



| Home contents



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Cover section: Home contents

Your **Home contents** 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 Home contents section

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

<i>Home</i>	This is the private residential <i>building</i> and outbuildings situated at the <i>risk address</i> used for domestic purposes (for example a house, townhouse or flat). Outbuildings include but are not limited to garages, domestic employee quarters and storerooms.
<i>Risk address</i>	Is the address at which the <i>building</i> or <i>home</i> is situated, as set out in the policy schedule.
<i>Home contents</i>	Goods and products used or stored within a household. It is the tangible and movable personal property placed in the <i>home</i> .

2. Conditions for cover

- a. The *risk address* of the *home* 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 *home contents* 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

4.1 Insured events

We will cover your *home contents* inside the *home* against loss or damage caused directly by the *insured events* listed below.

- 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.
- d. Earthquake.
- e. Impact with the *home* by external forces, for example a vehicle.
- f. Theft or attempted theft. There must be visible signs of forcible and violent entry, unless the *home* is occupied at the time of the *insured event*.
- g. Malicious damage.

4.2 Jewellery and watches

You gave us the total value of your jewellery and watches when you bought this policy. If you buy a new piece of jewellery or a watch, you have to remember to increase the total amount for your jewellery and watches accordingly. If you do not you might be under-insured at the time of a claim.

We will not cover your jewellery and watches:

- while they are taken outside the home;
- while they are carried or worn by you outside the home; and
- for anything more than the amount that you told us about as set out in the policy schedule.

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 **Home contents** 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 Protection of the home

The costs reasonably and necessarily incurred in employing a security guard following an *insured event*.

5.2 Keys, locks and remote control units

The costs reasonably and necessarily incurred for the loss of keys and remote control units, or damage to locks of the *home*, as we may consider necessary. This benefit will also apply if you suspect that an unauthorised person has access to duplicates.

5.3 Important documents

The actual costs of replacing the following important documents if they are lost or damaged because of an *insured event*.

- identity document, driver’s licence and passport
- valuations for your *home* and *home contents*
- wills and the land title to your *home*
- marriage and birth certificates
- contracts and agreements
- education certificates

5.4 Gifts

Loss or damage to items that you bought as gifts for someone else, while the gifts are kept inside your *home*.

5.5 Accidental damage

We will cover you for accidental damage to any item except:

- Television sets and similar audio visual equipment;
- Glass or mirror glass that forms part of any article of furniture.

5.6 Power surge to electrical goods

We will cover you for accidental damage to all electrical and electronic equipment because of an electricity power surge on the distribution line of any public authority. We will not pay for the reproduction or repair of data of any kind.

5.7 Property of guests and domestic employees

We will cover the loss of or damage to *home contents* and personal items that belong to your guests and full-time domestic employees. These goods must be inside the *home* at the time of the *insured event*, and must not be insured elsewhere.

5.8 Spoiling of food in fridge and freezer

We will pay for food that has gone off in your refrigerator or freezer because of mechanical failure, or electrical failure inside your *home*.

This cover does not apply if the electricity or gas supplier fails to supply you with power or gas for any reason. This cover also does not include damage to your fridge or freezer.

5.9 Laundry on the line

We will pay for the theft of laundry on the washing line at the *risk address*, even if forcible and violent entry is not visible.

5.10 Theft of items kept outdoors

We will cover you for theft of the following items intended to be kept or used outdoors, even if forcible and violent entry is not visible.

- patio furniture kept in a location that is attached to the *home*;
- braai equipment, excluding utensils; and
- pool cleaning equipment and accessories.

5.11 Home contents when you move

We will cover your *home contents* against accidental damage and fire, or theft while in transit when you move to a new *risk address*. Please read the policy schedule because different *limits* apply to each *insured event*.

The following conditions apply:

- the transit of your *home contents* must be within South Africa;
- items must be packaged in line with the kind of item. For example glass items are bubble wrapped;
- your *home contents* may not be insured against any of the above events by another insurer;
- accidental damage includes only damage during transit because of a vehicle accident, for example a collision; and
- we will not cover your *home contents* during storage, only during transit.

5.12 Home contents at a temporary location

We will cover your *home contents* against loss or damage while your *home contents* are temporarily removed from the *risk address*. The following conditions apply:

- The *home contents* are kept in a *building* within South Africa.
- The period may not be longer than 60 days.
- There must be visible signs of forcible and violent entry in the case of theft or attempted theft.

Your *home contents* are covered in the following places:

- At the *building* of a business where the *home contents* are being repaired, altered or renovated.
- At your place of employment.
- At your holiday destination.

5.13 Property of students and scholars

We will cover the property and personal belongings of students and scholars against loss or damage while temporarily removed from the *risk address*. The following conditions apply:

- The personal belongings are kept in a boarding school, college, university or other student accommodation within South Africa.
- There must be visible signs of forcible and violent entry in the case of theft or attempted theft.

5.14 Home contents in transit

We will cover your *home contents* (including groceries) against theft, accidental damage and fire while in transit from to or from your *risk address* to or from any the following places.

- the place where you bought the *home contents* from; or
- the place where the *home contents* are being repaired or renovated; or
- a bank safe deposit box;

If the item is stolen from an unattended vehicle, a lower *limit* will apply unless:

- the vehicle is locked;
- the item is out of view and concealed in a locked boot or locked compartment; and
- there are clear signs of forced entry.

5.15 Newly bought *home contents*

If you buy a new expensive item you have to remember to increase your *sum insured* for your *home contents* accordingly. If you do not you might be under-insured at the time of a claim.

