Hollard Prestige Portfolio

Excess and Limit Comparison - v1.5 vs v2.1

Xenturion

Leading Change

Hollard Prestige Portfolio

Excess and Limit Comparison - Version 1.5 vs Version 2.1

Note: This comparison highlights only key differences in excesses and limits. It does not reflect all changes to benefits names. For detailed information, please refer to the relevant Excess and Limit Section documents.

The excess and limit section forms part of the schedule. The following are the different types of excesses which could apply to a claim:

- **Basic excess:** This is the amount that you chose for the following cover sections: **Home, Contents, Assets specified** and **Motor.**
- **Additional excess:** This is an extra amount in addition to your basic excess. If additional excesses apply to you, we will note them in your policy schedule. More than one additional excess can be applied in the event of a claim.
- **Benefit-specific excess:** This is an excess that is predetermined for specific benefits and can either be a rand amount or a percentage of the total claim.
  - The benefit-specific excess applies if only the relevant item(s) is damaged, lost or stolen and no other items are being claimed for.
  - It is not treated as the highest excess if your claim involves more than one benefit or more than one cover section.
- **55 year or older excess:** All excesses (except those noted below) become Nil when the policyholder is aged 55 or older, unless the policyholder opts to pay a basic excess, as shown in the policy schedule. If the policyholder is aged 55 or older but the **driver** at the time of claim is under the age of 55 years old, a basic excess of R5 000 will apply. An excess will still be payable regardless of the age of the policyholder for claims related to the following benefits:
  - **Home** and **Contents** cover sections
    - Power surge (Included cover and Optional cover)
    - Alarm not activated additional excess
  - **Motor** cover section
    - Non-regular driver additional excess
    - Application of early-warning tracking device(s) accidentally not activated additional excess
    - Incorrect use of vehicle additional excess
    - Theft of spare wheels (including 4x4 cover)
    - Replacement of windscreen, fitted glass and lights
  - **Cyber insurance** cover sections
    - Data restoration and malware decontamination
    - Express kidnapping

Purple font: Benefit name changed/No change in cover **Orange font:** Cover reduced/Cover removed **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Home					
Basic excess	Sum insured	5% of claim, minimum R2 500, maximum R25 000	Nil	Sum insured	As selected and shown in your policy schedule - Selectable excess options available are from Nil to R150 000 or 5% of claim, minimum R2 500, maximum R25 000
Included cover					
Accidental damage	Sum insured	10% of claim	Nil	Sum insured	10% of claim, minimum R500
• Glass doors, windows and sanitary ware	Sum insured	R500	Nil	Covered under the Accidental damage benefit.	
Accidental damage to underground public services (Previously called – Underground service and servitudes)	25% of sum insured	Nil	Nil	Actual cost	Nil
Accidental death	Cover not included.			R50 000 per person 6 years and older R20 000 per child younger than 6 years	Nil
Alternative accommodation or loss of rent • Maximum period for this cover	25% of sum insured, maximum R1 500 000 Two years or the reasonable time to make it habitable, whichever is the lesser	Nil	Nil	25% of sum insured	Nil
Cover during property transfer (Previously called – Buying a new home)	Sum insured	Basic excess	Basic excess	New property value	New property chosen excess
Damage to concealed water pipes	Not explicitly stated, previously rolled out via an endorsement.			Actual cost	Basic excess

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Domestic and wild animals	Cover not included.			Sum insured	Basic excess
Emergency services (Previously called – Fire department charges)	25% of sum insured	Nil	Nil	Actual cost	Nil
Geysers					
Damage to geysers					
If authorised by us	Actual costs	Basic excess	Nil	Actual costs	Basic excess
If not authorised by us					
• **Electrical geysers**					
◦ 50 – 150 litre	R11 000	Basic excess	Basic excess	R13 000	Basic excess
◦ 200 litre	R14 000	Basic excess	Basic excess	R15 000	Basic excess
◦ 250 litre	R20 000	Basic excess	Basic excess	R22 000	Basic excess
• **Solar geysers**					
◦ 150 - 200 litre	R29 000	Basic excess	Nil	R30 000	Basic excess
◦ 300 litre	R42 000	Basic excess	Nil	R43 000	Basic excess
Green building cost cover	R20 000 unless authorised by us	Nil	Nil	R25 000 unless authorised by us	Nil
Holiday letting	Cover not included.			Sum insured	Basic excess
• Trauma counselling for paying guests				R10 000 per person	Nil
Imminent danger security costs	Cover not included.			R25 000	Nil
Loss of metered water (Previously called – Loss of water by leakage)	R25 000	Nil	Nil	R25 000, maximum 2 claims in 12-months	Nil
Pest contamination	Cover not included.			R25 000	Nil

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Power surge - included cover					
• No power surge arrester installed	Maximum R50 000 in each 12-month period of insurance	10% of claim, minimum R3 500	10% of claim, minimum R3 500	R50 000	Basic excess
• Power surge arrester installed on the distribution board	Sum insured	Nil	Nil		Nil
Professional cleaning services	Cover not included.			R25 000	Nil
Restoring of soil	Cover not included.			Actual cost	Nil
Temporary emergency measures	Cover not included.			R50 000	Nil
Trauma counselling	Cover not included.			15 000 per person	Nil
Optional cover					
Garden and landscaping - extended cover	Optional cover not available.			Selected sum insured - options available are R100 000, R250 000 and R500 000	Nil
Power surge • Surge arrester is required for cover above R100 000 (included and optional cover combined), else cover is limited to R100 000	Optional cover not available. Included cover was available up to the sum insured.			Selected sum insured - options available are R10 000, R30 000, R50 000, R100 000, R250 000 and Sum insured	R2 500 Nil if surge arrester is installed
Security measures					
Alarm not activated additional excess (Previously called – Alarm warranty)	Sum insured	R25 000	R25 000	Sum insured	10% of claim, minimum R5 000
Theft and malicious damage					
Outbuildings - property is unoccupied - no minimum security measures and no forcible or violent entry	Cover not included.			R50 000	Basic excess

