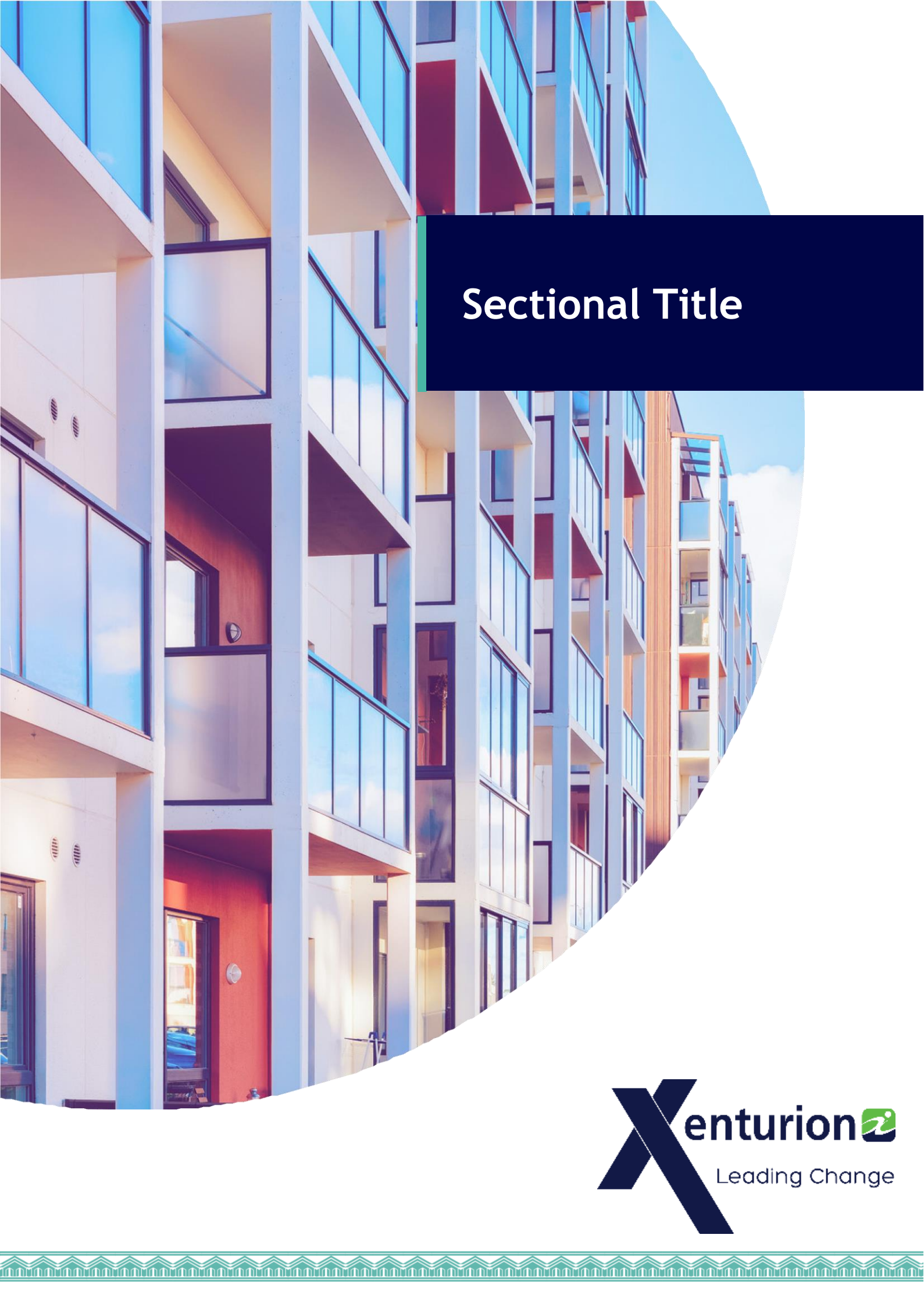


A photograph of a modern, multi-story building with a white facade and blue-tinted glass balconies. The building is viewed from a low angle, looking up. A large, dark blue curved shape is overlaid on the right side of the image, containing the text 'Sectional Title'.

Sectional Title



Sectional Title

Our valuable solution

The Hollard Sectional Title product provides comprehensive insurance cover against a variety of risks and vulnerabilities that are out of the insured's control.

The Hollard Sectional Title product is specifically designed for properties registered under:



Sectional Title schemes



Shareblock schemes



Homeowners' Associations

Our cover is suitable for residential complexes, townhouses, semi-detached houses, dual-houses, gated villages, and office parks.

In conjunction with a network of brokers, we are proud to offer an insurance solution that not only protects the insured's property but also the owners and trustees of sectional title properties in accordance with the Sectional Title Act.



Extensive cover options

Depending on the individual needs and requirements of your property, the following sections may be included:



Property Combined

Provides insurance for damage to buildings, contents, common property, public supply connections, rent, cleaning and maintenance equipment, costs of removal of fallen or leaning trees, generator hire, and water leaks/loss of water.



Geysers All Risks

Provides All Risks cover for specified geysers.



Office Contents

Office premises exclusively used by the Body Corporate are insured for contents, rent, documents, legal liability documents, and the associated increase in the cost of working.



Business Interruption

Offers protection against loss of rental income from tenants should the insured property be rendered untenable due to occurrences of a defined event.



Money

Covers money held on the premises by the Body Corporate and while in transit to and from the bank.



Commercial Crime

Provides protection against loss of money and/or property as a result of fraud or dishonesty by an insured employee as defined in the Community Schemes Ombud Service Act.



Business All Risks

Covers loss of or damage to specified property belonging to the Body Corporate.

This can include garden tools, CCTV installations, generators and similar items.



Accidental Damage

Provides cover for accidental physical loss of or damage to the insured property at the premises provided this property is not or cannot be insured under another section of the policy.



Combined Liability

Provides cover for which the insured shall become legally liable to pay in respect of bodily injury or loss of, or damage to property, including claimant's costs and expenses that may arise from the insured property.



Employers' Liability

Provides cover for the insured, after which they shall become legally liable to pay, in respect of death of or bodily injury to persons employed under a contract of service or an apprenticeship.



Cyber

Provides cover for cyber related events such as: cyber liability, crisis management expenses and notification expenses, first-party expenses, cyber extortion and digital media liability.



Motor

Covers loss of or damage to motor vehicles owned by the Body Corporate.



Electronic Equipment

Cover is available for standard electronic equipment, such as desktop computers, printers, modems, and scanners as well as portable equipment, such as laptops and notebooks owned by the Body Corporate.



Machinery Breakdown

Provides cover for any unforeseen and sudden physical damage to machinery owned by the Body Corporate and situated at the insured premises.



Solar Power

Provides cover for the solar power system only. This includes the inverter, solar batteries, solar panels and solar peripherals.



The benefits of insuring with Hollard

No two properties are identical and that is why our trusted brokers will put together a unique solution for your property needs. Hollard also assists in providing specialist risk management services to our insureds.

Version 2



We Are Where You Are! For more information, speak to your broker.

Hollard.

Sectional Title

hollard.co.za

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Further information on benefits, exclusions and limitations can be found at **hollard.co.za**