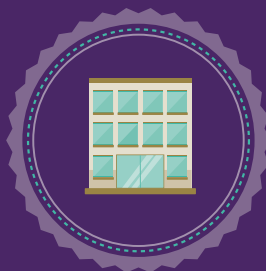


| Buildings



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Cover section: Buildings

Your **Building** section explains the types of benefits that are available to you. You must read this section together with the general terms and conditions and your policy schedule.

1. Definitions that apply to your buildings section

The following definitions are used in the **Buildings** section of this policy.

Building	The private residential home situated at the <i>risk address</i> used for domestic purposes (for example a house, townhouse or flat), including the following structures, fixtures, fittings and connections: <ul style="list-style-type: none"> - outbuildings, including but not limited to garages, domestic employee quarters, storerooms; - paths and driveways constructed of brick, concrete, paving, asphalt or stone (not gravel); - swimming pools; - walls and fences (excluding hedges); - gates and gate motors - tennis courts; - aerials and satellite dishes; - water, sewerage, gas, electricity and telephone connections (public services); - tanks (excluding hot water tanks), pipes, or gutters but not <i>geysers</i>.
Risk address	Is the address at which the <i>building</i> or <i>home</i> is situated, as set out in the policy schedule.
Subsidence, landslip or heave of the land	Movement of the land that supports the <i>building</i> . <ul style="list-style-type: none"> - Subsidence means sinking and settlement of the soil. - Landslip means the downwards or sideways sliding of a mass of land. - Heave means the upward movement of soil supporting the <i>building</i>.
Active soil	Soil that changes in volume because of changes in the moisture content. For example clay and other similar types of soil. <ul style="list-style-type: none"> - Soil increases in volume when it gets wet (heaves or swells); or - Soil decreases in volume when it gets dry (shrinks).
Geyser	Includes the following types of geysers, including the components and parts: <ul style="list-style-type: none"> - electrical geyser, heat pump and gas geyser; and - the hot water tank that is mounted inside your <i>building</i> and forms part of a solar geyser installation.

2. Conditions for cover

- a. The *risk address* of the *building* must be within the borders of South Africa.
- b. We will only cover *insured events* within the boundaries of your *risk address*.

3. What we cover

We will cover your *building* for the Main cover, Additional benefits and Optional benefits. These benefits are explained under the headings which correspond to these names. You must read the detail under each of these headings to understand your cover.

4. Main cover

We will cover your *buildings* up to the *sum insured* set out in the policy schedule, against loss or damage caused directly *insured events* listed below.

4.1 *Insured events*

- a. Fire, lightning and explosion.
- b. Weather, including storm, wind, snow, rain, hail or flood.
- c. Leaking or overflowing of water from geysers, tanks, pipes or gutters. This does not include cover to the actual item itself unless we specifically cover it under Additional or Optional benefits.
- d. Earthquake.
- e. Impact with the *building* by external forces, for example a vehicle.
- f. Theft or attempted theft. There must be visible signs of forcible and violent entry, unless the *building* is occupied at the time of the *insured event*.
- g. Malicious damage.
- h. Accidental damage. Including damage caused by an electricity power surge on the distribution line of any public authority.

5. Additional benefits

We will automatically cover you for the following additional benefits. The following conditions apply to all additional benefits:

- All additional benefits are subject to a maximum of the *limits* set out in the policy schedule.
- Any loss or damage must be caused directly by an *insured event* listed in the **Buildings** section of this policy, unless we say differently.
- If a benefit is not part of the plan you chose when you took out this policy, the policy schedule will show “No cover”.

5.1 **Alternative accommodation or loss of rent**

We will pay either of the following:

- The loss of actual rental income which you would have earned if the *building* was rented out at the time of the *insured event*. This does not include income from a guest house.
- The cost of alternative accommodation for all persons living in the *building* (including live-in domestic workers), which we consider necessary. We will also include reasonable accommodation for your domestic pets.

The following conditions apply to this benefit:

- The *building* is being repaired because of a valid claim under this policy.
- We agree that the *building* is not safe or suitable to be lived in while being repaired.
- We will pay for a maximum period of 12 months.
- You must give proof of the rental income you would have received.

5.2 **Protection of the *building***

The costs to employ a security guard following an *insured event* that we consider necessary.

5.3 **Keys, locks and remote control units**

The cost for the loss of keys and remote control units, or damage to locks of the *building* that we consider necessary. This benefit will also apply if you suspect that an unauthorised person has access to duplicates.

