



Hollard Prestige Portfolio v2: Mapping old excesses to new excess structures

Our excess structure has been simplified by removing the excess waiver, as well as the flat and voluntary excess options that were available in Prestige v1.5. The basic excess options available for selection in Prestige v2 have been expanded, ranging from a Nil excess, with the maximum option being R150 000 in some cover sections.

When recapturing policies, you must select a basic excess that is closely aligned to your client’s current flat or voluntary excess. Please select Nil, where the excess waiver option was previously selected.

Below is a guideline that will assist you in choosing a suitable excess and ensure that clients are not negatively impacted by the product’s structural changes. The sections mentioned below indicate where there have been extensive changes. All other excesses for the remainder of the policy sections can be found on the Excess and limit page.

Product Line	Basic Excess (Current Excess)	Flat Excess Amount	Excess Waiver Selected	Voluntary Excess Amount	Driver Age	Excess Client Pays (Current Prestige v1.5 excess payable)	Migration Rule (Action required when recapturing the policy when applying excess applicable for Prestige v2)
Motor	5% of claim, min R2 500	No	No	No	Under 55 years	5% of claim, min R2 500	5% of claim, min R2 500
Motor	5% of claim, min R2 500	No	No	No	55 years and older	Zero Excess	Zero Excess
Motor	5% of claim, min R2 500	No	Yes	No	Under 55 years	Zero Excess	Zero Excess
Motor	5% of claim, min R2 500	No	Yes	No	55 years and older	Zero Excess	Zero Excess
Motor	5% of claim, min R2 500	Yes	No	No	Under 55 years	Flat Excess client selected	Map the flat excess selected by your client to closest available basic excess option (round down to the nearest thousand).
Motor	5% of claim, min R2 500	Yes	No	No	55 years and older	Flat Excess client selected	Map the flat excess selected by your client to closest available basic excess option (round down to the nearest thousand).

Product Line	Basic Excess (Current Excess)	Flat Excess Amount	Excess Waiver Selected	Voluntary Excess Amount	Driver Age	Excess Client Pays (Current Prestige v1.5 excess payable)	Migration Rule (Action required when recapturing the policy when applying excess applicable for Prestige v2)
Motor	5% of claim, min R2 500	Yes	Yes	No	Under 55 years	Not valid option to select	- This will generate an error message; your client cannot select both a flat excess and an excess waiver. - Broker discussion with your client to correct this error and select current excess selected by your client.
Motor	5% of claim, min R2 500	Yes	Yes	No	Under 55 years	Not valid option to select	- This will generate an error message; your client cannot select both a flat excess and an excess waiver. - Broker discussion with your client to correct this error and select current excess selected by your client.
Motor	5% of claim, min R2 500	Yes	Yes	No	55 years and older	Not valid option to select	- This will generate an error message; your client cannot select both a flat excess and an excess waiver. - Broker discussion with your client to correct this error and select current excess selected by your client.
Motor	5% of claim, min R2 500	No	No	Yes	Under 55 years	5% of claim, min R2 500 + Voluntary Excess	Combine the minimum excess amount of R2 500 and the voluntary excess selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Motor	5% of claim, min R2 500	No	No	Yes	55 years and older	Zero Excess + Voluntary Excess	Map the voluntary excess selected by your client to closest available basic excess option (round down to the nearest thousand).
Motor	5% of claim, min R2 500	No	Yes	Yes	Under 55 years	Not valid option to select	- This will generate an error message; your client cannot select both an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Motor	5% of claim, min R2 500	No	Yes	Yes	55 years and older	Not valid option to select	- This will generate an error message; your client cannot select both an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Motor	5% of claim, min R2 500	Yes	No	Yes	Under 55 years	Flat Excess client selected + Voluntary Excess	Combine the minimum flat excess and the voluntary excess selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Motor	5% of claim, min R2 500	Yes	No	Yes	55 years and older	Flat Excess client selected + Voluntary Excess	Combine the minimum flat excess and the voluntary excess selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Motor	5% of claim, min R2 500	Yes	Yes	Yes	Under 55 years	Not valid option to select	- This will generate an error message, your client cannot select a flat excess, an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Motor	5% of claim, min R2 500	Yes	Yes	Yes	55 years and older	Not valid option to select	- This will generate an error message, your client cannot select a flat excess, an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Buildings	5% of claim, minimum R2 500, maximum R25 000	No	No	No	Under 55 years	5% of claim, minimum R2 500, maximum R25 000	5% of claim, minimum R2 500, maximum R25 000

