

## Terms and Conditions

1. Terms and conditions applicable to the Holland Highway Heroes Competition 2026 ("Competition") conducted by Holland Trucking, a division of Holland Insure, underwritten by The Holland Insurance Company Limited (Reg. No. 1952/005004/06), a Licensed Non-Life Insurer and an authorised Financial Services Provider ("Promoter").
2. The Competition runs from 01 July 2026 to 30 November 2026. Entry into the Competition will be open from 01 May 2026 to 30 June 2026 ("Entry Period").
3. Only entries submitted during the Entry Period and successfully onboarded onto the approved Holland Highway Heroes 2026 digital Portal will be considered. No entries will be accepted after 30 June 2026, and entries submitted during the monitoring period will not be considered.
4. Holland is looking for the Holland Highway Hero for 2026. The Holland Highway Hero will be the driver who achieves the highest assessment score based on objective analysis of telematics data and technical driving metrics, as assessed by the Promoter acting reasonably and in accordance with the published Competition criteria.
5. The measurement for determining the Holland Highway Hero will include a combination of analysis by Holland of the driver's data supplied by the Fleet Owner as well as an analysis of the driver's results through telematics data. Such data will be processed solely for the purposes of administering this Competition, determining winners, and awarding prizes, and will not be used for insurance underwriting, pricing, or claims decision-making.
6. This Competition is open to drivers ("Driver Participants") employed by fleet owners ("Fleet Owners"). The fleet must be insured by Holland Trucking.
7. Vehicles operated by Driver Participants must fall within the following categories: Tippers, Tankers, Refrigerated vehicles (Reefers), Flatdeck/Tautliners, Lowbeds, and LDV/MCV. Vehicles must meet the minimum mass, licensing, and regulatory requirements applicable to their category and must be fitted with a top of the range telematics system (GPS/GRSM/Satellite unit) installed and functioning from the date of entry until submission of the telematics data.
8. The minimum data requirement is raw data reports indicating the total count of speeding events per specified date range, calculated in accordance with the applicable speed thresholds defined per vehicle category, being:
  - 80 (eighty) kilometres per hour for Heavy Commercial Vehicles (HCV);
  - 70 (seventy) kilometres per hour for Lowbeds;
  - 100 (one hundred) kilometres per hour for Medium Commercial Vehicles (MCV); and
  - 120 (one hundred and twenty) kilometres per hour for Light Delivery Vehicles (LDV),

Where such thresholds are exceeded for longer than 15 (fifteen) seconds; the total excessive driving day counts per specified date range (any continuous driving event over 300 (three hundred) kilometres or 4 (four) hours and excessive driving night counts per specified date range (any continuous driving event over 150 (one hundred and fifty) kilometres or two and a quarter hours) and total kilometres travelled for the specified date range; the total count of harsh driving events, including but not limited to harsh braking and acceleration, the total count of harsh cornering events, and the total kilometres travelled for the specified date range. All monitoring data should be provided weekly and within 48 (forty-eight) hours of the request being made by the Promoter and should be provided in a raw data CSV format. Should the drivers not be tagged, all reports should be accompanied by driver logbooks indicating which driver was responsible for which truck for the specified date range.

9. Manual data submissions, including CSV files, screenshots, or driver logbooks, will not be accepted, unless expressly approved in writing by the Promoter.
10. The telematics data for the Driver Participant is required in order for the Driver Participant to participate in the Competition. If the Driver Participant drives more than 1 (one) Vehicle for the Fleet Owner, the data from any and all of those vehicles may be used.
11. The Driver Participants must be permanently employed by the Fleet Owner and must remain in their employ for the duration of the Competition and up until the winners are announced. Termination of employment prior to final winner determination will result in the Driver Participant being disqualified from the Competition.
12. Each driver Participant must be registered in a single vehicle category at the time of entry, based on the primary vehicle operated during the Competition Period. Driver Participants may not move between, compete across, or be assessed in more than one category during the Competition Period. Any attempt to change categories or operational reallocation, may result in disqualification at the Promoter's discretion, exercised reasonably and in accordance with these Terms and Conditions.
13. Vehicles must be fitted with an approved, bureau-aligned telematics system capable of providing continuous, reliable driving data for the duration of the Competition.
14. Participants (Driver Participants) ("Participants"/"you"/"your") must be 18 (eighteen) years or older and have a valid South African identity document or passport. Driver Participants must hold a valid driver's licence and any required permits or authorizations applicable to the category of vehicle they operate as part of the Competition (including, but not limited to, trucks, commercial vehicles, or other eligible vehicle categories as determined by the Promoter.