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Contents					
Basic excess	Sum insured	5% of claim, minimum R2 500 maximum R25 000	Nil	Sum insured	As selected and shown in your policy schedule - Selectable excess options available are from Nil to R150 000 or 5% of claim, minimum R2 500 maximum R25 000
Included cover					
Accidental damage	**Flexi** - R100 000	Basic excess	Basic excess	Sum insured	10% of claim, minimum R500
Accidental death	Cover not included.			R50 000 per person 6 years and older R20 000 per child younger than 6 years old	Nil
Acts by tenants	Cover not included.			Sum insured	Nil
Alternative accommodation or loss of rent • Maximum period for this cover	25% of sum insured, maximum R1 500 000 Two years or the reasonable time to make it habitable, whichever is the lesser	Nil	Nil	25% of sum insured	Nil
Art and collectables (Previously called – Fine arts – but not part of the specialised cover under the Fine arts section)	Forms part of the Contents sum insured. Limited to R2 850 000 maximum pay-out per any one claim, maximum pay-out of R1 140 000 per item.	Basic excess	Basic excess	Forms part of the Contents sum insured, with no maximum limit per item or claim	Basic excess
Business contents (Previously called – Business contents at the insured address)	**Flexi** - R250 000	Basic excess	Basic excess	R250 000	Basic excess

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Camping equipment	**Flexi** – R100 000 **Flexi plus** – Specified sum insured, maximum R500 000	Basic excess	Basic excess	Covered under Items out and about benefit.	
Cell phones	Excess was not explicitly stated, and the basic excess was applied.			Sum insured	10% of claim, minimum R500
Clearing up costs	Cover not included.			Actual cost	Nil
Contents in transit (Previously called – Removal of contents)					
• Contents when you move	Sum insured	Basic excess	Basic excess	Sum insured	Basic excess
• Contents (including groceries) while in transit between the risk address and other specified locations	Sum insured	Basic excess	Basic excess	10% of sum insured	Basic excess
• Theft from an unattended vehicle by remote jamming with no CCTV footage	Cover not included.			R10 000	Basic excess
Contents temporarily at another location (Previously called – Contents temporarily elsewhere)	15% of sum insured	Basic excess	Basic excess	20% of sum insured	Basic excess
Credit, debit and SIM card fraud	Cover not included.			R5 000	Nil
Domestic and wild animals (Previously called – Damage caused by animals which do not belong to you)	R25 000	Nil	Nil	Sum insured	Basic excess
Emergency services (Previously called – Fire department charges)	25% of sum insured	Nil	Nil	Actual cost	Nil
Garden and landscaping	Cover not included.			R50 000	Nil

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Garden and outdoor items	**Flexi** – R100 000	Basic excess	Basic excess	R100 000	Basic excess
• Theft of motorised lawnmower and power equipment with no forcible and violent entry (Previously called – Motorised lawn mowers)	R10 000	Basic excess	Basic excess	R10 000	Basic excess
Hole-in-one (golf), full-house (bowls) & SA record					
• Hole-in-one or full-house	R15 000	Nil	Nil	R15 000 in any 12-month period of insurance	Nil
• SA record	Cover not included.			R10 000 in one calendar month, limited to maximum of three records in any 12-month	Nil
Holiday letting	Cover not included.			Sum insured	Basic excess
• Accidental damage				R50 000	R5 000
• Trauma counselling for paying guests				R10 000 per person	Nil
Home modifications for disability	Cover not included.			R100 000	Nil
Identity theft cover	R50 000	Nil	Nil	Cover not included, cover available under the Cyber Insurance section.	
Imminent danger security costs	Cover not included.			R25 000	Nil
Increase in sum insured over the holiday season	Cover not included.			20% of sum insured	Nil
Items out and about (Previously called – Assets out)	10% of the Contents sum insured, maximum R250 000 per claim	Basic excess	Basic excess	Percentage of your Contents sum insured as selected and shown in your policy schedule. Maximum R500 000 per item. Percentage options available - 0%, 5%, 10%, 15%, 20%, 25% and 30% of sum insured	Basic excess

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
• Cell phones	Covered under the Assets Out benefit, and the basic excess applied.			Items out and about sum insured	10% of claim, minimum R500
• Jewellery and watches safe requirement (Previously called – Safe warranty)	R75 000	R1 000	Nil	R75 000	Basic excess
• Emergency toiletries and clothing (Previously called – Personal baggage – personal toiletries only)	R5 000	Nil	Nil	R5 000	Nil
• Unattended bicycle (Previously called – Bicycles – when left unattended and unsecured)	R25 000	Basic excess	Basic excess	R25 000	Basic excess
• Jewellery and watches (Previously called – Limits apply to jewellery and watches)	33% of sum insured	Basic excess	Basic excess	33% of sum insured	Basic excess
• No proof of ownership and value (Previously called – Lack of proof of purchase)	R25 000	R1 000	Nil	R25 000	Basic excess
• Valuation certificate required (Previously called – Jewellery certificate warranty)	R25 000	Nil	Nil	R25 000	Basic excess
• Temporary location with no forced entry	Cover not included.			R10 000	Basic excess
• Theft by domestic employees and contractors	R50 000 any one claim	R1 000	Nil	Covered under - Theft and malicious damage.	
• Safe requirement (Previously called – Safe warranty)	R75 000	R1 000	Nil	R75 000	Basic excess
Loss of fish (Previously called – Contents in fish tanks)	**Flexi** - R50 000	Basic excess	Basic excess	R50 000	Basic excess