Product Line	Basic Excess (Current Excess)	Flat Excess Amount	Excess Waiver Selected	Voluntary Excess Amount	Driver Age	Excess Client Pays (Current Prestige v1.5 excess payable)	Migration Rule (Action required when recapturing the policy when applying excess applicable for Prestige v2)
Buildings	5% of claim, minimum R2 500, maximum R25 000	No	No	No	55 years and older	Zero Excess	Zero Excess
Buildings	5% of claim, minimum R2 500, maximum R25 000	No	Yes	No	Under 55 years	Zero Excess	Zero Excess
Buildings	5% of claim, minimum R2 500, maximum R25 000	No	Yes	No	55 years and older	Zero Excess	Zero Excess
Buildings	5% of claim, minimum R2 500, maximum R25 000	Yes	No	No	Under 55 years	Flat Excess client selected	Map the flat excess selected by your client to closest available basic excess option (round down to the nearest thousand).
Buildings	5% of claim, minimum R2 500, maximum R25 000	Yes	No	No	55 years and older	Flat Excess client selected	Map the flat excess selected by your client to closest available basic excess option (round down to the nearest thousand).
Buildings	5% of claim, minimum R2 500, maximum R25 000	Yes	Yes	No	Under 55 years	Not valid option to select	- This will generate an error message; your client cannot select a flat excess and an excess waiver. - Broker discussion with your client to correct this error and select current excess selected by your client.
Buildings	5% of claim, minimum R2 500, maximum R25 000	Yes	Yes	No	55 years and older	Not valid option to select	- This will generate an error message; your client cannot select a flat excess and an excess waiver. - Broker discussion with your client to correct this error and select current excess selected by your client.
Buildings	5% of claim, minimum R2 500, maximum R25 000	No	No	Yes	Under 55 years	5% of claim, minimum R2 500, maximum R25 000 + Voluntary Excess	Combine the minimum excess amount of R2 500 and the voluntary excess selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Buildings	5% of claim, minimum R2 500, maximum R25 000	No	No	Yes	55 years and older	Zero Excess + Voluntary Excess	Map the voluntary excess selected by your client to closest available basic excess option (round down to the nearest thousand).
Buildings	5% of claim, minimum R2 500, maximum R25 000	No	Yes	Yes	Under 55 years	Not valid option to select	- This will generate an error message; your client cannot select an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Buildings	5% of claim, minimum R2 500, maximum R25 000	No	Yes	Yes	55 years and older	Not valid option to select	- This will generate an error message; your client cannot select an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Buildings	5% of claim, minimum R2 500, maximum R25 000	Yes	No	Yes	Under 55 years	Flat Excess client selected + Voluntary Excess	Combine the flat excess and the voluntary excess as selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Buildings	5% of claim, minimum R2 500, maximum R25 000	Yes	No	Yes	55 years and older	Flat Excess client selected + Voluntary Excess	Combine the flat excess and the voluntary excess as selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Buildings	5% of claim, minimum R2 500, maximum R25 000	Yes	Yes	Yes	Under 55 years	Not valid option to select	- This will generate an error message, your client cannot select a flat excess, an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.