We will cover you for newly bought items for a maximum period of 30 days from the date that you bought it. This means that if you have a claim during the 30 day period, we will cover the newly bought item for its full value, up to a maximum of the *limit*.

5.16 Trauma counselling

We will pay the cost of professional counselling to help you cope with trauma after an *insured event*.

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, damage or legal liability must be caused directly by an *insured event* listed in the **Home contents** section of this policy, unless we say differently.

6.1 Accidental damage to TVs and glass

We will cover you for accidental damage to the following items:

- Television sets and similar audio visual equipment;
- Glass or mirror glass that forms part of any article of furniture.

6.2 Home improvement bundle

We will cover you for the following benefits:

a. Theft of power tools

We will pay for the theft of power tools from your *risk address*, even if forcible and violent entry to the *building* is not visible.

b. Alterations, renovations and additions to your home

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

c. Temporary removal of fixtures

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

d. Theft of *building* materials and fittings

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

e. **Green *building* cost cover**

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

f. **VIP Concierge desk**

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

6.3 Garden and outdoor bundle

We will cover you for the following benefits:

a. **Gardening equipment, machinery and generators**

We will cover the following items against loss or damage:

- domestic garden maintenance equipment; and
- lawnmowers, generators and power equipment, for example leaf blowers, weed-eaters and other similar items that you normally keep outdoors.

This benefit includes the theft of these items, even if forcible and violent entry is not visible. You must protect these items against damage from weather and the elements.

b. **Garden furniture and playground equipment**

We will cover the following items against loss or damage:

- garden furniture that are kept in a location that is not attached to the *building*, for example a gazebo;
- *children's* play equipment; and
- garden statues, ornaments and plant containers.

This benefit includes theft of these items, even if forcible and violent entry is not visible.

c. **Garden and landscaping**

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

d. **Water pumps and related equipment**

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

6.4 Home business bundle

If you run a business from your *home* on a full-time or part-time basis, we will cover you for loss, damage or legal liability. All items must be used for business purposes only.

a. **Office furniture**

- Filing cabinets; and
- Chairs, tables, desks and other office furniture.

b. **Office equipment**

- Computers and their accessories including laptops, electronic equipment and tablets;
- PC's, printers and scanners;
- Fax machines, photocopiers, scanners; and
- Telephones, telecommunication and networking equipment.

c. **Stock in trade**

- Stock situated at the *home* that you use for your business operations.

d. Stock in transit

- Stock that you have already paid for, and is in transit to or from the *home*.

e. Business records and electronic data

- If your *home* office business records, electronic data and software are lost or damaged, we will pay the cost of:
 - reconstructing the data you need to continue your business; and
 - replacing your software.
- We will not pay for the value that the lost information may have to you.
- We will not pay a claim if the loss or damage was caused by:
 - program errors;
 - malware (malicious software such as viruses or Trojans that is intended to damage or disable computers and computer systems);
 - unintentional cancellation, corruption of data or incorrect entry; or
 - failure of computer hardware.

f. Legal and contractual documents

- We will pay the cost to re-establish legal and contractual documents that are related to your *home* business.

g. 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 *home* business.
- 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**.

h. Home business client's liability

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

6.5 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 loss or damage as set out under the different benefits.

a. Property of paying guests

- We will pay you for loss or damage to the personal belongings that belong to paying guests, and are at your *risk address*.
- We will not pay for money that is lost or stolen.
- This cover does not apply if the guest's personal belongings are insured anywhere else.
- The following specific exclusion does not apply: Loss or damage to *home contents* while you have lent, let or sub-let the *home*.

b. Damage to the guest house

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

c. Legal liability towards paying guests

This benefit is covered under the **Personal liability** 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 **Home contents** section of this policy that was caused by, or related to any of the following specific exclusions.

- a. Loss or damage to *home contents* if you leave the *home* unoccupied for more than 60 days in a row. This exclusion does not apply if the *home* is set out as a holiday home on the policy schedule.
- b. Loss or damage to *home contents* inside the *home*, caused as a direct result of any *building* work, renovations or *building* alterations of any kind, unless you told us about the renovations.
- c. Loss or damage to collections, stamps, medals, coins or any other collectables.
- d. Loss or damage to money and negotiable securities such as deeds, bonds, bills of exchange, promissory notes and cheques.
- e. Loss or damage during a process of cleaning, restoring, altering, renovating, repairing or any process needing the use of water. This exclusion does not apply when public authorities put out a fire.
- f. Accidental damage which results in scratches, dents, cracks, chips or defacing.
- g. Loss or damage to *home contents* left in the open, unless specifically designed to be left in the open and you have taken reasonable care to protect the item.
- h. Theft or malicious and accidental damage to *home contents* while you have lent, let or sub-let the *home*. This exclusion does not apply if you are covered under the **Guest house bundle** benefit.
- i. Loss or damage to the operating system and software of electronic devices, for example: cell phones, tablets, laptops, desktop computers, media servers and handheld electronic devices.
- j. Loss or damage to office furniture and office equipment used as part of running a home business.
 - Filing cabinets;
 - Chairs, tables, desks and other office furniture;
 - Computers and their accessories including laptops, electronic equipment and tablets;
 - PC's, printers and scanners;
 - Fax machines, photocopiers, scanners; and
 - Telephones, telecommunication and networking equipment.

This exclusion does not apply if you are covered under the **Home Business bundle** benefit.

- k. Loss or damage to *home contents* that is specified on another insurance policy and for which you pay a specific *premium*. For example:
 - Your watch is covered under another insurance policy for a specific *premium*. This means that you pay a *premium* that is based on the make and value of your watch.
 - If your watch is stolen from your home, we will not pay for the watch under this policy. You must claim for the watch from the other insurance policy.