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Loss of metered water (Previously called – Loss of water by leakage)	R25 000	Nil	Nil	R25 000, maximum 2 claims in 12-months	Nil
Mechanical, electronic or electrical breakdown	Cover not included.			R50 000	R1 000
Money:					
• Any event except theft	R25 000	Nil	Nil	R50 000	Nil
• Theft if no forcible or violent entry	R5 000	Nil	Nil	R5 000	Nil
• Theft with forcible or violent entry					
◦ In a safe	R25 000	Nil	Nil	R50 000	Nil
◦ Not in a safe	R5 000	Nil	Nil	R5 000	Nil
Newly bought home contents	Cover not included.			15% of sum insured	Basic excess
Out of vehicle theft:					
• Forcible or violent entry	Assets out limit	R1 000	Nil	Items out and about limit	Basic excess
• Remote jamming and no CCTV footage (Previously called – Out of vehicle cover)	R10 000	R1 000	Nil	R10 000	R1 000
Personal baggage	**Flexi** – R100 000 **Flexi plus** – Specified sum insured, maximum R500 000	Basic excess	Basic excess	Covered under Items out and about benefit.	
Pest contamination	Cover not included.			R25 000	Nil

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Power surge - included cover					
• No power surge arrester installed	Maximum R50 000 in each 12-month period of insurance	10% of claim, minimum R3 500	10% of claim, minimum R3 500	R50 000	Basic excess
• Power surge arrester installed on the distribution board	Sum insured	Nil	Nil		Nil
Professional cleaning services	Cover not included.			R25 000	Nil
Spoiling of food in fridge and freezer					
• Costs to cover spoilt contents (Previously called – Deterioration of refrigerated or frozen food and drink)	R50 000	Nil	Nil	R50 000	Nil
• Contamination or odour	Cover not included.			R100 000	Nil
Sports equipment	**Flexi** – R100 000 **Flexi plus** – Specified sum insured, maximum R500 000	Basic excess	Basic excess	Covered under Items out and about benefit.	
Storage costs after a valid claim event	Cover not included.			Actual cost	Nil
Temporary emergency measures	Cover not included.			R50 000	Nil
Trauma counselling	Cover not included.			R15 000 per person	Nil
Veterinary expenses	R5 000	Nil	Nil	R50 000	Nil
Water pumping machinery (Previously called – Swimming pool and borehole machinery)	R25 000	Nil	Nil	R25 000	R1 000

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Optional cover					
Bed-and-breakfast:	Specified sum insured	Basic excess	Basic excess	Sum insured	Basic excess
• Accidental damage	Sum insured	Basic excess	Basic excess	R50 000	R5 000
• Blinds, canopies and external signs (Previously called – External signs, blinds and canopies)	R10 000	Nil	Nil	R10 000	Nil
• Cleaning and dry-cleaning of paying guests' property	R5 000	Nil	Nil	R5 000	Nil
• Increase in peak period	25% of specified sum insured	Nil	Nil	Cover removed.	
• Malicious damage and theft - no forcible or violent entry	No cover provided.			R50 000	Basic excess
• Property of paying guests (Previously called – Personal effects for paying guests)	R10 000	Nil	Nil	R25 000	Nil
• Stock and consumables (Previously called – Stock-in-trade)	R30 000	Basic excess	Basic excess	R30 000	Basic excess
• Trauma counselling for paying guests	R10 000 per person	Nil	Nil	R10 000 per person	Nil
Business contents - extended cover (Previously covered under Flexi Plus)	Specified sum insured, maximum R500 000	Basic excess	Basic excess	Specified sum insured, maximum R500 000	Nil
Contents in fish tanks - Flexi Plus	Specified sum insured, maximum R250 000	Basic excess	Basic excess	Optional cover not available.	
Garden and outdoor items - extended cover (Previously covered under Flexi Plus)	Specified sum insured, maximum R250 000	Basic excess	Basic excess	Selected sum insured, maximum R250 000	Nil
Marquee hire	Optional cover not available.			R50 000	Basic excess

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Power surge • Surge arrester is required for cover above R100 000 (included and optional cover combined), else cover is limited to R100 000	Optional cover not available. Included cover was available up to the sum insured.			Selected sum insured - options available are R10 000, R30 000, R50 000, R100 000, R250 000 and Sum insured	R2 500 Nil if surge arrester is installed
Security measures					
Alarm not activated additional excess (Previously called – Alarm warranty)	Sum insured	R25 000	R25 000	Sum insured	10% of claim, minimum R5 000
Theft and malicious damage					
Outbuildings - property unoccupied - No minimum security measures and no forcible or violent entry	Cover not included.			R50 000	Basic excess
Outbuildings – property occupied – no forcible or violent entry	Sum insured	Basic excess	Basic excess	R100 000	Basic excess
Assets Specified					
What we cover					
Cell phones	Specified sum insured per item	Basic excess	Nil	Specified sum insured per item	10% of claim minimum R500
Your responsibilities - No minimum proof of ownership and value					
Other specified items	Limits mentioned in the policy wording.			R50 000	Basic excess
Fine Arts					
Basic excess	Sum insured	5% of claim, minimum R2 500 maximum R25 000	Nil	Sum insured, maximum R20 000 000 per risk address	Nil
Large loss excess waiver	Loss in excess of R250 000	Nil	Nil	Excess waiver is no longer required as the basic excess is Nil.	

