Private v3.4 vs v3.5

Excess and Limit Comparison

Xenturion

Leading Change

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

Private Comparison

Excess and Limit – Version 3.4 vs 3.5

Note: The below excess and limit comparison only reflects benefits where there are differences between the versions.

	Hollard Private Portfolio (Version 3.4)			Hollard Private Portfolio (Version 3.5)		
Section/Sub-section	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Under 55 Excess**	**55 and older Excess**
Buildings						
What we cover you for						
Leaks, flooding:						
Damage to geysers						
- 50 – 150 litre	If authorised by us: Actual cost If not authorised by us: R11 000	Basic excess	Nil	If authorised by us: Actual cost If not authorised by us: **R13 000**	Basic excess	Nil
- 200 litre	If authorised by us: Actual cost If not authorised by us: R14 000	Basic excess	Nil	If authorised by us: Actual cost If not authorised by us: **R15 000**	Basic excess	Nil
- 250 litre	If authorised by us: Actual cost If not authorised by us: R20 000	Basic excess	Nil	If authorised by us: Actual cost If not authorised by us: **R22 000**	Basic excess	Nil
Damage to solar geysers						
- 150 – 200 litre	If authorised by us: Actual cost If not authorised by us: R29 000	Basic excess	Nil	If authorised by us: Actual cost If not authorised by us: **R30 000**	Basic excess	Nil
- 300 litre	If authorised by us: Actual cost If not authorised by us: R42 000	Basic excess	Nil	If authorised by us: Actual cost If not authorised by us: **R43 000**	Basic excess	Nil
Power surge						
- No power surge protection installed	Maximum R25 000 in each 12-month period of insurance	10% of claim, minimum R3 500	10% of claim, minimum R3 500	**Optional cover available under "Additional cover you can choose".**		
- Power surge protection installed on the distribution board		Nil	Nil			

	Hollard Private Portfolio (Version 3.4)			Hollard Private Portfolio (Version 3.5)		
Section/Sub-section	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Under 55 Excess**	**55 and older Excess**
Additional cover you can choose						
Power surge (power surge arrester must be installed on the main distribution board) (Previously called - Power surge – increased cover)	Sum insured – options available are R10 000, R30 000, R50 000, R100 000 and R250 000	Nil	Nil	Sum insured – options available are R10 000, R30 000, R50 000, R100 000 and R250 000	Nil	Nil
Household contents						
How much we pay						
Any telecommunication devices such as cellphones (excluding accessories)	Excess was not explicitly stated, and the basic excess was applied.			**Sum insured**	**10% of claim minimum R500**	**Nil**
We also cover you for						
Hole-in-one (golf) or full-house (bowls) & SA record - Hole-in-one or full-house - SA record	R10 000	Nil	Nil	R10 000 **in any 12-month period of insurance** R10 000 in one calendar month, limited to a maximum of three records in any 12-month period	Nil	Nil
Power surge						
- No power surge protection installed	Maximum R25 000 in each 12-month period of insurance	10% of claim, minimum R3 500	10% of claim, minimum R3 500	**Optional cover available under "Additional cover you can choose".**		
- Power surge protection installed on the distribution board		Nil	Nil			