5.4 Loss of metered water

The charges levied by a local authority for water lost through leakage, breakage or bursts from pipes in your water mains system. The following conditions apply to this benefit:

- On the date the leak was fixed, the water consumption reading must be more than 50% of the average of the previous four readings.
- You took immediate steps to repair the pipes when you discovered physical evidence of a leak, or when you received an abnormally high water account.
- We will not pay the cost of leaking taps, geysers, toilet systems, swimming pools, fish ponds or water features.
- The *building* was not unoccupied for more than 60 days in a row.
- We will only pay for a limited number of incidents in any 12 month period, as set out in the policy schedule.

5.5 Leak detection and repairs

You must ask us for our permission before you arrange for a leak to be traced. The first sign of the leak must be after the *cover start date*. We will pay:

- The costs to trace the source of a water or gas leak from pipes. This excludes sewers and drains.
- The cost to repair the leak as required.
- We will not pay the cost to repair a leak outside the grounds of the *risk address*.

5.6 Accidental damage to underground public services

The fair and reasonable cost for accidental damage to underground public service cables, pipes, sewers and drains that:

- are located between your *building* and the public supply; and
- for which you are responsible.

5.7 Non-moisture related subsidence

We will cover any damage or destruction caused by *subsidence*, *landslip* or *ground heave* of the land supporting the *building*, which is not related to the moisture content of the soil. This does not include *active soil*.

5.8 Fire department charges

We will pay the costs charged by an authorised body for extinguishing a fire to prevent or reduce loss or damage to the *building*.

5.9 Fees and costs

We will cover you for the following reasonable and necessary costs up to the *limits* set out in the policy schedule.

- a. After loss or destruction of the *building* or damage to the *building*, the costs to:
 - remove the damaged parts of the *building* from the *risk address*;
 - ensure compliance to the latest *building* regulations and laws;
 - demolish the *building* if necessary; and
 - make the *building* safe if it cannot be lived in.
- b. If we authorise the repair or rebuilding of the *building*, the:
 - costs of temporary fencing;
 - quantity surveyors, land surveyors, architects and engineers fees;
 - local authorities inspection fees;
 - *building* application fees; and
 - legal work to repair or rebuild.

- c. We will not pay for the following:
- costs or fees connected with any undamaged parts of the *building*;
 - costs you may incur to meet any condition that the Government or local authority told you about before the damage occurred.

6. Optional benefits

These are not automatic benefits. You must choose to be covered for these benefits and pay the extra *premium*. The following conditions apply to all optional benefits:

- All optional benefits are subject to a maximum of the *limits* set out in the policy schedule.
- Any loss or damage must be caused directly by an *insured event* listed in the **Buildings** section of this policy, unless we say differently.

6.1 Damage to geysers

We will cover your *geyser* against loss or damage because of any *insured event*, including bursting, leaking or overflowing of water. You can choose not to have this cover.

You must tell us and we will tell you what your reduced *premium* will be. If you chose not to have your *geyser* covered, we will set it out in the policy schedule. You will still have cover for water damage, but not damage to the *geyser* itself.

This benefit does not cover a solar geyser or collector panel that is mounted outside your *building*. If you want your solar geyser covered, you must choose the **Optional benefit, Renewable energy equipment**.

6.2 Renewable energy equipment

The fair and reasonable cost to replace or repair solar geysers, solar panels or wind turbines that are located outside or on the roof of the *building*.

You must tell us the value of each item. This will be the *limits* as set out in the policy schedule.

6.3 Moisture related subsidence

We will cover any damage or destruction caused by *subsidence, landslip or ground heave* of the land supporting the *building*, which is related to the moisture content of the soil (*active soil*).

6.4 Guest house bundle

If you run a guest house from your *risk address* and rent out a maximum of four bedrooms, we will cover you for the following benefits:

a. Damage to the guest house

We will pay you for loss or damage to the guest house caused by any of the *insured events* under the **Buildings** section of this policy.

The following specific exclusion does not apply: Loss or damage to the *building* while you are using it as a guest house.

b. Property of paying guests

This benefit is covered under the **Home contents** section of this policy

c. Legal liability towards paying guests

This benefit is covered under the **Personal liability** section of this policy.

6.5 Home improvement bundle

We will cover you for the following benefits:

a. Alterations, renovations and additions to your *building*

If you have alterations, renovations and additions done to your *building*, you do not have to remember to increase the *sum insured* for your *building* accordingly.

We will automatically increase the sum insured by the amount set out in the policy schedule. This means that we will cover loss or damage to your *building* because of an *insured event* up to a maximum of the increased *sum insured*.

This benefit does not cover loss or damage caused as a direct result of *building* work, renovations or *building* alterations of any kind.

b. Temporary removal of fixtures

We will pay for loss or damage to permanent fixtures that are temporarily removed during repairs of the *building*.

