HOLLARD BUSINESS POLICY WORDING COMPARISON – V8 vs V9

Description	Version 8	Version 9
GENERAL POLICY WORDING UPDATES		
• All first amounts payable, excluding the Fidelity Guarantee Section, are now noted in the *Automatic provisions, limits and first amounts payable* document		
• Hollard Insure complaints process has been updated		
• Disclosure details for iTOO Special Risks (Pty) Ltd have been updated		
• All sections aligned in the following sequence: Defined Events, Definitions, Limitations, Specific Exceptions, Specific Conditions, Clauses and Extensions, Optional Clauses and Extensions, Optional Limitations		
• 'Medical expense benefit' is amended to 'emergency expense shortfall benefit' in alignment with legislation		
• 30-day period is amended to 31-day period		
GENERAL CONDITIONS		
6.6 Limitation of liability	Umbrella Liability (Commercial Risk) not noted	Added '*or under the Umbrella Liability (Commercial Risk) Section*'
30. Average	• Theft peril not excluded from average under Office Contents section • Electronic Equipment section included • Solar Power section not noted	• Notes that theft under Office Contents is exempt from average • Electronic Equipment section deleted as condition is noted in the section • Solar Power section added
32. The Insured	Definition does not extend to include: *any family members of senior management who are authorised to drive the insured vehicle with the knowledge and consent of the Insured*	Included
GENERAL PROVISIONS		
1. Claims preparation costs	Limited to R250 000	Limit increased to R500 000
9. Security guard	Limited to R15 000	Limit increased to R25 000 and heading amended to '*Security guard costs*'
11. Fire-extinguishing charges	Goods in Transit, Motor, Motor Traders and Electronic Equipment sections, limited to R10 000 each	Limit increased to R20 000 per applicable section
13. Power surge	Limited to R100 000	Automatic cover deleted - cover may be purchased under Accidental Damage section as Defined Event 3 – Power surge
FIRE		
Defined events		
6. Special perils	Impact cover does not extend to include damage by: '*rocks and boulders (other than meteorites, asteroids or similar bodies entering the earth's atmosphere)*'	Included

Description	Version 8	Version 9
7. Geysers	• Included as a defined event • Additional first amount payable of R1 500 applied to make geyser installation SANS compliant • Limited to R12 500	• Moved to '*Clauses and extensions*' as '*Geysers*' • Additional first amount payable is deleted • Limit increased to R15 000
8. Accidental damage to sanitary ware	• Included as a defined event • Limited to R50 000	• Moved to 'Clauses and extensions' as '*Sanitary ware'* • Limit increased to R150 000
9. Discharge or leakage from any sprinkler or drencher system or fire extinguishing installation/ appliances	• Included as a defined event • Limited to R50 000	• Moved to '*Clauses and extensions*' as '*Discharge or leakage of fire protection systems'* • Limit increased to R150 000
10. Shade nets and canopies	• Included as a defined event • Condition of average applies	• Moved to '*Clauses and extensions*' as '*Shade nets and canopies*' • Condition of average is deleted as special perils cover is limited to R50 000
	Specific exceptions	
Specific exceptions	Damage to any solar power system or any component(s) thereof is excluded	Exception deleted
	Clauses and extensions	
All other contents	• Does not refer to '*Column 3 (Plant and Machinery)'* • Limited to R10 000	• Reference to Column 3 included • Limit increased to R20 000
Alternative replacement conditions (design capacity)	Does not refer to '*Column 3 (Plant and Machinery)'*	Reference to Column 3 included
Deterioration of undamaged stocks	Does not refer to '*Column 4 (Stock and materials in trade)'*	Reference to Column 4 included
Generator hire	Limited to R15 000 per event and R30 000 in annual aggregate	Limit increased to R25 000 per event and R50 000 in annual aggregate
Motors and pumping equipment	Limited to an insured peril only	Amended to accidental damage cover
Temporary removal	Item limit of 20% applies unless temporary removal is for the purpose of cleaning, renovation, repair or similar process	Item limit increased to 25%
Temporary repairs and measures after loss	Limited to R50 000	Limit increased to R150 000
Water leaks/loss of water	Cost of identifying water leaks on the premises limited to R5 000 per event and R10 000 in the annual aggregate	Limits increased to R10 000 per event and R20 000 in the annual aggregate
	Optional clauses and extensions	
Rent (if insured under column 2)	Noted under '*Optional clauses and extensions*'	Moved to '*Clauses and extensions*'