Foreign nationality drivers can also enter the Competition should they have a valid foreign

driver's licence, valid South African issued working and driving permits and identification document available.

15. Participants may not enter or receive a prize if they are directors, members, partners, employees, agents of or consultants of the Promoter, The Holland Group of Companies or of the advertising or promotion agencies or any other person who directly or indirectly controls or is controlled by the Promoter, or their spouses, life partners, or immediate family members.

### How to enter

16. Driver Participants wishing to enter must be nominated by the Fleet Owner (their employer). All identification documents will be audited and verified should the driver advance to a category winner.
17. The onus is on the Fleet Owner to ensure consent is obtained from the Driver Participant to enter him into the Competition. Should a Driver Participant not wish to participate, the entry will be disqualified.
18. Entries into the Competition must be submitted via the official Holland Highway Heroes online portal, accessible through [www.holland.co.za/highway-heroes](http://www.holland.co.za/highway-heroes) (or such other platform as may be designated by the Promoter from time to time). All required information must be completed and submitted electronically through the portal during the Entry Period. Entries submitted via email, in hard copy, or through any other means will not be accepted.
19. Steps for a Driver Participant to be eligible for inclusion in the Holland Highway Heroes 2026 analysis:
  - Step 1: A completed entry must be successfully submitted via the official Holland Highway Heroes online portal and verified by the Promoter during the Entry Period.
  - Step 2: The Fleet Owner must ensure that the Driver Participant's approved telematics system is onboarded to the Holland Highway Heroes 2026 portal and that relevant driving data is made available to the Promoter through approved digital integration channels for the duration of the monitoring period, being, from 01 July 2026 to 30 November 2026.

Driving data must be accurate, complete, and continuously available. The Promoter reserves the right to request access to such data within reasonable timeframes for monitoring, validation, and assessment purposes.
  - Step 3: Optional additional motivation may be submitted via the portal by the Fleet Owner, describing an incident or behavior where the Driver Participant demonstrated conduct consistent with the values and objectives of the Holland Highway Heroes Competition.
20. Entries will be accepted until midnight on 30 June 2026. Step 2 must be completed weekly and upon request by the Promoter during the Competition period.

21. Eligible entries received will be assessed on a monthly basis throughout the Competition Period. Shortlisting and winner selection will be conducted per approved vehicle category, based on the data availability, bureau alignment, and governance requirements determined by the Promoter.
22. Subject to consent, the Promoter may profile selected Driver Participants on the Hollard website, internal publications, or marketing platforms. Participation in the Competition is not conditional upon consenting to marketing or publicity. Participants may decline such consent without affecting their eligibility.
23. The above will be without any liability to the Promoter and there will be no remuneration due and owing to the Driver Participants, Fleet Owners or any third parties.
24. A Fleet Owner can enter as many Driver Participants as they wish.
25. A Driver Participant may only be awarded once per category during the Competition Period, unless otherwise determined by the Promoter in its sole discretion.

