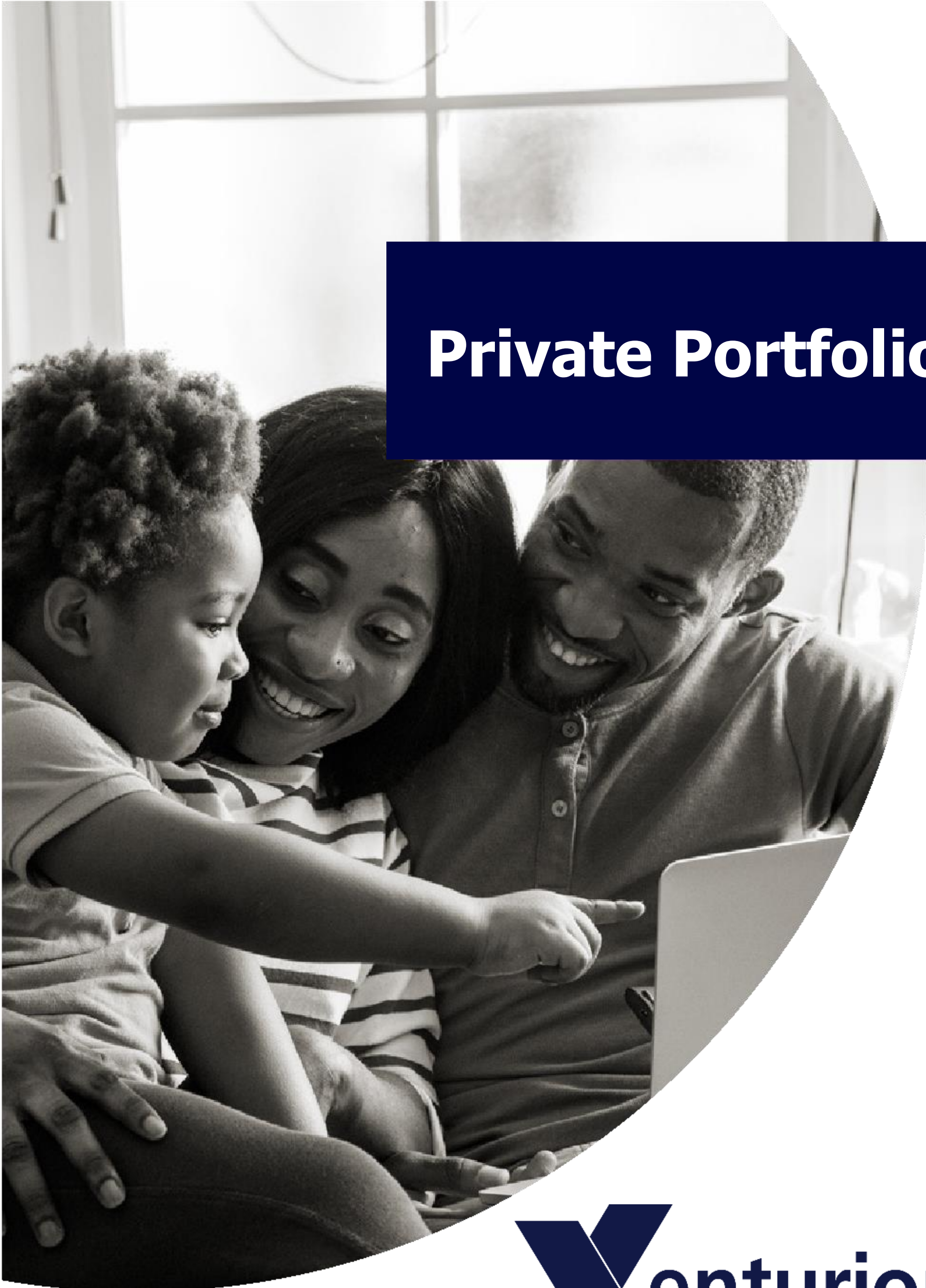


Private Portfolio

Xenturion

Leading Change

Protect and secure your future with Hollard's Private Portfolio

Safe as houses

On the road

Where the heart and your valuables are

Your day in court

All taken care of away from home

EnRoute™ – Personal accident

Cyber insurance

Personal accident

Protecting and securing your personal assets now, and in the future, is as important to us as it is to you. So, when it comes to your short-term insurance portfolio, you deserve the best.

