

HOLLARD SECTIONAL TITLE VS LOMBARD BODY CORPORATE AUTO PROVISIONS AND EXCESSES COMPARISON

Section	Description	Hollard Limit	Hollard excess	Lombard Limit	Lombard excess	Comment
General Provisions	Claims preparation costs	R500 000 (in the annual aggregate) on Policy Level	Nil	The lesser of R50 000 or R10% of SI on Section Level	Nil	<ul style="list-style-type: none"> Different application of Sums Insured on both products Excess identical
	Security guard costs	R25 000 in the aggregate any one event on Policy level	Nil	R10 000 on Property Section level	Nil	<ul style="list-style-type: none"> Different application of Sums Insured on both products Excess identical
Property combined	Alternative accommodation for domestic pets	R5 500 in the annual aggregate	Nil	R5 500	R500	<ul style="list-style-type: none"> Limit identical Hollard excess lower
	Architects' and other professional fees	Not exceeding 20% of amount payable for damages	Nil	20% of Claim amount	R1 000	<ul style="list-style-type: none"> Limit identical Hollard excess lower
	Capital additions	Not exceeding 20% of the items' sum insured	Nil	15% of Sum Insured	R1 000	<ul style="list-style-type: none"> Hollard limit higher Hollard excess lower
	Cleaning and maintenance equipment	1. R20 000 per event 2. R60 000 in the annual aggregate	R1 000	R10 000	R500	<ul style="list-style-type: none"> Hollard limit higher Hollard excess higher
	Electrical and mechanical breakdown			R10 000	R2 500	<ul style="list-style-type: none"> Within Hollard Accidental Damage Limit Applicable excess higher
	Emergency expense shortfall	R10 000 per event	Nil	R10 000	Nil	<ul style="list-style-type: none"> Limit identical Excess identical
	Bereavement Expenses/Trauma counselling			R5 000	Nil	<ul style="list-style-type: none"> No equivalent Item on Hollard product Excess identical
	Fragile Counter Tops			R10 000	R200	<ul style="list-style-type: none"> Within Hollard Accidental Damage Limit Applicable excess higher
	Generator hire	1. R25 000 per event 2. R50 000 in the annual aggregate	R1 000	R10 000 (14 Days Max)	R200	<ul style="list-style-type: none"> Hollard limit higher Hollard excess higher
	Landscaping	R25 000 per event	Nil	R10 000	R200	<ul style="list-style-type: none"> Hollard limit higher Hollard excess lower
	Locks and keys	1. R15 000 per section 2. R30 000 per event in the annual aggregate	R1 000	R10 000	R200	<ul style="list-style-type: none"> Hollard limit higher Hollard excess lower

Section	Description	Hollard Limit	Hollard excess	Lombard Limit	Lombard excess	Comment
Property combined (cont.)	Bursting, overflowing or escape of water or oil			Free Limit: R15 000 Replacement limits: <ul style="list-style-type: none"> • Up to 150l - R8 000 • Up to 200l - R10 000 • Up to 250l - R12 000 • Up to 300l - R15 000 	R1 500	<ul style="list-style-type: none"> • No free cover on Hollard product, Lombard includes R15k free. • Replacement limits managed through Hollard Service provider, not schedule.
	Maintenance fees and levies	1. R5 000 per unit 2. R100 000 in the annual aggregate (all units)	Nil			No equivalent cover item on Lombard product
	Mobility costs	R20 000 per event	Nil	R20 000	R1 000	<ul style="list-style-type: none"> • Limit identical • Hollard excess lower
	Removal of water from basement	1. R5 000 per event 2. R10 000 in the annual aggregate	Nil	R5 000	R500	<ul style="list-style-type: none"> • Limit identical • Hollard excess lower
	Sanitary ware and fixed glass	R150 000 per event	R1 000	R50 000	R1 000	<ul style="list-style-type: none"> • Hollard limit higher • Excess identical
	Shade nets and canopies	R50 000 per event	Co-insurance table Age % Up to 1 year 10% Up to 2 years 25% Up to 3 years 40% Up to 4 years 60% Up to 5 years 80% > 5 years 100%	Not stated	Co-insurance table Age % Up to 1 year 10% Up to 2 years 25% Up to 3 years 40% Up to 4 years 60% Up to 5 years 80% > 5 years 100%	<ul style="list-style-type: none"> • Hollard limit higher • Excess identical
	Subsidence and landslip (limited cover)	Up to Property sum insured	R5 000	Up to Property sum insured	R5 000	<ul style="list-style-type: none"> • Limit identical • Excess identical
	Theft			R100 000	R2 500	No equivalent cover item on Hollard product
	Loss of water	1. R15 000 per event 2. R50 000 in the annual aggregate	R1 000	R10 000	R1 000	<ul style="list-style-type: none"> • Hollard limit higher • Excess identical
	Leak detection	1. R10 000 per event 2. R20 000 in the annual aggregate	R1 000	R5 000	R200	<ul style="list-style-type: none"> • Hollard limit higher • Hollard excess higher
	Public supply connections	Not exceeding item sum insured	Nil	R100 000	R2 500	<ul style="list-style-type: none"> • Different application of limit • Hollard excess lower
	Rent	30% of Building sum insured	Nil	30% of Building sum insured	Nil	<ul style="list-style-type: none"> • Limit identical • Excess identical
	Environmental upgrade	As stated in the Schedule	Nil	10% of Building Sum Insured	R1 000	<ul style="list-style-type: none"> • No free limit on Hollard product - cover to be bought • Hollard excess lower