### Prizes

26. The prize structure for Hollard Highway Heroes 2026 is as follows:
  - Monthly Category Winners (July – November 2026): Each monthly category winner will receive a cash prize of R10,000 (ten thousand rand).
  - Final Category Winners (December 2026): Each overall category winner will receive an additional R20,000 (twenty thousand rand).
  - Overall Winner (if awarded): One overall winner may be selected and awarded a cash prize of R100,000 (eighty thousand rand), at the Promoter's discretion.
27. All prizes are awarded to Driver Participants in their personal capacity, are non-transferable, non-negotiable, and do not include any additional costs or expenses unless expressly stated.
28. The Promoter will make reasonable attempts to contact shortlisted finalists and winners. If a selected winner cannot be contacted, fails to respond, or does not provide the required verification within the stipulated timeframe, the Promoter reserves the right to forfeit the prize and select an alternative qualifying winner.
29. This process shall continue until the winner has been contacted and the prize has been awarded in terms of the Competition rules.
30. A small ceremony will be hosted at the Fleet Owner's premises where the prize and certificate winners in each category will be awarded monthly, after the monitoring is completed. A small award ceremony will be hosted at the Fleet Owner's premises where the prizes and certificates will be handed over for the overall category winners and overall winner after the final results have been confirmed in December 2026. Alternative arrangements with regards to the announcement of the winners and the delivery of the prizes are at the Promoter's sole discretion.

### Data Protection and Privacy

31. The Promoter, The Hollard Insurance Company Limited, is the Responsible Party in terms of the Protection of Personal Information Act, 4 of 2013 ("POPIA").
32. By entering the Competition, Participants and Fleet Owners consent to the processing of personal information and telematics data strictly for purposes of administering the Competition, verifying eligibility, determining winners, awarding prizes, and associated communications.
33. Participants have the right to request access to, correction of, or objection to the processing of their personal information, and may lodge a complaint with the Information Regulator in terms of POPIA.
34. Personal information will not be retained for longer than necessary and will be safeguarded using appropriate technical and organisational security measures.

### General

35. By entering this Competition, all Participants agree to be bound by these terms and conditions, and the Promoter's and/or judges' decision regarding determination of the winners and any issue with the Competition will be final and binding subject to applicable consumer protection legislation.
36. Participants are responsible for their own costs while participating in the Competition, including internet connections. The Promoter accepts no responsibility or liability for any Competition entry that is not delivered, received or is delayed or damaged due to technical reasons or failure on the part of the Participant or the Participant's service provider. Proof of sending is not proof of receipt.
37. Incomplete or incorrect entries will not be eligible to be entered into the Competition.
38. The prizes are not transferable or negotiable.
39. The Promoter will not be liable for any loss suffered as a result of incomplete or incorrect information provided.
40. When claiming the prize, the Promoter reserves the right to request the winners to provide within 10 (ten) working days of date of being notified of their prize, positive identification (including a valid identity document or passport) and proof of driver's licence and permits valid during the period of the Competition, failing which they may be disqualified and forfeit their prize.
41. All publicity and other materials carrying the Competition's logo will be the sole property of the Promoter. Please note that the following terms have the effect of you waiving certain rights you may have had against the Promoter. Please read it carefully and contact the Promoter if you have any questions.
42. The Promoter reserves the right to shorten, extend or suspend the time period of the Competition, or terminate the Competition whenever it should so choose for technical, commercial, or operational reasons, or for reasons beyond its control or generally for any reason whatsoever within their sole discretion. Any material amendments will be published on the official Competition website

and will apply prospectively. In such an event, and to the fullest extent permitted by law, Participants indemnify and hold harmless the Promoter for such amendment, suspension, and / or termination of this Competition.

43. To the fullest extent permitted by law, by participating, the Participant indemnifies, releases and agrees to hold harmless the Promoter, their associates, holding and subsidiary companies, and its directors, officers, agents, representatives, shareholders, employees and successors, and assigns from any and all claims or liability arising from participating in the Competition, any Competition-related activity and/or acceptance, receipt, possession or use/misuse of any prize.
44. To the extent permitted by law, the Promoter will not be liable for any defects in the prizes, or any losses caused by such defects or losses arising from incorrect or inaccurate information supplied by Participants.
45. The laws of the Republic of South Africa shall govern these Competition terms and conditions, and the courts of South Africa shall have exclusive jurisdiction.
46. For further information or to request a copy of these terms and conditions go to [www.hollard.co.za](http://www.hollard.co.za) or contact 011 879 5165 or 011 351 5000 during office hours.