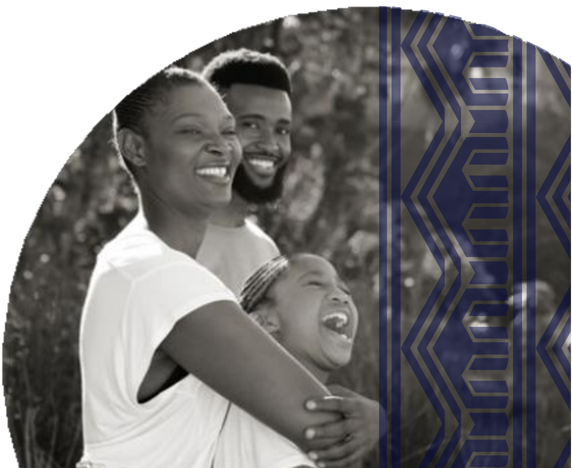
Hollard Private Portfolio

This has been purposely designed to cover your personal assets for as many kinds of incidents as possible, and to make it easy to claim when you need to. We believe that the **Hollard Private Portfolio** will give you the protection that you need, right now and into the future.

Why is the Hollard Private Portfolio perfect for you?

- It's an all-in-one comprehensive insurance product built around your personal insurance reQuirements, covering everything from your home, holiday home, household contents and personal property you take out of your home (All Risks cover), to motor vehicles, motorcycles, caravans, trailers and even your pleasure-craft. Specialised covers include cyber insurance, legal costs, personal accident and our EnRoute™ Personal accident cover.

- It also offers various additional cover options, which means that you are not limited to the standard cover and you can increase your cover limits to suit your needs and pocket.



Safe as houses

Cover your home for loss or damage caused by fire, weather, earthQuakes, impact, leaks, flooding, theft, subsidence, landslip or ground heave.

Water apparatus (such as your geyser) – including selected mechanical or electrical breakdown.

Your home caused by the leaking or overflowing of water – for instance, water leaking from your geyser resulting in damage to your ceiling.

Concealed water pipes – wear and tear is not usually covered by insurers, but we cover one instance of wear and tear to your concealed water pipes during the lifetime of your policy.

These are some of the included benefits that you will enjoy at no extra cost, in addition to the standard cover for your building. Benefits are limited to a specific amount, so that you know exactly what the limit of your cover is:

Accidental damage – covers sudden and unforeseen loss or damage to your building and fixed machinery.

Acts by tenants – this covers you when you rent out your home and your tenant does something that you didn't know about, that we wouldn't normally cover.

Alternative accommodation or loss of rent – we'll sort out alternative accommodation for you, your domestic employees and pets if you can't stay in your home after a claim. If you are renting out your building, we will cover you for the loss of rental income payable by your tenant or paying guest.

Domestic and wild animals – we provide cover for loss or damage caused by domestic animals that do not belong to you, as well as wild animals, such as monkeys and baboons.

Holiday letting – your home is covered for loss or damage when letting it out, and we provide trauma counselling for paying guests after a traumatic incident.

Home improvements – cover for loss or damage to permanent fixtures that have been temporarily removed during home renovations, alterations or while being restored or repaired.

Public supply or mains connection – cover for loss or damage to water, sewerage, gas, electricity, fibre or telephone connections that you are legally responsible for between your premises and the public supply.

Removal of fallen trees – covering the cost to remove fallen trees from your property. This includes the cost to fell trees that are threatening to fall and cause damage to your or your neighbour's residence.

Tracing of water leaks – we will cover the cost to trace the source of a water, gas or oil leak, as well as the cost to repair the damage caused during the process of tracing the leak.

Wheelchair and disability-friendly alterations – cover for alterations such as the installation of ramps or rails should you become physically disabled.

Increase your cover to suit your needs for added peace of mind, by including the following additional cover:

- A higher limit for **accidental damage.**
- Extended **geyser** cover for the installation of green building products after a valid claim.
- A higher limit for **keys, locks and remote controls.**
- Optional **power surge** cover is available at an additional premium. You have different levels of cover to select from.

Where the heart and your valuables are

Protect your household contents against fire, lightning, explosions, weather, earthQuakes, leaks, flooding, impact and theft.

Below are some of the included benefits that you will enjoy at no extra cost, in addition to the standard cover for your household contents. These benefits are limited to a specific amount, so that you know exactly what the value and limit of your cover is.

Accidental damage – covers sudden and unforeseen loss or damage to your household contents.

Baggage cover – cover for loss or damage to your luggage while in the custody of an airline, as well as the cost of buying essential clothing and other personal items if your luggage has been delayed, misdirected or temporarily misplaced by the airline.