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Jewellery and watches					
*** Additional cover available on a standalone policy.**					
• Valuation certificate required	R25 000	Basic excess	Basic excess	*R25 000 per claim	Nil
• Safe warranty (if not worn)	R75 000	Basic excess	Basic excess	*R75 000 per limit *R2 000 000 per claim	Nil
• Worn, carried by you or in your line of sight	Sum insured	Basic excess	Basic excess	*R750 000 per limit *R2 000 000 per claim	Nil
• In a safe	Sum insured	Basic excess	Basic excess	*R750 000 per limit *R5 000 000 per claim	Nil
• In a bank vault	Sum insured	Basic excess	Basic excess	*R5 000 000 per claim	Nil
Included cover					
Appreciation of items in the art collection (Previously called – Appreciation)	Maximum 20% of the original agreed value	Basic excess	Nil	20% of sum insured of item	Nil
Collection temporarily stored elsewhere	Sum insured	Nil	Nil	Cover only available as Optional cover.	
Defective title	Up to fair market value or sum insured of the item – whichever is the lesser	Nil	Nil	Cover only available as Optional cover.	
Depreciation in value (Previously called – Lost or destroyed item – increase in value & Partly damaged item – increase in value)	Up to 20% of the original agreed value	Basic excess	Basic excess	Up to sum insured of item	Nil
Pairs and sets	Cover not included.			Sum insured of pair or set	Nil
Protecting your collection (Previously called – Temporary storage costs)	Maximum 20% of sum insured	Basic excess	Basic excess	20% of sum insured of full collection	Nil

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	Limit	Under 55 Excess	55 and older Excess	Limit	Excess
Transit cover	Sum insured	Basic excess	Basic excess	Cover only available as Optional cover.	
Optional cover					
Art at a temporary location	Optional cover not available.			Specified sum insured, maximum R5 000 000	Nil
Art in transit in South Africa	Optional cover not available.			Specified sum insured, maximum R5 000 000	Nil
Exhibition cover	Sum insured	5% of claim, minimum R2 500	Nil	Specified sum insured, maximum R5 000 000	Nil
Defective title	Optional cover not available.			Specified sum insured maximum R20 000 000	Nil
Personal Liability					
What we cover					
General personal liability (Previously called – Personal legal liability)	R25 000 000	Nil	Nil	R30 000 000	Nil
Included cover					
Director's and officer's liability (Previously called – Directors or officers)	R500 000	Nil	Nil	R1 000 000	Nil
Electric fence	Cover not included.			R1 000 000	Nil
Liability towards domestic employees	Cover not included.			R30 000 000	Nil
Liability towards paying guests (Previously called – Bed-and-breakfast)	R1 000 000	Nil	Nil	R5 000 000	Nil
Renting out your home to tenants (Previously called – Property owner's liability)	R25 000 000	Nil	Nil	R30 000 000	Nil
Spread of fire liability	Cover not included.			R30 000 000 or R5 000 000 if you live on a farm, plot or smallholding	Nil
Tenant's liability	R25 000 000	Nil	Nil	R30 000 000	Nil

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Optional cover					
Extended personal liability	Optional cover not available.			R30 000 000	Nil
Personal Accident					
What we cover					
Death benefit:				Maximum R7 500 000 per accident	
• An insured person 14 years and older, up to and including 80 years old	R250 000 per insured person, maximum R1 000 000 per family	Nil	Nil	R2 000 000 per insured person	Nil
• Domestic employee	R114 000	Nil	Nil		
• Children 6 years and older, but younger than 14 years old	R50 000	Nil	Nil	R50 000 per insured person	Nil
• Children 6 months and older, but younger than 6 years old	R20 000	Nil	Nil	R20 000 per insured person	Nil
Disappearance benefit - early payment of the death benefit	R250 000	Nil	Nil	As per death benefit above	Nil
Permanent disablement benefit	R250 000	Nil	Nil	R250 000 per insured person, maximum R1 000 0000 per accident	Nil
Temporary disablement benefit:					
• Employed insured person – temporary total disablement	100% of weekly earnings not exceed 104 weeks within 12 months	Nil	Nil	100% of the average weekly earnings of the insured person during the 12-months prior to the injury payable for a maximum of 104 weeks	Nil
• Employed insured person – temporary partial disablement	40% of weekly earnings not exceed 104 weeks within 12 months	Nil	Nil	40% of the average weekly earnings of the insured person during the 12-months prior to the injury payable for a maximum of 104 weeks	Nil

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Temporary disablement benefit continued					
• Unemployed insured person - temporary total disablement	Current wording does not distinguish between employed and unemployed insured persons.			A weekly benefit of R5 000 payable for a maximum of 8 weeks.	Nil
Emergency transportation costs	Cover not included.			R100 000 per insured person, maximum R500 000 per accident	Nil
Hospital benefit	R20 000	Nil	Nil	R1 000 per day, maximum R20 000 in any 12-month period	Nil
Life support machinery	R20 000	Nil	Nil	R100 000 per insured person	Nil
Mobility cover	R50 000	Nil	Nil	R150 000 per insured person	Nil
Rehabilitation costs	80% of costs, limited to R20 000	Nil	Nil	R150 000 per insured person	Nil
Return of a body (Previously called – Repatriation)	R20 000	Nil	Nil	R75 000 per insured person	Nil
Return of an injured person	Cover not included.			R150 000 per injured person	Nil
Search and rescue	Cover not included.			R100 000 per insured person, up to a maximum of R500 000 per accident and up to a maximum of R500 000 in any 12-month period	Nil
Watercraft					
Basic excess	Sum insured	R1 500	Nil	Sum insured	As selected and shown in your policy schedule
Main cover					
Other accessories (excluding motors) (Previously called – Specified accessories)	Sum insured	R1 500	Nil	Specified sum insured	Basic excess

