Private v3.5 vs v3.6

Excess and limit comparison

Xenturion

Leading Change

No change in cover/Benefit name changed.	Cover reduced/Cover removed.	Cover increased/Excess decreased/New benefit.

Hollard Private Portfolio

Excess and Limit - Version 3.5 vs 3.6

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.

	Hollard Private Portfolio (Version 3.5)			Hollard Private Portfolio (Version 3.6)		
Section/Sub-section	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Under 55 Excess**	**55 and older Excess**
Buildings and Household Contents						
What we cover you for						
Power surge - included cover						
• No power surge protection installed	Cover not included.			R25 000	Basic excess	Basic excess
• Power surge protection installed on the distribution board	Cover not included.			R25 000	Nil	Nil
What we cover you for						
Power surge - extended cover						
Power surge • Surge arrester is required for cover above R50 000 (combined included and extended cover), else cover is limited to R50 000	Selected sum insured - Options available are R10 000, R30 000, R50 000, R100 000 and R250 000	Nil	Nil	Selected sum insured - Options available are R10 000, R30 000, R50 000, R100 000 and R250 000	R2 500 Nil if surge arrester is installed	R2 500 Nil if surge arrester is installed

Motor

Windscreen, fitted glass and lights:						
• Replacement – Generic glass	**If authorised by us:** Actual cost	10% of claim, minimum R500	Nil	**If authorised by us:** Actual cost	10% of claim, minimum R500	10% of claim, minimum R500
• Replacement – Other glass	**If not authorised by us:** R 15 000	20% of claim, minimum R500	Nil	**If not authorised by us:** R 15 000	25% of claim, minimum R500	25% of claim, minimum R500
• Repair (Windscreen and fitted glass)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
• Head-, tail -or spotlights glass damage	Sum insured	5% of claim, minimum R1 200	Nil	Sum insured	5% of claim, minimum R1 200	5% of claim, minimum R1 200