	Hollard Private Portfolio (Version 3.4)			Hollard Private Portfolio (Version 3.5)		
Section/Sub-section	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Under 55 Excess**	**55 and older Excess**
Additional cover you can choose						
Bed & breakfast:	As selected in the Schedule, maximum R250 000	Basic excess	Nil	As selected in the Schedule, maximum **up to the contents sum insured**	Basic excess	Nil
- Stock and consumables	R30 000	Nil	Nil	R30 000	Nil	Nil
- Increase in the peak period	25% of sum insured	Nil	Nil	25% of sum insured	Nil	Nil
- Property of paying guests	R25 000	Nil	Nil	R25 000	Nil	Nil
- Trauma counselling	R10 000 per person	Nil	Nil	R10 000 per person	Nil	Nil
- External signs, blinds and canopies	R10 000	Nil	Nil	R10 000	Nil	Nil
- Cleaning and dry-cleaning	R5 000	Nil	Nil	R5 000	Nil	Nil
Power surge (power surge arrester must be installed on the main distribution board) (Previously called - Power surge – increased cover)	Sum insured – options available are R10 000, R30 000, R50 000, R100 000 and R250 000	Nil	Nil	Sum insured – options available are R10 000, R30 000, R50 000, R100 000 and R250 000	Nil	Nil
All Risks						
What we cover you for						
How much we pay						
Unspecified property	25% of sum insured per item	Basic excess	Nil	25% of sum insured per item	Basic excess	Nil
- Power surge		10% of claim, minimum R3 500	10% of claim, minimum R3 500	**Subject to having selected Power surge cover under the Household contents section.**		
Specified property (including sports equipment while insure	Specified sum insured	Basic excess	Nil	Specified sum insured	Basic excess	Nil
- Power surge		10% of claim, minimum R3 500	10% of claim, minimum R3 500	**Subject to having selected Power surge cover under the Household contents section.**		
- **Any telecommunication devices such as cellphones (excluding accessories)**	Excess was not explicitly stated, and the basic excess was applied.			**Specified sum insured**	**10% of claim minimum R500**	**Nil**

	Hollard Private Portfolio (Version 3.4)			Hollard Private Portfolio (Version 3.5)		
Section/Sub-section	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Under 55 Excess**	**55 and older Excess**
Personal Computers						
What we cover you for						
Standard cover						
Power surge	Specified sum insured	10% of claim, minimum R3 500	10% of claim, minimum R3 500	**Subject to having selected Power surge cover under the Household contents section.**		
Cyber insurance						
	There are three cover options available. The limits that apply to you will be as per the cover option you selected and shown in your schedule. The following annual claim limits apply per cover options - Mega – R20 000 - Giga – R50 000 - Tera – R100 000			There are five cover options available. The limits that apply to you will be as per the cover option you selected and shown in your schedule. The following annual claim limits apply per cover options - Mega – R20 000 - Giga – R50 000 - Tera – R100 000 - **Peta – R150 000** - **Exa – R250 000**		
Mega cover options:						
- Theft of funds	R20 000	Nil	Nil	**R25 000**	Nil	Nil
Giga cover options:						
- Theft of funds	R25 000	Nil	Nil	**R50 000**	Nil	Nil
- Identity theft	R25 000	Nil	Nil	**R20 000**		
- Data restoration **and malware decontamination**	R30 000	R1 000	R1 000	**R20 000**	R1 000	R1 000
- Cyberbullying	R50 000	Nil	Nil	**R20 000**	Nil	Nil
• Trauma benefit	R5 000	Nil	Nil	R5 000	Nil	Nil
• Additional school costs	R5 000	Nil	Nil	R5 000	Nil	Nil
- Cyber extortion	R5 000	Nil	Nil	R5 000	Nil	Nil
Tera cover option:						
- Theft of funds	R50 000	Nil	Nil	**R100 000**	Nil	Nil
- Identity theft	R50 000	Nil	Nil	R50 000	Nil	Nil
- Data restoration **and malware decontamination**	R30 000	R1 000	R1 000	**R25 000**	R1 000	R1 000
- Cyberbullying	R50 000	Nil	Nil	**R25 000**	Nil	Nil
• Trauma benefit	R5 000	Nil	Nil	R5 000	Nil	Nil
• Additional school costs	R5 000	Nil	Nil	R5 000	Nil	Nil