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Liability cover (Previously called – Watercraft liability)	R3 000 000	Nil	Nil	**R5 000 000**	Nil
Included cover					
Cost of importing parts (Previously called – Parts not available in RSA)	R5 000	Nil	Nil	**10% of sum insured**	Nil
Damage caused by vermin and animals	Cover not included.			**Sum insured**	**Basic excess**
Delivery after repairs	Cover not included.			**Actual cost**	**Nil**
Emergency accommodation	Cover not included.			**R3 000 per day, maximum of three days**	**Nil**
Emergency repairs (Previously called – Safeguarding and emergency repairs)	R10 000	Nil	Nil	**R15 000**	Nil
Emergency services, clean-up and debris removal	Cover not included.			**Actual cost**	**Nil**
Sails (less than three years old), protective covers, erected tackle, outboard motors, inboard motors and batteries	Reasonable market value less depreciation	Basic excess	Basic excess	**Reasonable market value** – reference to the age of the sail has been removed	Basic excess
Sails and protective covers – older than 3 years	2/3 of the replacement cost	Nil	Nil	**Reasonable market value** – reference to the age of the sail has been removed	**Basic excess**
Towing and storage: (Previously called – Safeguarding and emergency repairs)					
• With our permission (SA)	R10 000	Nil	Nil	**Actual cost**	Nil
• Without our permission (SA)	R10 000	Nil	Nil	**50% of the cost**	Nil
• **Outside of SA (repatriation)** (Previously called – Repatriation)	R50 000	Nil	Nil	R50 000	Nil
Transit cover (Previously called – Transit risks)	Sum insured	Nil	Nil	Sum insured	**Basic excess**

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	Limit	Under 55 Excess	55 and older Excess	Limit	Excess
Trauma counselling	Cover not included.			R15 000 per person	Nil
Motor					
Basic excess	Sum insured	5% of claim minimum R2 500 unless a flat or basic excess waiver was chosen.	Nil	Sum insured	As selected and shown in your policy schedule - Selectable excess options available are from Nil to R150 000
What we cover					
Specified vehicle accessories (Previously called – Non-factory-fitted accessories additional cover)	Sum insured	Nil	Nil	Specified sum insured	Nil
Application of early-warning tracking device(s) accidentally not activated additional excess (Previously called – Tracking device not activated – additional excess)	Sum insured	5% of claim	5% of claim	Sum insured	5% of claim
Tracking device	R2 000	Nil	Nil	Cover not included.	
Specified sound equipment	R2 000	Nil	Nil	Covered under the Vehicle accessories benefit.	
Excess waiver on windscreen	Sum insured	Nil	Nil	Cover not included.	
Mileage exceeded – additional excess	Sum insured	5% of claim minimum R2 500	5% of claim minimum R2 500	Incorrect use of vehicle additional excess will apply.	
Incorrect use of vehicle additional excess	Sum insured	20% of claim minimum R2 500	20% of claim minimum R2 500	Sum insured	R3 000
Included cover - Comprehensive cover					
Child car seat	Covered under Non-factory-fitted accessories	Nil	Nil	R10 000 – Accidental damage	Nil
Clean-up and debris removal	R15 000	Nil	Nil	Actual cost	Nil
Courtesy vehicle (Previously called – Temporary substitute vehicle)	Maximum R250 000	R2 500	Nil	120% of sum insured, maximum R4 620 000	Basic excess

Purple font: Benefit name changed/No change in cover
Orange font: Cover reduced/Cover removed
Aqua font: Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	Limit	Under 55 Excess	55 and older Excess	Limit	Excess
Courtesy vehicle excess	Cover not included.			R20 000	Basic excess
Credit shortfall - limited (Previously called – Credit shortfall – automatically included)	10% of the vehicle sum insured max R200 000	Nil	Nil	R200 000	Nil
Delivery after repairs	Cover not included.			Actual cost	Nil
Emergency repairs	Up to R10 000	Nil	Nil	R15 000	Nil
Emergency services	Cover not included.			Actual cost	Nil
Fire extinguishing costs	Cover not included.			Actual cost	Nil
Hospital benefit (Previously called – Medical benefit)					
• Accident	R2 000 per person, R10 000 per accident	Nil	Nil	R1 000 per day, maximum R20 000 per person, in any 12-month period	Nil
• Hijacking	R20 000 per person, R100 000 per incident	Nil	Nil		
Keys, locks and remote control units (Previously called – Locks and keys)	Actual cost	10% of claim, minimum R500	Nil	Actual cost	R500
Modifications for disability	Cover not included.			R100 000	Nil
Theft of spare wheels	Included in the vehicle's sum insured value	Basic excess	Basic excess	R10 000	Nil if securely fitted, otherwise R2 500 if not
Towing after a mechanical breakdown (within SA):					
• With our permission	Cover not included.			Actual cost	Nil
• Without our permission				R1 850	Nil
Towing and storage after a claim event: (Previously called – Towing and storage after a claim event within South Africa:)					
• With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil
• Without our permission (SA)	R4 250	Nil	Nil	R4 400	Nil
• Outside of SA (repatriation) (Previously called – How we handle claims in neighbouring countries (towing and storage))	R50 000	Nil	Nil	R50 000	Nil

