

PRESTIGE PROPOSAL – CONDENSED

In order to provide you with insurance, we have to process your personal information. We will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. We do this to provide insurance services, prevent fraud, assess claims and conduct surveys. We will treat your personal information with caution and have put reasonable security measures in place to protect it. By signing the declaration, you agree to the processing and sharing of your personal information.

PERSONAL INFORMATION

Title _____ Initials _____ Surname _____
 ID number _____ Passport number (if non-SA resident) _____
 Employment status _____

DETAILS OF YOUR PRIVATE RESIDENCE

PHYSICAL ADDRESS

Residence 1 _____ Residence 2 _____

 _____ Area/postal code _____ Area/postal code _____

What is the residence type?
 Residence 1 _____
 Residence 2 _____

PROPERTY

RESIDENCE 1

RESIDENCE 2

What is the dwelling type?
 Residence 1 _____
 Residence 2 _____

Is the property used as a commune? _____

Note: If the home is a boarding house, hotel, motel, storage facility or a commune, then the quote will be referred.

LOCALITY

RESIDENCE 1

RESIDENCE 2

Is the property a plot, smallholding or farm? _____
 Are there any water bodies within 100m of the building – like a dam, lake or a river? _____

CONSTRUCTION

RESIDENCE 1

RESIDENCE 2

Are you currently having alterations, renovations or improvements done to your building, or plan to do so in the near future? _____
 What type of roof does the building have? _____

If THATCH or WOOD, please complete the non-standard construction and thatch questionnaire.

Is there any structure with a thatched roof or roof of non-standard construction on the property, with a roofed area greater than 15% of the roofed area of the main building? _____

If YES, please complete the non-standard construction and thatch questionnaire.

What material are the walls of the building made of?
 Residence 1 _____
 Residence 2 _____

USE OF HOME (always subject to Hollard's approval)	RESIDENCE 1	RESIDENCE 2
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What do you use the property for? Residence 1 _____
 Residence 2 _____

Note: If you use the property for residential and business or business only, then the quote will be referred.

Will the property have paying guests (B&B)? _____

If YES, please refer to the optional Bed-and-breakfast cover below.

SECURITY	RESIDENCE 1	RESIDENCE 2
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What type of perimeter wall does the property have? Residence 1 _____
 Residence 2 _____

Is there a 24-hour armed-response service linked alarm installed? _____

Are there security gates on all the external doors, including sliding doors? _____

Are there burglar bars on all the opening windows? _____

Is there controlled access to the property? For instance, is there a security guard that allows access to the complex/estate, or do you have a special code or remote that allows access? _____

Is there a 24-hour security guard at the address? _____

Is there an electric fence covering all the perimeter walls of the property? _____

JEWELLERY AND WATCHES (to be completed if cover is required for jewellery and watches)	RESIDENCE 1	RESIDENCE 2
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Note: You must keep all jewellery and watches valued at more than the amount stated in the Schedule in a securely locked wall or floor mounted safe when not in use.

Do you have a wall- or floor mounted safe? _____

Provide the total value of valuables including jewellery and watches kept in the safe at any time. R _____ R _____

HOME	HOME 1	HOME 2
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What type of cover do you want? _____

Note: Limited cover includes cover for all insured events except theft, attempted theft or burglary.

What is the current reinstatement value of the home (including professional fees and demolition costs)? R _____ R _____

Is there renewable energy equipment fitted to the home? _____

Does the installed renewable energy equipment have a back-up power supply battery? _____

Note: If there is renewable energy equipment, or a photo-voltaic system (solar PV system) installed, ensure that the home's sum insured includes the value of the system to avoid underinsurance.

OPTIONAL COVER	HOME 1	HOME 2
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Garden and landscaping – extended cover _____

Subsidence, landslip or ground heave – extended cover _____

If YES, please complete the subsidence, landslip and ground heave questionnaire.