Description	Version 8	Version 9
Escalation/Inflation (Year 1 and Year 2)	Period of cover not defined	Period of cover defined
Wild baboons and monkeys (buildings)/(contents)	Available as an optional cover	Moved to '*Clauses and extensions*' with automatic cover included up to R30 000 per event and R60 000 in the annual aggregate
BUILDINGS COMBINED		
Defined events		
6. Special perils	Impact cover does not extend to include damage by: '*rocks and boulders (other than meteorites, asteroids or similar bodies entering the earth's atmosphere)*'	Included
6. Special perils	Leakage or discharge from any sprinkler or drencher system is limited to R50 000	• Moved to '*Clauses and extensions*' as '*Discharge or leakage of fire protection systems*' • Limit increased to R150 000
7. Geysers	• Included as a defined event • Additional first amount payable of R1 500 applied to make geyser installation SANS compliant • Limited to R12 500	• Moved to '*Clauses and extensions*' as '*Geysers*' • Additional first amount payable is deleted • Limit increased to R15 000
8. Accidental damage to sanitary ware and fixed glass	• Included as a defined event • Limited to R50 000	• Moved to '*Clauses and extensions*' as '*Sanitary ware and fixed glass*' • Limit increased to R150 000
9. Theft	Does not include theft following violence or threat of violence	Included
10. Shade nets and canopies	• Included as a defined event • Condition of average applies	• Moved to '*Clauses and extensions*' as '*Shade nets and canopies*' • Condition of average is deleted as special perils cover is limited to R50 000
Definitions		
Property	Specifically excludes solar power systems	Exclusion deleted
Clauses and extensions		
Generator hire	Limited to R15 000 per event and R30 000 in annual aggregate	Limit increased to R25 000 per event and R50 000 in annual aggregate
Motors and pumping equipment	Extension not provided	Accidental damage cover included at R10 000
Temporary removal	Item limit of 20% applies unless temporary removal is for the purpose of cleaning, renovation, repair or similar process	Item limit increased to 25%

Description	Version 8	Version 9
Temporary repairs and measures after loss	Limited to R50 000	Limit increased to R150 000
Water leaks/loss of water	Cost of identifying water leaks on the premises limited to R5 000 per event and R10 000 in the annual aggregate	Limits increased to R10 000 per event and R20 000 in the annual aggregate
Optional clauses and extensions		
Escalation/Inflation (Year 1 and Year 2)	Period of cover not defined	Period of cover defined
Prevention of access (extension to Sub- Section C)	Limited to 25% of the building sum insured	Limit increased to 30% of the building sum insured
Theft of external fixtures and fittings	Does not include theft following violence or threat of violence	Included
Wild baboons and monkeys (buildings)	Available as an optional cover	Moved to '*Clauses and extensions*' with automatic cover included up to R20 000 per event and R40 000 in the annual aggregate
OFFICE CONTENTS		
Defined events		
6. Special perils	Impact cover does not extend to include damage by: *rocks and boulders (other than meteorites, asteroids or similar bodies entering the earth's atmosphere)*	Now included
6. Special perils	Leakage or discharge from any sprinkler or drencher system is limited to R50 000	• Moved to '*Clauses and extensions*' as '*Discharge or leakage of fire protection systems*' • Limit increased to R150 000
7. Accidental damage to sanitary ware and fixed glass	• Included as a defined event • Limited to R50 000	• Moved to '*Clauses and extensions*' as '*Sanitary ware and fixed glass*' • Limit increased to R150 000
8. Theft	Theft peril does not extend to include theft (or any attempt thereat) following violence	Theft (or any attempt thereat) following violence or threat of violence added
Definitions		
Contents (applicable to Sub-Section A)	Includes cover for property owned by any partner or director or employee of the insured, limited to R10 000 per person and R20 000 in the annual aggregate	Added '*insofar as such property is not otherwise insured*,' and increased limits to R20 000 per person and R40 000 in the aggregate any one event
Contents (applicable to Sub-Section A)	Included point 1.4 noting the exclusions to cover and points 2. and 3. that reference Sub-Sections B, C, D and E	Points 2. and 3. are deleted as each sub-section has its own defined events, and point 1.4 is added under 'Specific exceptions