Purple font: Benefit name changed/No change in cover — Orange font: Cover reduced/Cover removed — Aqua font: Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Transfer cover when buying a replacement vehicle (Previously called – Vehicle transfer cover for any vehicle you buy)	Maximum R750 000 for 72 hours	Basic excess	Basic excess	The lesser of the sum insured and R4 620 000	Basic excess
Trauma counselling	Cover not included.			R15 000 per person	Nil
Vehicle accessories (Previously called – Non-factory-fitted accessories, including child car seat, automatically included)	R10 000	Nil	Nil	R15 000	Nil
Vehicle rental excess (Previously called – Temporary vehicle rental excess waiver)	R5 000	Nil	Nil	R20 000	Nil
Winching equipment	R10 000	Nil	Nil	R12 000	Nil
Windscreen, fitted glass and lights:					
• Replacement – Generic glass	If authorised by us: Actual cost If not authorised by us: R15 000	Nil	Nil	If authorised by us: Actual cost If not authorised by us: R15 000	10% of claim, minimum R250
• Replacement – Other glass		20% of claim, minimum R500	Nil		25% of claim, minimum R500
• Repair		Nil	Nil		Nil
Included cover - Third party, fire and theft					
Clean-up and debris removal	R15 000	Nil	Nil	Actual cost	Nil
Courtesy vehicle	Cover only available under Comprehensive cover.			120% of sum insured, maximum R4 620 000	Basic excess
Courtesy vehicle excess	Cover not included.			R20 000	Basic excess
Delivery after repairs	Cover not included.			Actual cost	Nil
Emergency repairs	Up to R10 000	Nil	Nil	R15 000	Nil
Emergency services	Cover not included.			Actual cost	Nil
Fire extinguishing costs	Cover not included.			Actual cost	Nil

Purple font: Benefit name changed/No change in cover   Orange font: Cover reduced/Cover removed   Aqua font: Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Keys, locks and remote control units (Previously called – Locks and keys)	Actual cost	10% of claim, minimum R500	Nil	Actual cost	R500
Medical benefit:					
• Accident	R2 000 per person, R10 000 per accident	Nil	Nil	Cover only available under Comprehensive cover.	
• Hijacking	R20 000 per person, R100 000 per accident	Nil	Nil		
Theft of spare wheels	Included in the vehicle's sum insured value	Basic excess	Basic excess	R10 000	Nil if securely fitted, otherwise R2 500 if not
Towing and storage after a claim event: (Previously called – Towing and storage after a claim event within South Africa:)					
• With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil
• Without our permission (SA)	R4 250	Nil	Nil	R4 400	Nil
• Outside of SA (repatriation) (Previously called – How we handle claims in neighbouring countries)	R50 000	Nil	Nil	R50 000	Nil
Transfer cover when buying a replacement vehicle (Previously called – Vehicle transfer cover)	Maximum R750 000 for 72 hours	Basic excess	Basic excess	The lesser of the sum insured and R4 620 000	Basic excess
Trauma counselling	Cover not included.			R15 000 per person	Nil
Vehicle accessories (Previously called – Non-factory-fitted accessories, including child car seat, automatically included)	R10 000	Nil	Nil	R15 000	Nil
Winching equipment	R10 000	Nil	Nil	R12 000	Nil

Purple font: Benefit name changed/No change in cover Orange font: Cover reduced/Cover removed Aqua font: Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Windscreen, fitted glass and lights:					
• Replacement – Generic glass	If authorised by us: Actual cost If not authorised by us: R15 000	Nil	Nil	Cover only available under Comprehensive cover.	
• Replacement – Other glass		20% of claim, minimum R500	Nil		
• Repair		Nil	Nil		
Optional cover					
Credit shortfall - extended (only available with comprehensive cover) (Previously available – Credit shortfall – increased)	Sum insured – Cover available for Comprehensive and Third party, fire and theft cover	Nil	Nil	Balance of the shortfall (less the Credit shortfall - limited benefit amount) Cover only available for Comprehensive cover	Nil
Reduction in value (Previously called – Diminution of value)	Damage plus 10% of the retail value of the vehicle up to the sum insured stated in the schedule	Nil	Nil	10% of the retail/agreed value	Nil
Tyre cover (only available with comprehensive cover)	Optional cover not available.			R20 000 per tyre	Tyres: We will pay a percentage of the replacement cost as determined by the remaining tread on your tyres - see What we will pay if your claim is valid in the policy wording
Off-road driving (4x4) - (only available with comprehensive cover): (Previously called – 4x4 Cover(off-road))	Sum insured – Cover available for Comprehensive and Third party, fire and theft cover	Basic excess	Basic excess	Sum insured – Cover only available for Comprehensive cover	Basic excess
• Emergency accommodation	No cover provided.			R1 000 per person, per day for up to 4 persons, total maximum of R16 000	Nil
• Emergency repairs	No cover provided.			R17 500	Nil
• First aid equipment	No cover provided.			R2 500	Nil