Section	Description	Hollard Limit	Hollard excess	Lombard Limit	Lombard excess	Comment
Property combined (cont.)	Subsidence and landslip (extended cover)	N/A	5% min R5 000	N/A	5% min R5 000	<ul style="list-style-type: none"> Limit identical Excess identical
	Theft of external fixtures and fittings	N/A	10% min R1 000	R50 000	R1 000	<ul style="list-style-type: none"> No free limit on Hollard product Hollard excess higher
	Fire and allied perils excess	N/A	R5 000	N/A	R1 000	Hollard excess higher
	Weather-related losses: Water/ Flood, Storm, Wind, Hail and/or Snow excess	N/A	5% min R5 000, max R50 000			No equivalent excess noted on Lombard schedule
	All other claims excess	N/A	R2 500			No equivalent excess noted on Lombard schedule
	Resultant water damage excess (ADDITIONAL)	N/A	R5 000	N/A	R2 500	Hollard excess higher
	Wooden/laminated floors in respect of bursting and leaking of geysers and pipes excess	N/A	10% min R3 000, max R10 000			No equivalent excess on Lombard product
	Tenants Fixtures and Fittings excess			N/A	R1 000	No equivalent excess on Hollard product
Geyser all risks	Geyser component replacement	R2 500 per event	R250	R1 500	R100	<ul style="list-style-type: none"> Hollard limit higher Hollard excess higher
	Geyser replacement excess - Approved supplier	N/A	R1 000	N/A	R1 500	Different application of excess on Lombard product
	Geyser replacement excess - Non-approved supplier	N/A	R2 000	N/A		
Office contents	Locks and keys	1. R15 000 per section 2. R30 000 per event in the annual aggregate	R1 000	R3 000	R250	<ul style="list-style-type: none"> Hollard limit higher Hollard excess higher
	Office Contents	R250 000 per event	10% min R500	R50 000	R1 000	<ul style="list-style-type: none"> Hollard limit higher Hollard excess higher
	Basic excess	N/A	10% min R500	N/A	R1 000	Hollard excess higher
	Weather-related losses excess	N/A	5% min R5 000, max R50 000	N/A		No equivalent excess noted on Lombard schedule
	Lightning excess			N/A	10% min R1 000	No equivalent excess noted on Hollard schedule
Business interruption		Section available on Hollard		Not available on Lombard Policy		Not available on Lombard Product
Money	Crossed cheques			R100 000	Nil	Cover should be removed - not available for a very long time
	Locks and keys	1. R15 000 per section 2. R30 000 per event in the annual aggregate	R1 000	R3 000	R200	<ul style="list-style-type: none"> Hollard limit higher Hollard excess higher