Description	Version 8	Version 9
	Specific exceptions	
Applicable to Sub-Section A	Consequential loss is excluded	Consequential loss exclusion is deleted and the specific exceptions, previously noted under 'Definition of contents', are added
	Defined events	
Sub-section C – Documents & Sub-section D – Liability documents	Limited to R50 000	Limit increased to R150 000
	Specific conditions	
Burglar alarm warranty	Automatically applied	Included '(if stated in the Schedule to be applicable)' as part of the heading
	Clauses and extensions	
Temporary removal	Item limit of 20% applies unless temporary removal is for the purpose of cleaning, renovation, repair or similar process	Item limit increased to 25%
Temporary repairs and measures after loss	Limited to R50 000 in the annual aggregate	Limit increased to R150 000 in the aggregate per event - annual limitation removed
	Optional clauses and extensions	
Theft (non- forcible)	Cover limited to 25% of the Contents sum insured	Cover limited to 25% of the Contents sum insured or the sum insured stated in the schedule, whichever is the lesser, but not exceeding R250 000 per event per location
Wild baboons and monkeys (contents)	Available as an optional cover	Noted under '*Clauses and extensions*' with automatic cover included up to R20 000 per event and R40 000 in the annual aggregate

BUSINESS INTERRUPTION		
	Defined events	
Defined Events	Excluded Solar Power section	Solar Power section included
	Clauses and extensions	
Deposit premium	Available	Moved to '*Optional clauses and extensions*'
Solar power system(s) limitation	Not included	Included
	Optional clauses and extensions	
Accidental damage	Limited to the Accidental damage section sum insured	Limit may be bought up to 20% of the gross profit, gross rentals or revenue sum insured, not exceeding R5 000 000

Description	Version 8	Version 9
Extensions to other premises: **1. Specified suppliers/sub-contractors** **2. Specified customers**	Cover is limited to the stated limits not exceeding 25% of the gross profit amounts towards any specified suppliers/sub-contractors unless stated otherwise in the Schedule for each and every claim	Cover is limited to 25%, or the percentage stated in the Schedule, of the gross profit sum insured towards any and all specified supplier(s)/sub-contractor(s), or the sum insured stated in the Schedule, whichever is the lesser
Extensions to other premises: **3. Unspecified suppliers**	Cover is limited to the stated limits not exceeding 10% of the gross profit amounts towards any unspecified suppliers unless stated otherwise in the Schedule for each and every claim	Cover is limited to 10%, or the percentage stated in the Schedule, of the gross profit sum insured towards any and all unspecified supplier(s), or the sum insured stated in the Schedule, whichever is the lesser
Extensions to other premises: **4. Prevention of access – extended cover** **5. Public utilities – insured perils only** **6. Public telecommunications – insured perils only**	Cover is limited to 75% of the gross profit, gross rentals or revenue sum insured or R20 000 000, whichever is the lesser	Cover is limited to 75% of the gross profit, gross rentals or revenue sum insured, or R20 000 000, or the sum insured stated in the Schedule, whichever is the lesser
Theft by forcible entry	Limited to the Theft section sum insured	Limit may be bought up to 20% of the gross profit, gross rentals or revenue sum insured, not exceeding R5 000 000
ACCOUNTS RECEIVABLE		
Clauses and extensions		
Declarations & Duplicate records	Included	Moved to '*Specific conditions*'
Optional clauses and extensions		
Protections	Available as an optional cover	Moved to '*Specific conditions*'
THEFT		
Defined events		
Defined events	Does not extend to include theft (or any attempt thereat) following violence	Theft (or any attempt thereat) following violence or threat of violence added
2. Losses whilst in a building at any additional premises	Included as a defined event	Moved to '*Clauses and extensions*' as '*Additional premises*'
3. Damage to buildings	• Included as a defined event • Limited to R10 000	• Moved to '*Clauses and extensions*' as '*Loss or damage to buildings*' • Combined damage to the building and loss of fixtures and fittings and limit increased to R30 000