Product Line	Basic Excess (Current Excess)	Flat Excess Amount	Excess Waiver Selected	Voluntary Excess Amount	Driver Age	Excess Client Pays (Current Prestige v1.5 excess payable)	Migration Rule (Action required when recapturing the policy when applying excess applicable for Prestige v2)
Buildings	5% of claim, minimum R2 500, maximum R25 000	Yes	Yes	Yes	55 years and older	Not valid option to select	- This will generate an error message, your client cannot select a flat excess, an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Contents	5% of claim, minimum R2 500, maximum R25 000	No	No	No	Under 55 years	5% of claim, minimum R2 500, maximum R25 000	5% of claim, minimum R2 500, maximum R25 000
Contents	5% of claim, minimum R2 500, maximum R25 000	No	No	No	55 years and older	Zero Excess	Zero Excess
Contents	5% of claim, minimum R2 500, maximum R25 000	No	Yes	No	Under 55 years	Zero Excess	Zero Excess
Contents	5% of claim, minimum R2 500, maximum R25 000	No	Yes	No	55 years and older	Zero Excess	Zero Excess
Contents	5% of claim, minimum R2 500, maximum R25 000	Yes	No	No	Under 55 years	Flat Excess client selected	Map flat excess selected by your client to closest option on new basic excess list (round down to the nearest thousand).
Contents	5% of claim, minimum R2 500, maximum R25 000	Yes	No	No	55 years and older	Flat Excess client selected	Map flat excess selected by your client to closest option on new basic excess list (round down to the nearest thousand).
Contents	5% of claim, minimum R2 500, maximum R25 000	Yes	Yes	No	Under 55 years	Not valid option to select	- This will generate an error message; your client cannot select a flat excess and an excess waiver. - Broker discussion with your client to correct this error and select current excess selected by your client.
Contents	5% of claim, minimum R2 500, maximum R25 000	Yes	Yes	No	55 years and older	Not valid option to select	- This will generate an error message; your client cannot select a flat excess and an excess waiver. - Broker discussion with your client to correct this error and select current excess selected by your client.
Contents	5% of claim, minimum R2 500, maximum R25 000	No	No	Yes	Under 55 years	5% of claim, minimum R2 500, maximum R25 000, min R2500 + Voluntary Excess	Combine the minimum flat excess of R2 500 and the voluntary excess selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Contents	5% of claim, minimum R2 500, maximum R25 000	No	No	Yes	55 years and older	Zero Excess + Voluntary Excess	Map the voluntary excess selected by your client to closest option on new basic excess list (round down to the nearest thousand).
Contents	5% of claim, minimum R2 500, maximum R25 000	No	Yes	Yes	Under 55 years	Not valid option to select	- This will generate an error message; your client cannot select an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Contents	5% of claim, minimum R2 500, maximum R25 000	No	Yes	Yes	55 years and older	Not valid option to select	- This will generate an error message; your client cannot select an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Contents	5% of claim, minimum R2 500, maximum R25 000	Yes	No	Yes	Under 55 years	Flat Excess client selected + Voluntary Excess	Combine the selected flat excess and the voluntary excess selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).