Contamination or odour – we will replace your fridge or freezer if it stops working because of mechanical, electronic or electrical breakdown.

Domestic and wild animals – we provide cover for loss or damage caused by domestic animals that do not belong to you, as well as wild animals, such as monkeys and baboons.

Holiday letting – letting out your home? We will cover your household contents during this time.

Increased sum insured over the holiday season – we will automatically increase your cover from 15 December to 31 January.

Trauma counselling – to help you, members of your household and your domestic employees cope after a traumatic event.

Property of parents and grandparents – provided they live in a nursing or residential care home and do not have their own contents insurance, we've got you covered.

Tracing of water leaks – we will cover the cost to trace the source of a water, gas or oil leak, as well as the cost to repair the damage caused during the process of tracing the leak.

Wheelchair and disability-friendly alterations – cover for ramps or rails that you can use in your home should you become wheelchair-bound or physically disabled.

Additional cover options you can choose to include:

Accidental damage extended cover, which also includes higher limits, as well as the following:

- The repair or replacement of your domestic appliances if they stop working because of an internal mechanical, electronic or electrical failure.
- Accidental loss or damage cover for your household contents being moved by professional movers during a permanent change of address.

Bed & breakfast cover is perfect if you run a guest house from your home.

You can choose how much cover you will need:

- Higher limits for **keys, locks and remote controls.**
- Optional **power surge** cover is available at an additional premium. You have different levels of cover to select from.
- Running your business from home? Get cover for your stock kept at home.

All taken care of away from home

Our All Risks cover includes the following:

- Your **unspecified property** generally includes less-expensive kinds of items at a lower limit and you do not need to tell us about these items. These items could include clothing and personal effects worn or carried with you when you leave your home. We even cover your groceries while driving home from the shops! You have the option of insuring your unspecified property according to your needs. Additional cover is available for theft from a vehicle through remote jamming, as long as there is proof of the crime.

- Your **specified property** generally includes more expensive items (jewellery, watches, bicycles and laptops) at a higher limit, and you must tell us about the items you want to cover and we will list them on your policy schedule. You can also choose extended cover for your personal computer against accidental loss or damage, electronic breakdown and cover for the reinstatement of data and ensuring compatibility between your old and new computers.

We’ve also got your back (online) with our Cyber insurance

Cybercrimes such as email spoofing, cyber extortion, data breaches and phishing are on the rise, and can lead to all sorts of financial and reputational losses. Our Cyber insurance cover will protect your reasonable losses and expenses resulting from the following:

Theft of funds – if your online bank account, bank card or mobile wallet is hacked.

Identity theft – when your online personal data is used by someone.

Data restoration and malware decontamination – if your digital data and software need to be restored after a cyber incident.

Cyberbullying and cyberstalking – if you need to remove online material relating to cyberbullying or cyberstalking or if you need to take legal action against a third party for acts of cyberbullying or cyberstalking.

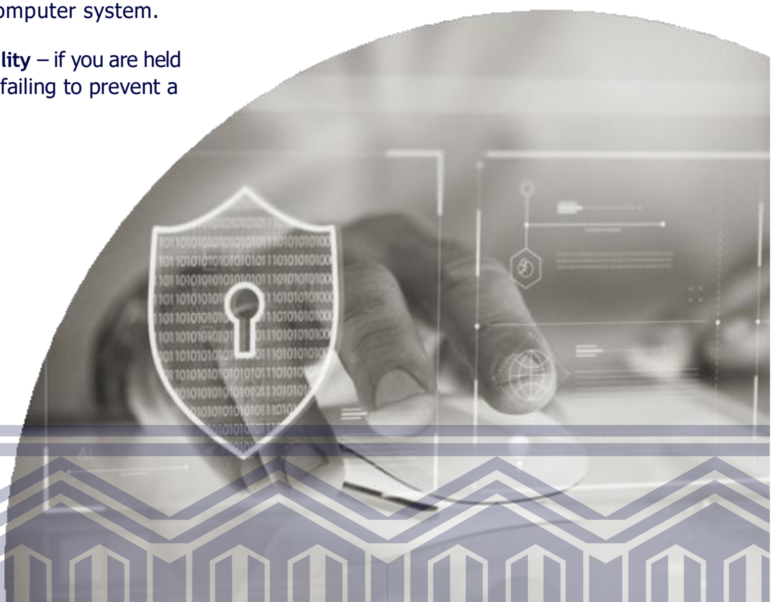
Cyber extortion – should someone demand a ransom and threaten to damage your computer system.