Description	Version 8	Version 9
4. Additional costs	• Included as a defined event • Combines loss of buildings, landlord's fixtures and temporary repairs • Limited to R10 000 in the aggregate	• Combined cover for loss of buildings, landlord's fixtures with damage to buildings • Temporary repairs moved to '*Clauses and extensions*' as '*Temporary repairs and measures after a loss*' • Limit increase to R20 000 per event and capped at R40 000 in the annual aggregate
5. Property of guests (applicable to accommodation risks only)	Limited to R10 000 per person, per event and R25 000 in the aggregate any one event	Limits increased to R20 000 per person, per event and R50 000 in the aggregate any one event
Memorandum		
All contents	Limited to R10 000 per person and R20 000 in the aggregate any one event	Limits increased to R20 000 per person and R40 000 in the aggregate any one event
Specific conditions		
Burglar alarm warranty	Automatically applied	Included '*(if stated in the Schedule to be applicable)*' as part of the heading
Specific exceptions		
Specific exceptions	Excludes loss of or damage to any solar power system or any component(s) thereof	Exclusion deleted
Optional clauses and extensions		
Petrol in underground tank(s)	Requires visible signs of physical damage as a result of forcible and violent breaking into underground tanks	Requires visible signs of physical damage to the premises following forcible and violent entry into or exit from such premises and the underground tank(s) must be kept securely locked by a suitable padlock or other approved method
MONEY		
Clauses and extensions		
Credit/debit cards	Limited to R5 000 per event and R15 000 in the annual aggregate	Limits increased to R10 000 per event and R30 000 in the annual aggregate
Custody of money	Not included	Included up to R10 000
Receptacles and clothing	Limited to R10 000	Limit increased to R20 000
Seasonal increase	Limited to 25 000	Maximum limit increased to R50 000
Defined events		
Sub-section B – Personal Accident (assault)	• Limited to R10 000 each for death, permanent disability and medical expenses • Limited to R15 000 for surgical, dental, nursing home or hospital treatment and aggregated per event • Option to purchase additional cover	• Limit increased to R20 000 each for death, permanent disability and medical expenses • Limit increased to R30 000 for surgical, dental, nursing home or hospital treatment and aggregated per event • Option to purchase additional cover is deleted

Description	Version 8	Version 9
	Specific exceptions	
Applicable to Sub-Section A	Exceptions 4, 5, 6 and 7 (minor limits) limited to R3 000	Minor limits increased to R10 000 or the Major limit stated in the Schedule, whichever is the lesser
	Memoranda	
Applicable to Sub-Section A	Notes: • first amount payable of R5 000 applicable to any loss or damage to money arising from dishonesty of any principal, partner, director or person in the employ of the Insured • exclusion of cover in respect of loss or damage arising from any event that is payable, or would be payable but for any first amount payable or co-insured clause under the fidelity section of the Policy or any other fidelity insurance	Memoranda deleted as: • first amount payable is added to the *'Automatic provisions, limits and first amounts payable document'* • fidelity exclusion is noted under Specific exceptions (applicable to Sub-Section A)
	GLASS	
	Defined events	
Defined events	Limit of R5 000 each applied to boarding up, damage to shop fronts and the like, removal and reinstallation, and watchmen	Limits increased to R10 000
	Basis of cover	
Basis of cover	Not included	Included – waives average if cover is on a First loss basis
	GOODS IN TRANSIT	
	Defined events	
Defined events	Hi-jacking of the load carrying vehicle is excluded	Exclusion and optional extension deleted, now included as part of defined events
Clearing up and removal of debris costs	Limited R10 000	Limit increased to R20 000
	Clauses and extensions	
Breakdown or damage	No limit included	Limit of R20 000 per event and R40 000 in the annual aggregate included
	BUSINESS ALL RISKS	
	Defined events	
1.2 First amount payable	Included as a defined event	Moved to 'Clauses and extensions'
2. Losses as a result of remote blocking	Included as a defined event	Moved to '*Clauses and extensions*'