Section	Description	Hollard Limit	Hollard excess	Lombard Limit	Lombard excess	Comment
Money (cont.)	Major limit	R50 000 per event	10% min R1 000	R25 000	R1 000	<ul style="list-style-type: none"> • Hollard limit higher • Hollard excess higher
	Minor limit	R10 000 per event	R1 000	R5 000	Nil	<ul style="list-style-type: none"> • Hollard limit higher • Hollard excess higher
	Receptacles and clothing	R20 000 per event	Nil	R2 000 - for Receptacles R2 000 - for Clothing	R200	<ul style="list-style-type: none"> • Hollard limit is higher • Hollard excess lower
	Money in transit excess	N/A	15% min R1 000	R15 000 - 1 Employee R25 000 - 2 Employees	N/A	<ul style="list-style-type: none"> • Limitation not stated on Hollard Wording/Schedule • Excess not stated on Lombard Wording/Schedule
	Hold-up excess	N/A	20% min R1 000			No equivalent excess noted on Lombard schedule
	Collectors / roundsman excess	N/A	10% min R1 000	N/A	Nil	Hollard excess higher
Commercial crime	Commercial crime	R100 000 per event	As per Policy Wording	R100 000	10% min R5 000	<ul style="list-style-type: none"> • Limit identical • Different application of excess on Hollard product
Business all risks		Section available on Hollard		Not available on Lombard Policy		Not available on Lombard Product
Accidental Damage	Accidental damage	R250 000 per event	10% min R2 500	R250 000	R1 000	<ul style="list-style-type: none"> • Limit identical • Hollard excess higher
	Leakage excess	N/A	10% min R2 500			No equivalent excess noted on Lombard schedule
	Power surge excess - With Surge protection	N/A	R2 500	R100 000	10% min R1 000, max R2 000	<ul style="list-style-type: none"> • No free limit on Hollard product • Hollard excess lower
	Power surge excess - No Surge protection	N/A	10% min R5 000	R50 000	15% min R1 000	<ul style="list-style-type: none"> • No free limit on Hollard product • Hollard excess lower
Public liability/ Umbrella liability	Liability	N/A	R1 500	R2 500 000	10% min R2 500	<ul style="list-style-type: none"> • No free limit on Hollard product • Hollard excess lower
	Statutory legal defence costs	1. R150 000 per event 2. R250 000 in the annual aggregate	R2 500	R50 000	Nil	<ul style="list-style-type: none"> • Hollard limit higher • Hollard excess higher
	Wrongful arrest and defamation	1. R150 000 per event 2. R250 000 in the annual aggregate	Nil	R50 000	Nil	<ul style="list-style-type: none"> • Hollard limit higher • Excess identical
	Trustees and directors' liability	As stated in the Schedule	R2 500	R500 000	R5 000	<ul style="list-style-type: none"> • No free limit on Hollard product - cover to be bought • Hollard excess lower
	Top-up/Umbrella Liability	N/A	Nil	N/A	10% of claim	• Hollard excess lower

Section	Description	Hollard Limit	Hollard excess	Lombard Limit	Lombard excess	Comment
Employers' liability	Employers' liability	R10 000 000 per event	Nil	R2 500 000	Nil	<ul style="list-style-type: none"> • Hollard limit higher • Excess identical
Cyber Insurance		Available on Hollard Policy		Not available on Lombard Policy		Not available on Lombard Product
Motor		Available on Hollard Policy		Not available on Lombard Policy		Not available on Lombard Product
Electronic equipment	Increased cost of working	R20 000 per event	Time excess: 4 hours	R10 000	24 Hours	<ul style="list-style-type: none"> • Hollard limit higher • Excess identical
	Reinstatement of data/programs	R20 000 per event	R750	R10 000	24 Hours	<ul style="list-style-type: none"> • Hollard limit higher • Different application on Hollard Product
	Basic excess	Specified item, per item	10% min R1 000		R500	Hollard excess higher
	Lightning/Power surge - With Surge protection	N/A	R2 500	N/A	Nil	Hollard excess higher
	Lightning/Power surge - No Surge protection	N/A	10% min R5 000	N/A	10% min R1 000, max R2 000	Hollard excess higher
Machinery breakdown	Machinery breakdown	R100 000 per event	10% min R2 500	Not available on Lombard Policy		Not available on Lombard Product
Solar power	Architects' and other professional fees	Not exceeding 20% of the claim	Nil	Not available on Lombard Policy		Not available on Lombard Product