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	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	Limit	Under 55 Excess	55 and older Excess	Limit	Excess
• Non-standard tools	No cover provided.			R5 000	Nil
• Personal documents	No cover provided.			R5 000	Nil
• Theft of luggage	No cover provided.			R10 000	Nil
• Theft of spare wheel	No cover provided.			R20 000	Nil if securely fitted, otherwise R2 500 if not
• Vehicle accessories	No cover provided.			R25 000	Nil
• Winching equipment	No cover provided.			R20 000	Basic excess
Motorcycle					
Basic excess (Previously called – Basic excess – motorcycles, scooters, quadbikes and ATV's)	Sum insured	R1 500	Nil	Sum insured	As selected and shown in your policy schedule - Selectable excess options available are from Nil to R20 000
Basic excess – Vintage motorcycles	Sum insured	R1 500	Nil	Sum insured	R1 000
What we cover					
Specified accessories (Previously called – Non-factory-fitted accessories additional cover)	Sum insured	Nil	Nil	Specified sum insured	Nil
Included cover - Comprehensive cover					
Clean-up and debris removal	R15 000	Nil	Nil	Actual cost	Nil
Credit shortfall – limited	10% of the vehicle sum insured max R200 000	Nil	Nil	R200 000	Nil
Delivery after repairs	Cover not included.			Actual cost	Nil
Emergency repairs	Up to R10 000	Nil	Nil	R15 000	Nil
Emergency services	Cover not included.			Actual cost	Nil
Fire extinguishing costs	Cover not included.			Actual cost	Nil

Purple font: Benefit name changed/No change in cover **Orange font:** Cover reduced/Cover removed **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Hospital benefit (Previously called – Medical benefit)					
• Accident	R2 000 per person, R10 000 per accident	Nil	Nil	R1 000 per day, maximum R20 000 per person, in any 12-month period	Nil
• Hijacking	R20 000 per person, R100 000 per incident	Nil	Nil		
Keys, locks and remote control units (Previously called – Locks and keys)	Actual cost	10% of claim, minimum R500	Nil	Actual cost	R500
Towing after a mechanical breakdown (within SA):					
• With our permission	Cover not included.			Actual cost	Nil
• Without our permission				R1 850	Nil
Towing and storage after a claim event: (Previously called – Towing and storage after a claim event within South Africa:)					
• With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil
• Without our permission (SA)	R4 250	Nil	Nil	R4 400	Nil
• **Outside of SA (repatriation)** (Previously called – How we handle claims in neighbouring countries)	R50 000	Nil	Nil	R50 000	Nil
Transfer cover when buying a replacement vehicle (Previously called – Vehicle transfer cover for any vehicle you buy)	Maximum R750 000 for 72 hours	Basic excess	Basic excess	The lesser of the sum insured and R4 620 000	Basic excess
Trauma counselling	Cover not included.			R15 000 per person	Nil
Vehicle accessories (Previously called – Non-factory-fitted accessories)	R10 000	Nil	Nil	R15 000	Nil
Vehicle rental excess (Previously called – Temporary vehicle rental excess waiver)	R5 000	Nil	Nil	R20 000	Nil

Purple font: Benefit name changed/No change in cover **Orange font:** Cover reduced/Cover removed **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Windscreen, fitted glass and lights:					
• Replacement – Generic glass	If authorised by us: Actual cost If not authorised by us: R15 000	Nil	Nil	If authorised by us: Actual cost If not authorised by us: R15 000	10% of claim, minimum R250
• Replacement – Other glass		20% of claim, minimum R500	Nil		25% of claim, minimum R500
• Repair		Nil	Nil		Nil
Included cover - Third party, fire and theft					
Clean-up and debris removal	R15 000	Nil	Nil	Actual cost	Nil
Delivery after repairs	Cover not included.			Actual cost	Nil
Emergency services	Cover not included.			Actual cost	Nil
Fire extinguishing costs	Cover not included.			Actual cost	Nil
Keys, locks and remote control units (Previously called – Locks and keys)	Actual cost	10% of claim, minimum R500	Nil	Actual cost	R500
Towing and storage after a claim event: (Previously called – Towing and storage after a claim event within South Africa:)					
• With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil
• Without our permission (SA)	R4 250	Nil	Nil	R4 400	Nil
• Outside of SA (repatriation	R50 000	Nil	Nil	R50 000	Nil
Transfer cover when buying a replacement vehicle (Previously called – Vehicle transfer cover for any vehicle you buy)	Maximum R750 000 for 72 hours	Basic excess	Basic excess	The lesser of the sum insured and R4 620 000	Basic excess
Trauma counselling	Cover not included.			R15 000 per person	Nil
Vehicle accessories	R10 000	Nil	Nil	R15 000	Nil
Optional cover					
Credit shortfall – extended (only available with comprehensive cover)	Sum insured	Nil	Nil	Balance of the shortfall (less the Credit shortfall - limited benefit amount)	Nil

Purple font: Benefit name changed/No change in cover — Orange font: Cover reduced/Cover removed — Aqua font: Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	Limit	Under 55 Excess	55 and older Excess	Limit	Excess
Caravan/Trailer					
Basic excess	Sum insured	R1 500	Nil	Sum insured	R1 000
Included cover					
Clean-up and debris removal	R15 000	Nil	Nil	Actual cost	Nil
Credit shortfall – limited	10% of the vehicle sum insured max R200 000	Nil	Nil	R200 000	Nil
Delivery after repairs	Cover not included.			Actual cost	Nil
Emergency services	Cover not included.			Actual cost	Nil
Fire extinguishing costs	Cover not included.			Actual cost	Nil
Keys, locks and remote control units	Actual cost	10% of claim, minimum R500	Nil	Actual cost	R500
Theft of spare wheels	Included in the vehicle's sum insured value	Basic excess	Basic excess	R10 000	Nil if securely fitted, otherwise R2 500 if not
Towing and storage after a claim event: (Previously called – Towing and storage after a claim event within South Africa:)					
• With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil
• Without our permission (SA)	R4 250	Nil	Nil	R4 400	Nil
• Outside of SA (repatriation	R50 000	Nil	Nil	R50 000	Nil
Vehicle accessories	R10 000	Nil	Nil	R15 000	Nil
Windscreen, fitted glass and lights:					
• Replacement – Generic glass	If authorised by us: Actual cost If not authorised by us: R15 000	Nil	Nil	If authorised by us: Actual cost If not authorised by us: R15 000	10% of claim, minimum R250
• Replacement – Other glass		20% of claim, minimum R500	Nil		25% of claim, minimum R500
• Repair		Nil	Nil		Nil
Optional cover					
Credit shortfall – extended	Sum insured	Nil	Nil	Balance of the shortfall (less the Credit shortfall - limited benefit amount)	Nil

