="list-style-type: none"> ○ 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 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 protection device or a lightning conductor to be covered for loss or damage caused by a fire. ○ 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.

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

- **Specified All Risks**, which tend to be items of high value, that you specify and are listed in your policy schedule. 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.
- **Unspecified All Risks**, which tends to include items of a lower value that are either worn or carried with you. We will pay up to the limit stated in your policy schedule for any one item or several items. The following is not covered and can only be covered under **Specified All Risks**:
 - stamps, coins, collectables
 - rare books, metals, unset precious stones, individual stamps or coins (including Kruger coins)
 - bicycles and cycling equipment
 - any cell phones and all related accessories.

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**.

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 from an unattended vehicle: Theft of property from your vehicle will be covered even if there are no signs of forced entry, but a higher excess will apply as shown in the Schedule.
What is not covered	<p>NO COVER for:</p> <ul style="list-style-type: none"> ○ vehicles, motorcycles, scooters, three-wheeled vehicles, quad-bikes, motorised lawnmowers, golf carts, trailers, caravans, hang-gliders, aircraft (other than remote control aeroplanes/drones if specified) or pleasure-craft – or any of their fitted equipment and accessories ○ remote-controlled aeroplanes/drones while in use or in flight. ○ loss or damage caused by theft from an unattended vehicle, except in the following instances: ○ 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.

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 (< 5 000 km annually)**– social, domestic, pleasure as well as EMERGENCY travel to and from work. With annual mileage restricted to 5 000km
 - **Private (< 10 000 km annually)**– social, domestic, pleasure as well as ALL travel to and from work, excluding travel for commercial purposes with annual milage restricted to 10 000km
 - **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). An annual mileage restriction of 35 000km applies.
 - **Commercial use** – All travel to and from work, as well as travel for business or professional purposes excluding travel for commercial purposes with no mileage restriction.
- 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.

Window glass: We can use suppliers other than the original manufacturers, but the window glass we use will always be subject to the required SABS standard.

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**, in the **Motor** 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 accident: 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.
	Window glass: You will be covered for the full costs to replace or repair glass.
	Damage due to vermin or animals: You will be covered for damage caused by vermin or domestic or wild animals. Vermin are animals and insects that can be harmful and are difficult to control when they appear in large numbers. Cover is limited up to the limit shown in your policy schedule when the vehicle is left unattended for more than 30 days or stored in a storage facility.
	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 window glass. You will need to return the hire car ONE DAY after your vehicle is repaired, replaced or we have paid out.
Your specific responsibilities	<ul style="list-style-type: none"> ○ You must adhere to the security requirements as indicated in your policy schedule, like a tracking device. ○ Theft/hijacking cover: It may be a condition of cover for you to install a tracking device to your vehicle. 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.

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>