Product Line	Basic Excess (Current Excess)	Flat Excess Amount	Excess Waiver Selected	Voluntary Excess Amount	Driver Age	Excess Client Pays (Current Prestige v1.5 excess payable)	Migration Rule (Action required when recapturing the policy when applying excess applicable for Prestige v2)
Contents	5% of claim, minimum R2 500, maximum R25 000	Yes	No	Yes	55 years and older	Flat Excess client selected + Voluntary Excess	Combine the selected flat excess and the voluntary excess selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Contents	5% of claim, minimum R2 500, maximum R25 000	Yes	Yes	Yes	Under 55 years	Not valid option to select	- This will generate an error message, your client cannot select a flat excess, an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by client.
Contents	5% of claim, minimum R2 500, maximum R25 000	Yes	Yes	Yes	55 years and older	Not valid option to select	- This will generate an error message, your client cannot select a flat excess, an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Assets Specified	R500	No	No	No	Under 55 years	R500	R500
Assets Specified	R500	No	No	No	55 years and older	Zero Excess	Zero Excess
Assets Specified	R500	No	Yes	No	Under 55 years	Zero Excess	Zero Excess
Assets Specified	R500	No	Yes	No	55 years and older	Zero Excess	Zero Excess
Assets Specified	R500	No	No	Yes	Under 55 years	R500 + Voluntary Excess	Combine the basic excess of R500 and the voluntary excess selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Assets Specified	R500	No	No	Yes	55 years and older	Zero Excess + Voluntary Excess	Map the voluntary excess selected by your client to closest option on new basic excess list (round down to the nearest thousand).
Assets Specified	R500	No	Yes	Yes	Under 55 years	Not valid option to select	- This will generate an error message; your client cannot select an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Assets Specified	R500	No	Yes	Yes	55 years and older	Not valid option to select	- This will generate an error message; your client cannot select an excess waiver and a voluntary excess. - Broker discussion with your client to correct this error and select current excess selected by your client.
Motorcycle	R2 500	No	No	No	Under 55 years	R2 500	R3 000 – New applicable excess for all motorcycles regardless of type
Motorcycle (Motorcycles and scooters)	R2 500	No	No	No	55 years and older	Zero Excess	Zero Excess
Motorcycle (Motorcycles and scooters)	R2 500	Yes	No	No	Under 55 years	Flat Excess client selected	Map the flat excess selected by your client to closest option on new basic excess list (round down to the nearest thousand).
Motorcycle (Motorcycles and scooters)	R2 500	Yes	No	No	55 years and older	Flat Excess client selected	Map the flat excess selected by your client to closest option on new basic excess list (round down to the nearest thousand).
Motorcycle (Motorcycles and scooters)	R2 500	No	No	Yes	Under 55 years	R2 500 + Voluntary Excess	Combine the basic excess of R2 500 and combine it with the voluntary excess selected by your client and map this new number to closest option on new basic excess list (round down to the nearest thousand).

Product Line	Basic Excess (Current Excess)	Flat Excess Amount	Excess Waiver Selected	Voluntary Excess Amount	Driver Age	Excess Client Pays (Current Prestige v1.5 excess payable)	Migration Rule (Action required when recapturing the policy when applying excess applicable for Prestige v2)
Motorcycle (Motorcycles and scooters)	R2 500	No	No	Yes	55 years and older	Zero Excess + Voluntary Excess	Map the voluntary excess selected by your client to closest option on new basic excess list (round down to the nearest thousand).
Motorcycle (Motorcycles and scooters)	R2 500	Yes	No	Yes	Under 55 years	Flat Excess client selected + Voluntary Excess	Combine the flat excess and the voluntary excesses selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Motorcycle (Motorcycles and scooters)	R2 500	Yes	No	Yes	55 years and older	Flat Excess client selected + Voluntary Excess	Combine the flat excess and the voluntary excesses selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Motorcycle (Quads and ATV's)	R3 500	No	No	No	Under 55 years	R3 500	R3 000 – New applicable excess for all motorcycles regardless of type
Motorcycle (Quads and ATV's)	R3 500	No	No	No	55 years and older	Zero Excess	Zero Excess
Motorcycle (Quads and ATV's)	R3 500	Yes	No	No	Under 55 years	Flat Excess client selected	Map the flat excess selected by your client to closest option on new basic excess list (round down to the nearest thousand).
Motorcycle (Quads and ATV's)	R3 500	Yes	No	No	55 years and older	Flat Excess client selected	Map the flat excess selected by your client to closest option on new basic excess list (round down to the nearest thousand).
Motorcycle (Quads and ATV's)	R3 500	No	No	Yes	Under 55 years	R3 500 + Voluntary Excess	Combine the basic excess of R3 500 and the voluntary excess selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Motorcycle (Quads and ATV's)	R3 500	No	No	Yes	55 years and older	Zero Excess + Voluntary Excess	Map the voluntary excess selected by your client to closest option on the new basic excess list (round down to the nearest thousand).
Motorcycle (Quads and ATV's)	R3 500	Yes	No	Yes	Under 55 years	Flat Excess client selected + Voluntary Excess	Combine the flat excess and the voluntary excesses selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).
Motorcycle (Quads and ATV's)	R3 500	Yes	No	Yes	55 years and older	Flat Excess client selected + Voluntary Excess	Combine the flat excess and the voluntary excesses selected by your client. Use the combined amount to map the excess to closest basic excess option (round down to the nearest thousand).

Hollard Personal Lines Product and Underwriting Team.



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