- These items may not be removed for longer than 60 days.
- There must be visible signs of forcible and violent entry.
- The fixtures must be stored indoors and locked up.

c. Theft of *building* materials and fittings

We will pay for the theft of newly bought *building* materials, supplies and fittings on the following conditions:

- They are owned by you and are safely locked away in a storeroom on grounds of the *risk address*.
- They are intended for use in the construction, maintenance or alteration of the *building*.
- There must be visible signs of forcible and violent entry.

d. Green *building* cost cover

We will pay for the installation of *green building* products after a valid claim for the replacement of an item under the **Building** section of this policy. A *green building* product is one that we decide meets the industry recognised green standard for that kind of product in any of the following ways:

- use of less energy, water or natural resources;
- creation of less waste; or
- providing a healthier environment.

For example, your *geyser* needs to be replaced because it could not be repaired. You would prefer not to replace it with a similar *geyser*, but to upgrade it to a solar geyser. We will pay the extra cost to upgrade your *geyser* to a solar geyser.

e. VIP Concierge desk

This service gives you access to a wide selection of service partners, savings, shopping benefits and more.

- We will arrange a quote for services that you need relating to your household.
- Our dedicated consultants will arrange the required services saving you time, money and giving you peace of mind.
- This service is available Monday to Friday (8am to 5pm), excluding public holidays.
- You have to call our **Helpline** number set out in the **Quick reference guide**.

f. Theft of power tools

This benefit is covered under the **Home contents** section of this policy.

6.6 Garden and outdoor bundle

We will cover you for the following benefits:

a. Garden and landscaping

We will pay the reasonable cost to replace trees, shrubs and plants after loss or damage caused by an *insured event*. This benefit includes removing trees that fell over.

b. Water pumps and related equipment

We will pay for loss or damage to the following items including their related pumps and piping:

- swimming pool filters;
- boreholes and water tanks for domestic use;
- septic tanks;
- saunas and spa baths;
- fishponds and water features; and
- irrigation systems.

The specific exclusion for water pumps and related equipment does not apply.

c. Gardening equipment, machinery and generators

This benefit is covered under the **Home contents** section of this policy.

d. Garden furniture and playground equipment

This benefit is covered under the **Home contents** section of this policy.

7. Specific exclusions

Specific exclusions are in addition to the exclusions set out in the **General exclusions** section. Certain exclusions may be cancelled if you chose a benefit that gives you cover for something that would normally be excluded. We will not pay a claim for any of the benefits set out in the **Buildings** section of this policy that was caused by, or related to any of the following specific exclusions.

- a. Impact with the *building* by trees where you arranged for the trees to be chopped down.
- b. Loss or damage if you leave the *building* unoccupied for more than 60 days in a row. This exclusion does not apply if the *building* is set out as a holiday home on the policy schedule.
- c. Loss or damage, caused as a direct result of any *building* work, renovations or *building* alterations of any kind.
- d. Loss or damage to the *building* while you are using it as a guest house, unless you are covered under the **Guest house bundle** benefit.
- e. Theft and malicious damage to the *building* while you have lent, let or sub-let the *building*. This exclusion does not apply if you are covered under the **Guest house bundle** benefit.
- f. Building regulations and requirements: We will not pay for defects in the design or construction of the *building*, or where the structure would not have been approved by the relevant local authority at the time of construction.
- g. Temporary structures: We will not pay for loss or damage to temporary structures, for example prefabricated garden sheds or tree houses.
- h. Wendy houses of any kind.
- i. Weeds or roots: We will not pay for loss or damage caused by weeds or roots.
- j. Water pumps and related equipment: We will not pay for loss or damage to the following items including their related pumps and piping, unless you are covered under the **Garden and outdoor bundle** benefit.
 - swimming pool filters;
 - boreholes and water tanks for domestic use;
 - septic tanks;
 - saunas and spa baths;
 - fishponds and water features; and
 - irrigation systems.

- k. *Subsidence, landslip or ground heave*: Damage or destruction directly or indirectly caused or worsened by reasons mentioned below, or to items listed below. This exclusion does not apply if the *building* is damaged at the same time.
- Boundary, retaining and garden walls, gate posts, fences, septic or conservancy tanks, drains, paths and terraces.
 - Driveways, paving, swimming pools and tennis courts.
 - Work needed to prevent further damage because of *subsidence, landslip or ground heave*.
 - Normal settlement, shrinkage or expansion of the *building* or part of the *building*.
 - Poor design or construction of any *building*.
 - Faulty materials or workmanship.
 - Alterations, additions or repairs to any *building*.
 - The removal or weakening of support to any *building*.
 - Poor compaction or infill.
 - Excavations above or below ground, except during mining operations.
 - The movement of solid floor slabs or any other part of the *building*, unless the foundations supporting the outside walls of the *building* are damaged at the same time.
 - Any foundation system, foundation, plinth wall, floor or flooring system below the level of the main living area level. For example, in any basement, entrance or garage below the main living ground floor area.