	Hollard Private Portfolio (Version 3.4)			Hollard Private Portfolio (Version 3.5)		
Section/Sub-section	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Under 55 Excess**	**55 and older Excess**
- Cyber extortion	R5 000	Nil	Nil	R5 000	Nil	Nil
- **Online sales and shopping**	Benefit not included.			**R1 000**	**Nil**	**Nil**
- Third party liability	R100 000	Nil	Nil	**Cover available under Exa option.**		
- Data and privacy by a third party	R5 000	Nil	Nil	**Cover available under Exa option.**		
Peta cover option:						
- Theft of funds	Cover option not available.			**R150 000**	**Nil**	**Nil**
- Identity theft				**R50 000**	**Nil**	**Nil**
- Data restoration **and malware decontamination**				**R25 000**	**R1 000**	**R1 000**
- Cyberbullying				**R25 000**	**Nil**	**Nil**
• Trauma benefit				**R5 000**	**Nil**	**Nil**
• Additional school costs				**R5 000**	**Nil**	**Nil**
- Cyber extortion				**R10 000**	**Nil**	**Nil**
- **Online sales and shopping**				**R2 500**	**Nil**	**Nil**
- **Express kidnapping**				**R50 000**	**R1 000**	**R1 000**
Exa cover option:						
- Theft of funds	Cover option not available.			**R250 000**	**Nil**	**Nil**
- Identity theft				**R50 000**	**Nil**	**Nil**
- Data restoration **and malware decontamination**				**R25 000**	**R1 000**	**R1 000**
- Cyberbullying				**R50 000**	**Nil**	**Nil**
• Trauma benefit				**R5 000**	**Nil**	**Nil**
• Additional school costs				**R5 000**	**Nil**	**Nil**
- Cyber extortion				**R25 000**	**Nil**	**Nil**
- **Online sales and shopping**				**R5 000**	**Nil**	**Nil**
- **Express kidnapping**				**R100 000**	**R1 000**	**R1 000**
- Data privacy breach by third party				**R100 000**	**Nil**	**Nil**
- Third party liability				**R10 000**	**Nil**	**Nil**
Personal accident						
What we cover you for						
Exposure	Sum insured as per the schedule of compensation.	Nil	Nil	**Not explicitly stated, cover remains the same.**		

	Hollard Private Portfolio (Version 3.4)			Hollard Private Portfolio (Version 3.5)		
Section/Sub-section	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Under 55 Excess**	**55 and older Excess**
Life support machinery	Benefit not included.			**R100 000 per person**	**Nil**	**Nil**
Mobility cover	Benefit not included.			**R150 000 per person**	**Nil**	**Nil**
Rehabilitation costs	Benefit not included.			**R150 000 per person**	**Nil**	**Nil**
Return of a body	Benefit not included.			**R75 000 per person**	**Nil**	**Nil**
Return of an injured person	Benefit not included.			**R150 000 per person**	**Nil**	**Nil**
Search and rescue	Benefit not included.			**R100 000 per person, up to a maximum of R500 000 per incident and up to a maximum of R500 000 in any 12 – month period**	**Nil**	**Nil**
Motor						
Paying out after a claim						
Basic excess	Sum insured	**Options available:** - Nil - 5% of claim, minimum R2 500 - R4 000	Nil	Sum insured	**Options available:** - Nil - 5% of claim, minimum R2 500 - **R5 000**	Nil
Hail damage	Sum insured	Nil	Nil	Sum insured	**Basic excess**	Nil
Comprehensive cover						
Windscreen, fitted glass and lights:						
- Replacement – Generic glass	**If authorised by us:** Actual cost	Nil	Nil	**If authorised by us:** Actual cost	**10% of claim, minimum R250**	Nil
- Replacement – other glass	**If not authorised by us:** R15 000	20% of claim, minimum R500	Nil	**If not authorised by us:** R15 000	**25% of claim, minimum R500**	Nil
- Repair (Windscreen and fitted glass)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Head-, tail- or spotlight glass damage	Sum insured	5% of claim, minimum R1200	Nil	Sum insured	5% of claim, minimum R1200	Nil