Description	Version 8	Version 9
Optional clauses and extensions		
Increase in cost of working	Limited to a maximum of R50 000	Maximum limit increased to R150 000
ACCIDENTAL DAMAGE		
Defined events		
3 – Power surge	Not available	New cover option added
Specific conditions		
Defined Event 3	Not noted	New specific condition added
Memoranda		
Average condition	Included	Deleted – First loss average applies
COMBINED LIABILITY (CLAIMS-MADE BASIS)		
Specific exceptions		
Applicable to Sub-Section 1	Solar power systems	Exclusion deleted
GROUP PERSONAL ACCIDENT/STATED BENEFITS		
Group Personal Accident and Stated Benefits is combined into one section		
MOTOR		
Defined events		
2. Additional costs	Noted as a defined event	Moved to '*Clauses and extensions*'
3. Limit of indemnity	• Noted as a defined event • Refers to the amount stated on the schedule	• Moved to 'Definitions' • Refers to the amount stated in the schedule or the Reasonable retail value, including any specified accessories, whichever is the lesser
4. Repair, reinstate or replace	Noted as a defined event	Moved to '*Clauses and extensions*'
5. Reasonable retail value	Noted as a defined event	Moved to '*Definitions*'
Definitions		
Driver's licence	Not defined	Defined
Provisions		
1. Suspensive sale **2. First amount payable** **3. Fire, lightning and explosion**	Noted as provisions	Moved to '*Clauses and extensions*'
Sound equipment (After-market)	Limited to R3 500	Limit increased to R5 000
Defined events		
Sub-Section C – Medical expenses	Limited to R10 000 for all occupants	Limit for all occupants increased to R50 000

Description	Version 8	Version 9
	Clauses and extensions	
Emergency accommodation	Limited to: • R500 per person • R2 500 per occurrence • R5 000 in the annual aggregate	Limits increased to: • R1 000 per person • R5 000 per occurrence • R10 000 in the annual aggregate
Loss of fuel	Limited to R1 000	Limit increased to R2 000
Loss of locks, keys, central locking devices and remotes	Limited to R15 000	Limit increased to R20 000
Repatriation of vehicles used outside the territorial scope	Limited to: • occupants – R10 000 • vehicle transport costs – R5 000 • Temporary repairs – R5 000	Limits increased to: • occupants – R20 000 • vehicle transport costs – R20 000 • Temporary repairs – R20 000
Tracking device	Limited to R1 500	Limit increased to R2 000
Wreckage removal	Limited to 10 000	Limit increased to R20 000
	Optional clauses and extensions	
Contingent liability	Available as an optional cover	Noted under '*Clauses and extensions*' with automatic cover included up to R2 500 000 per event
Loss of use	• All delivery and/or collection costs and administration costs chargeable by the vehicle hire company is limited to R1 500 • Maximum number of days limited to 30 days	• Limit increased to R2 500 • 45 and 60 day options added
Vehicle hire	All delivery and/or collection costs and administration costs chargeable by the vehicle hire company is limited to R1 500	Limit increased to R2 500
	Specific exceptions	
1.4.3 PrDP	List of vehicle did not include: • any vehicle for which an operating licence is issued • any vehicle carrying dangerous goods	Now included
	MOTOR TRADERS RISK	
	Defined events	
3. Limit of indemnity	Refers to: • reasonable retail value including accessories and spare parts • the value as stated in the books of the dealer reflecting the purchase price plus expenses paid to improve the condition of the vehicle or maintain roadworthiness	Amended to: • Vehicle definitions 1 and 2: the value as stated in the books of the dealer reflecting the purchase price expenses paid to improve the condition of the vehicle or maintain roadworthiness • Vehicle definition 3: reasonable retail value including accessories and spare parts therein/on

Description	Version 8	Version 9
4. Repair, reinstate or replace	Notes that the amount settled for loss or damage shall not exceed the amount stated in the Schedule or the reasonable retail value (including its accessories and spare parts whilst therein or thereon) of such vehicle, whichever is the lesser	Amended to note that the amount settled for loss or damage shall not exceed the Limit of indemnity (as defined)
	Definitions	
Driver's licence	Not defined	Defined
	Specific exceptions	
Applicable to Sub-section A	Specific exception 14. theft does not include theft following violence or threat of violence	Included
	Defined events	
Sub-Section C – Medical expenses	Limited to R10 000 for all occupants	Limit for all occupants increased to R50 000
	Clauses and extensions	
Loss of keys	Limited to R7 500	Limit increased to R10 000
Wreckage removal	Limited to R10 000	Limit increased to R20 000
Contingent liability	Available as an optional cover	Moved to '*Clauses and extensions*' with automatic cover included up to R2 500 000 per event