Third-party liability – if you are held legally liable for failing to prevent a cyber incident.

Data and privacy breach by a third party – when you need to claim damages from a third party for a breach of your personal data.

Online shopping – if you suffer financial loss for internet transactions that you have been induced to enter by a third party to purchase goods or services that are not delivered or rendered.

Express kidnapping – when you have been abducted or held against your will and forced to surrender personal funds or property in exchange for your release.



On the road

Our comprehensive Motor cover gives you standard comprehensive insurance for your vehicle for all accidental loss or damage and liability to any third party. These are just some of the included benefits that you will enjoy:

Aftermarket accessories and eQuipment – we automatically include limited cover for your aftermarket accessories and eQuipment (not standard to your vehicle).

Courtesy vehicle – we will cover you for loss or damage to a courtesy vehicle while your vehicle is being repaired or serviced.

Child car seat – we will pay for loss or damage to a fitted child car seat if it is damaged after your vehicle was involved in an accident.

Damage caused by vermin and animals – we will cover damage to your vehicle caused by vermin, domestic or wild animals.

Delivery after a claim – we will pay for the cost of delivering your vehicle to your home address after repairs.

Theft of spare wheel – we will cover the theft of a spare wheel fitted to the outside of your vehicle if it is fitted with a Vesa-approved or factory-fitted wheel lock.

Vehicle rental excess – we will pay your excess should you rent a vehicle from a car rental company, and it was damaged while in your possession.

Wheelchair and disability-friendly alterations – we will pay for any necessary modifications to your vehicle should you be accidentally injured and become wheelchair bound or disabled.

Wreckage removal – we will pay for the cost of cleaning up and removing your vehicle's wreckage from an accident site.

Need extra cover to suit your uniQue needs? Additional cover options include:

- Higher limits for **caravan, motorised caravan and trailer contents.**
- Higher limits for **keys, locks and remote controls.**
- **Credit shortfall cover** if your vehicle is still financed.

4x4 cover, including:

- **Emergency accommodation.**
- **First aid eQuipment** that wasn't supplied with the vehicle when new, and has been lost or damaged.
- **Fitted winch eQuipment** – accidentally lost or damaged by sudden and unforeseen mechanical or electrical breakdown, failure or breakage.
- The replacement of accidentally damaged **headlights, tail-lights and spotlights** – even if there is no other damage to the vehicle.
- Theft of your **luggage** from a roof-rack, canopy, trailer or carrier.
- Higher limits for **aftermarket accessories and eQuipment.**
- The cost of replacing lost or damaged **personal documents,** including identity documents, passports and visas.
- Replacing **lost or damaged tools** (not supplied with the vehicle when new).

Want less cover for your vehicle?
We also offer third party, fire and theft, and third party only cover.

Driving less than 6 000 km in a 12-month period?
We have just the type of vehicle use cover for you – you can select the limited mileage option and pay less.

Your day in court

Cover for legal costs

Legal action in South Africa is expensive – this cover will assist you financially if you have to defend yourself against legal action, or take legal action against someone else.

Reclaim your name and restore your credit status with our **identity theft** benefit.

Someone can easily pass themselves off as you should they gain access to personal details such as your ID number and address. Pretending to be you, they can enter into contractual arrangements, access confidential information, obtain credit and rack up debt – leaving you vulnerable. Our identity theft benefit will take care of you if this happens. It includes cover for:

- The financial loss suffered by you as a direct result of the identity theft.
- All reasonable expenses that you must pay to reinstate your credit status to the position it was in before the identity theft.
- Loss of income for each day of unpaid leave you need to take to reclaim your identity.

EnRoute™ - Personal accident

Personal accident cover specifically for when you are travelling in your vehicle

Life is unpredictable, and vehicle accidents happen. Have extra peace of mind in the unfortunate event of death or disability for the driver and passengers. This includes cover for an injury such as a broken leg from a simple bumper-bashing, or something more serious such as a crash that leaves you in a wheelchair.

You can also add RoadCover
A value-added service that manages your claim with the Road Accident Fund from start to finish.

Personal accident

Personal accident cover anywhere in the world for death, permanent disability or bodily injury

You can choose exactly how much cover you want under the Personal accident cover section. There is also cover if you disappear or are injured because of exposure to the elements after an accident. We have included a trauma counselling benefit for support after a traumatic event such as a fire, theft, hold-up, hijacking or assault.

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

Xenturion Leading Change

Hollard.