Purple font: Benefit name changed/No change in cover — Orange font: Cover reduced/Cover removed — Aqua font: Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Caravan and trailer contents	Sum insured up to a maximum of R250 000 – whichever is lesser	Basic excess	Basic excess	Specified sum insured	Basic excess
Non-road vehicle (Previously called - Golf Cart)					
Basic excess	Sum insured	R1 500	Nil	Sum insured	As selected and shown in your policy schedule
Included cover					
Clean-up and debris removal	R15 000	Nil	Nil	Actual cost	Nil
Delivery after repairs	Cover not included.			Actual cost	Nil
Keys, locks and remote control units (Previously called – Locks and keys)	Actual cost	10% of claim, minimum R500	Nil	Actual cost	R500
Towing and storage after a claim event: (Previously called – Towing and storage after a claim event within South Africa:)					
• With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil
• Without our permission (SA)	R4 250	Nil	Nil	R4 400	Nil
• **Outside of SA (repatriation)** (Previously called – How we handle claims in neighbouring countries (towing and storage))	R50 000	Nil	Nil	R50 000	Nil
Transit cover (Previously called – Transport cover)	Sum insured	Basic excess	Basic excess	Sum insured	Basic excess
Third party liability					
What we cover					
Vehicle liability (Previously called – Motor liability, Liability to third party property, Liability if another person drives or uses the insured vehicle, Liability if you drive or use any other vehicle & Liability – towing a caravan or trailer)	R10 000 000	Nil	Nil	R30 000 000	Nil

Purple font: Benefit name changed/No change in cover Orange font: Cover reduced/Cover removed Aqua font: Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	Limit	Under 55 Excess	55 and older Excess	Limit	Excess
• Motorcycles	R5 000 000	Nil	Nil	R5 000 000	Nil
• Non-road vehicles (Previously called – Golf carts, quadbikes and ATV's)	R1 000 000	Nil	Nil	R1 000 000	Nil
Legal Costs					
What we cover					
Legal costs	Cover section not included.			Specified sum insured - options available are R50 000, R75 000, R100 000 and R150 000	Nil
Cyber Insurance					
	Cover section not included.			There are five options available, and your choice is shown in your policy schedule: Mega: R25 000 Giga: R50 000 Tera: R100 000 Peta: R150 000 Exa: R250 000 The annual claim limit per cover option will apply irrespective of the number of claims that you submit.	
What we cover					
Mega cover option					
• Theft of funds	Cover section not included.			R25 000	Nil
Giga cover option					
• Cyberbullying and cyberstalking	Cover section not included.			R20 000	Nil
◦ Trauma benefit				R5 000	Nil
◦ Additional school costs				R5 000	Nil
• Cyber extortion				R5 000	Nil

Purple font: Benefit name changed/No change in cover   Orange font: Cover reduced/Cover removed   Aqua font: Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	Limit	Under 55 Excess	55 and older Excess	Limit	Excess
• Data restoration and malware decontamination	Cover section not included.			R20 000	R1 000
• Identity theft				R20 000	Nil
• Theft of funds				R50 000	Nil
Tera cover option					
• Cyberbullying and cyberstalking	Cover section not included.			R25 000	Nil
◦ Trauma benefit				R5 000	Nil
◦ Additional school costs				R5 000	Nil
• Cyber extortion				R5 000	Nil
• Data restoration and malware decontamination				R25 000	R1 000
• Identity theft				R50 000	Nil
• Online shopping				R1 000	Nil
• Theft of funds				R100 000	Nil
Peta cover option					
• Cyberbullying and cyberstalking	Cover section not included.			R25 000	Nil
◦ Trauma benefit				R5 000	Nil
◦ Additional school costs				R5 000	Nil
• Cyber extortion				R10 000	Nil
• Data restoration and malware decontamination				R25 000	R1 000
• Express kidnapping				R50 000	R1 000
• Identity theft				R50 000	Nil
• Online shopping				R2 500	Nil
• Theft of funds				R150 000	Nil

Purple font: Benefit name changed/No change in cover **Orange font:** Cover reduced/Cover removed **Aqua font:** Cover increased/New benefit

	PRESTIGE v1.5			PRESTIGE v2.1	
Benefit	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Excess**
Exa cover option					
• Cyberbullying and cyberstalking	Cover section not included.			R50 000	Nil
◦ Trauma benefit				R5 000	Nil
◦ Additional school costs				R5 000	Nil
• Cyber extortion				R25 000	Nil
• Data and privacy breach by a third party				R10 000	R1 000
• Data restoration and malware decontamination				R25 000	R1 000
• Express kidnapping				R100 000	Nil
• Identity theft				R50 000	Nil
• Online shopping				R5 000	Nil
• Theft of funds				R250 000	Nil
• Third party liability				R100 000	Nil

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