ENROUTE IN-CAR/ ENROUTE MOTORCYCLE /ENROUTE ON-ROAD

Sections deleted

ELECTRONIC EQUIPMENT

	Defined events	
2. Losses as a result of lightning and power surge	Defined event 2. refers to losses as a result of lightning and power surge	• Amended to lightning or power surge and moved to 'Specific conditions' • New surge protection requirements apply • Definition of power surge is included
3. Losses as a result of remote blocking	Noted as a defined event	Moved to '*Clauses and extensions'*
	Specific exceptions	
Applicable to Sub-Section A: 12. loss, theft or disappearance	Exception 12.1 while in transit, requires visible signs of physical damage as a result of the forcible and violent entry to the transporting vehicle	Requirement deleted
	Limit of liability	
Limit of liability	Included: Architects' and other professional fees, Clearance costs, Express delivery and overtime	Moved to '*Clauses and extensions*'

Description	Version 8	Version 9
Clauses and extensions (applicable to Sub-Section A)		
Software upgrade	Limited to a maximum of R5 000	Maximum limit increased to R10 000
Sub-Section B – Consequential loss: Defined events		
Increased Cost of working	Limited to R10 000	Limit increased to R20 000
Reinstatement of data / programs	Limited to R10 000	Limit increased to R20 000
Specific conditions		
Average	Noted after '*Basis of indemnity*'	Moved to '*Specific conditions*'
Burglar alarm warranty	Automatically applied	Included '*(if stated in the Schedule to be applicable)*' as part of the heading
Memoranda		
Capital additions and currency fluctuations & Territorial limits	Noted under Memoranda	Moved to '*Clauses and extensions*'
Prevention of access	• Noted as a memoranda • Limited to 90% of the sum insured of Sub-Section A	• Added as an extension under Subsection B – Consequential loss • 3-month indemnity period, R20 000 limit and 24-hour time excess applies as per Increased cost of working
Optional clauses and extensions		
Incompatibility cover	Limited to a maximum of R50 000	Maximum limit increased to R100 000
MACHINERY BREAKDOWN		
Machinery Breakdown, Business interruption (machinery breakdown), Deterioration of stock	Separate sections	Combined into one section with sub-sections
Specific conditions		
Power surge	Not noted	• New surge protection requirements apply • Definition of power surge is included
SOLAR POWER		
Defined events		
Theft	Required visible signs of physical damage following forcible and violent entry into and exit from the premises	• Theft of Inverter, Battery and Peripherals must be accompanied by visible signs of physical damage to the building following forcible and violent entry • Theft of externally fitted Solar panels/Solar arrays accompanied by visible signs of forcible removal of or tampering with the Solar panels/Solar arrays, or due to theft (or any attempt thereat) following violence or threat of violence

Definitions		
Inverter, Solar battery and Solar peripherals	Definition was specific to the solar power system only	Generic definition applied so that inverters, batteries and peripherals can be insured under this section on a stand-alone basis
Basis of indemnity		
Basis of indemnity	Included: Sum insured, Underinsurance, Partial damage, Total damage, Repair, reinstate or repair	Basis of indemnity is deleted and replaced by Reinstatement value conditions
Specific conditions		
Burglar Alarm Warranty	Automatically applied	• Added '(if stated in the Schedule to be applicable)' to the heading • Standard alarm warranty applies to batteries, inverters and/or peripherals • Externally fitted solar panels/arrays to be protected by beams or sensors
Solar power system warranty	Requirement 6. refers to an evaluation on the suitability of the roof	Amended to: '*an evaluation conducted by a qualified professional on the suitability of the roof or carport where the system is roof- or carport mounted only*'
Defined events		
Sub-Section B – Liability	Batteries and Inverters not noted	Extended to include Batteries and Inverters
Sub-Section C – Accidental damage	Limited to R20 000 per event and R100 000 in the annual aggregate	Limit increased to R100 000 per event and R250 000 in the annual aggregate
Clauses and extensions		
Software upgrade	Limited to a maximum of R5 000	Maximum limit increased to R10 000
Temporary removal	Limited to 20% unless temporary removal is for the purpose of cleaning, renovation, repair or similar process	Limit increased to 25%
Temporary repairs and measures after loss	Limited to R50 000	Limit increased to R150 000
Optional clauses and extensions		
Additional power surge	Available	• Cover to be purchased ground up • Limited to a maximum R250 000 per event and R500 000 in the annual aggregate
Theft (non- forcible)	Defined Event 7 under Sub-section A – Property is extended to include non-forcible theft of solar panel / arrays up to a maximum limit of R100 000	Defined event is added to Sub-section A covering theft or any attempt thereat other than by any principal, partner, director or employee of the Insured up to a maximum limit of R250 000