	Hollard Private Portfolio (Version 3.4)			Hollard Private Portfolio (Version 3.5)		
Section/Sub-section	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Under 55 Excess**	**55 and older Excess**
Safeguarding your vehicle:						
Towing and storage after an insured event:						
- With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Without our permission (SA)	R4 250	Nil	Nil	**R4 400**	Nil	Nil
Towing after a mechanical and electrical breakdown:						
- With our permission (SA)	R12 000	Nil	Nil	**Actual cost**	Nil	Nil
- Without our permission (SA)	R4 250	Nil	Nil	**R1 850**	Nil	Nil
Additional cover you can choose						
Tyre cover (only available with comprehensive cover)	Benefit not included.			**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.**	
Third party, fire and party						
Safeguarding your vehicle:						
Towing and storage after an insured event:						
- With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Without our permission (SA)	R4 250	Nil	Nil	**R4 400**	Nil	Nil
Towing after a mechanical and electrical breakdown:						
- With our permission (SA)	R12 000	Nil	Nil	**Actual cost**	Nil	Nil
- Without our permission (SA)	R4 250	Nil	Nil	**R1 850**	Nil	Nil
Motorcycle						
Comprehensive cover						
Window glass:						
- Replacement – Generic glass	**If authorised by us:** Actual cost	Nil	Nil	**If authorised by us:** Actual cost	**10% of claim, minimum R250**	Nil
- Replacement – other glass	**If not authorised by us:** R15 000	20% of claim, minimum R500	Nil	**If not authorised by us:** R15 000	**25% of claim, minimum R500**	Nil
- Repair	Actual cost	Nil	Nil	Actual cost	Nil	Nil
Safeguarding your motorcycle:						
Towing and storage after an insured event:						
- With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Without our permission (SA)	R4 250	Nil	Nil	**R4 400**	Nil	Nil

	Hollard Private Portfolio (Version 3.4)			Hollard Private Portfolio (Version 3.5)		
Section/Sub-section	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Under 55 Excess**	**55 and older Excess**
Towing after a mechanical and electrical breakdown:						
- With our permission (SA)	R12 000	Nil	Nil	**Actual cost**	Nil	Nil
- Without our permission (SA)	R4 250	Nil	Nil	**R1 850**	Nil	Nil
Third party, fire and theft						
Safeguarding your motorcycle:						
Towing and storage after an insured event:						
- With our permission (SA)	Actual cost	Nil	Nil	Actual cost	Nil	Nil
- Without our permission (SA)	R4 250	Nil	Nil	**R4 400**	Nil	Nil
Towing after a mechanical and electrical breakdown:						
- With our permission (SA)	R12 000	Nil	Nil	**Actual cost**	Nil	Nil
- Without our permission (SA)	R4 250	Nil	Nil	**R1 850**	Nil	Nil
Caravan and trailer						
Comprehensive cover						
Window glass (caravan):						
- Replacement – Generic glass	**If authorised by us:** Actual cost	Nil	Nil	**If authorised by us:** Actual cost	**10% of claim, minimum R250**	Nil
- Replacement – other glass	**If not authorised by us:** R15 000	20% of claim, minimum R500	Nil	**If not authorised by us:** R15 000	**25% of claim, minimum R500**	Nil
- Repair	Actual cost	Nil	Nil	Actual cost	Nil	Nil
Safeguarding your caravan/trailer:						
Towing and storage after an insured event:						
- With our permission (SA)	Actual cost	Nil	Nil	Actual costs	Nil	Nil
- Without our permission (SA)	R4 250	Nil	Nil	**R4 400**	Nil	Nil
Third party, fire and theft						
Safeguarding your caravan/trailer:						
Towing and storage after an insured event:						
- With our permission (SA)	Actual cost	Nil	Nil	Actual costs	Nil	Nil
- Without our permission (SA)	R4 250	Nil	Nil	**R4 400**	Nil	Nil

	Hollard Private Portfolio (Version 3.4)			Hollard Private Portfolio (Version 3.5)		
Section/Sub-section	**Limit**	**Under 55 Excess**	**55 and older Excess**	**Limit**	**Under 55 Excess**	**55 and older Excess**
Pleasure-craft						
Paying out after a claim						
Window glass:						
- Replacement – Generic glass	**If authorised by us:** Actual cost	Nil	Nil	**If authorised by us:** Actual cost	**10% of claim, minimum R250**	Nil
- Replacement – other glass	**If not authorised by us:** R15 000	20% of claim, minimum R500	Nil	**If not authorised by us:** R15 000	**25% of claim, minimum R500**	Nil
- Repair	Actual cost	Nil	Nil	Actual cost	Nil	Nil

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