

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.**

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 and landslip (extended cover)	5%	R5 000	Not Applicable
Riot and 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 amount payable		
Theft of external fixtures and fittings	10%	R750	Not Applicable
Subsidence and landslip (extended cover)	5%	R5 000	Not Applicable
Riot and strike	10%	R1 000	Not Applicable
Wild animals (buildings)	10%	R500	Not Applicable
Guesthouses (accommodation and lodging)	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

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Leakage – first loss	10%	R1 500	Not Applicable
Theft (non-forcible)	10%	R500	Not Applicable
Riot and strike	10%	R1 000	Not Applicable
Wild animals (contents)	0%	R500	Not Applicable

Business Interruption

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

Accounts Receivable

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R0	Not Applicable
Riot and strike	10%	R1 000	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

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 and keys	10%	R500	Not Applicable
Riot and strike	10%	R1 000	Not Applicable

Glass

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R750	Not Applicable
Riot and strike	10%	R1 000	Not Applicable

Fidelity Guarantee

Description	First Amount Payable
Compulsory 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 and 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 and 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%	R2 500	Not Applicable

Accidental Damage – Wine

Defined event 1 – Wine and 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	10%	R2 500	Not Applicable
b) Accidental leakage excluding causes stated in point. (a) above and/or pumping together of wine and related products	10%	R2 500	Not Applicable

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
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			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
a) Wine and related products (damage to surrounding property only)	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	10%	R2 500	R60 000
Spreading of fire to plantations, forests and 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 and 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 and 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

Employer's Liability

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

Directors' and 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 Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0%	R250	Not Applicable

Stated Benefits

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0%	R250	Not Applicable

Motor

Windscreen/Glass (all vehicles excluding trailers and caravans)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
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

Luxury Vehicles (exotic/executive/hi-performance)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Standard) – vehicles valued under R1 000 000	5%	R10 000	Not Applicable
Sub-section A (Standard) – vehicles valued at R1 000 000 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

Private Type Vehicles and Commercial Vehicles (up to a GVM of 3 500kg)			
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

Commercial Trucks (over 3500kg GVM), Busses and Special Types (Excluding Tractors & Specified Agriculture Implements)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
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 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	0%	R750	Not Applicable
Driver licensed less than 2 years	0%	R750	Not Applicable
Driver's 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 and 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 Extensions			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Contingent Liability	As per the basic excess applicable to Sub-Section B		
Credit Shortfall	As per the basic excess applicable to Sub-Section A		
Loss of keys	10%	R1 250	Not Applicable
Parking Facilities and Movement of Third-Party Vehicles	As per the basic excess applicable to Sub-Section B		
Wreckage Removal	0%	R0	Not Applicable
Unauthorised passenger's personal injury liability	As per the basic excess applicable 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 the basic excess applicable to Sub-Section A		
Contents of spraying Equipment	0%	R500	Not Applicable
Electronic Equipment used for precision farming	0%	R2 000	Not Applicable
Unspecified Agricultural Implements	0%	R500	Not Applicable

Optional Extensions (cont.)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Passenger's liability – Employees	As per the basic excess applicable to Sub-Section B		
Passenger's liability – Clients	As per the basic excess applicable to Sub-Section B		
Retail value plus	As per the basic excess applicable to Sub-Section A		
Riot and strike	10%	R1 000	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/programs	0%	R750	Not Applicable
Incompatibility cover	0%	R0	Not Applicable
Telecommunication access lines	0%	R0	Not Applicable
Riot and strike	0%	R0	Not Applicable

Machinery Breakdown/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%	R500	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			
Bulls	10%	R1 500	Not Applicable
Rams	10%	R750	Not Applicable
Impotency of pedigreed bulls/rams – accident or illness			
Bulls	10%	R1 500	Not Applicable
Rams	10%	R750	Not Applicable
Additional cumulative first amounts payable			
Plant poisoning	10%	R500	Not Applicable
Attack by dogs or wild animals	10%	R500	Not Applicable
Freezing of livestock or pedigree animals	10%	R500	Not Applicable
Red water 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 and strike	10%	R1 000	Not Applicable

Spray Irrigation Systems on Wheels and 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 and 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 and 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 cottages	10%	R1 500	Not Applicable
Solar Panels and 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 and keys	10%	R500	Not Applicable
Subsidence and landslip (extended cover)	5%	R5 000	Not Applicable
Geysers (extended cover)	10%	R1 000	Not Applicable
Riot and strike	10%	R1 000	Not Applicable
Theft of external fixtures and 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 and strike	10%	R1 000	Not Applicable
Subsidence and 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 and 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 and lodging)	0%	R500	Not Applicable

Personal All Risk			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
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
Riot and 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		

Motorboats, Yachts and Small Crafts			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R3 500	Not applicable
Window Glass	Generic Glass	0%	R0
	Other Glass	25%	R500
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 and keys	10%	R1 250	Not Applicable
Riot and 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 and 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			