Power surge _____

Is an approved surge arrester installed on the main electrical distribution board? _____

Note: An approved surge arrester must be as per the SANS/IEC 61643-11 low voltage surge protection standards, installed on the main electrical distribution board and the device must:

- Be a type 2 device.
- Be designed to withstand at least peak surge currents of 40kA (I_{max}).
- Be wired in terms of SANS 10142-1 Connection type 2.
- Have a status indicator to indicate if the arrester is operational or not.
- Be installed by a registered electrician who must provide either of the following:
 - A Certificate of Compliance for the installation.
 - Proof of installation stating the adherence to the required electrical standards and regulations at the time that the device was installed, as well as complete the **Surge arrester checklist form**, which you can request from your broker.

EXCESS

Select the excess _____

Home 1 _____

Home 2 _____

Note: The basic excess becomes Nil when the policyholder is aged 55 or older, unless the policyholder opts to pay an excess to reduce the premium.

CONTENTS

What type of cover do you want? _____

Note: Limited cover includes cover for all insured events except theft, attempted theft or burglary.

What is the sum insured of the contents (this must be based on new replacement costs)? _____

R _____

R _____

Is there renewable energy equipment fitted to the home? _____

Does the installed renewable energy equipment have a back-up power supply battery? _____

Note: Fitted renewable energy equipment will only be covered under the Contents section if you are unable to insure the renewable energy equipment under the Home section (for example as a tenant or as the owner of a sectional title building under a rental agreement or a sectional title lease agreement). Please ensure that the value of these items are included in the Contents sum insured to avoid underinsurance.

ITEMS OUT AND ABOUT

RESIDENCE 1

RESIDENCE 2

This is an alternative to traditional all risks cover and forms part of your contents section under the **main residence**. We will cover your personal belongings, camping equipment and sporting equipment belonging to you (or anyone living at any of the risk addresses shown in your policy schedule) against loss or damage when you are out and about anywhere in the world. You will not need to specify individual items on your policy such as cell phones, laptops, photographic equipment, any items normally worn or designed to be carried on a person including jewellery and watches, subject to valuation certificates.

Please specify the items out and about sum insured percentage cover you need _____

OPTIONAL COVER

RESIDENCE 1

RESIDENCE 2

Average waiver _____

Bed-and-breakfast _____

R _____

R _____

Business contents – extended cover _____

Note: Please select any amount between R250 000 and R500 000 _____

R _____

R _____

Garden and outdoor items – extended cover

Note: Please select any amount between R100 000 and R250 000

R	R
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Marquee hire of R50 000

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Power surge

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Is an approved surge arrester installed on the main electrical distribution board?

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Note: An approved surge arrester must be as per the SANS/IEC 61643-11 low voltage surge protection standards, installed on the main electrical distribution board and the device must:

- Be a type 2 device.
- Be designed to withstand at least peak surge currents of 40kA (I_{max}).
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- Have a status indicator to indicate if the arrester is operational or not.
- Be installed by a registered electrician who must provide either of the following:
 - A Certificate of Compliance for the installation.
 - Proof of installation stating the adherence to the required electrical standards and regulations at the time that the device was installed, as well as complete the **Surge arrester checklist form**, which you can request from your broker.

EXCESS

Select the excess

Residence 1

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Residence 2

--	--

Note: The basic excess becomes Nil when the policyholder is aged 55 or older, unless the policyholder opts to pay an excess to reduce the premium.

ASSETS SPECIFIED

Personal belongings insured under this section will not be subject to the evidence of violent and forced entry or exit requirement. In addition, jewellery and watches specified individually are not subject to the safe warranty although valuation certificates remain a minimum requirements.

Please provide the details of each specified item:

Category	Description	Serial no. (where applicable)	Value
			R
			R
			R
			R

EXCESS

Select the excess

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FINE ARTS

This section specifically caters for Antique Jewellery; Precious metals; Furs; Musical instruments; Fine arts and antiques; Persian carpets, tapestries and rugs; Collectables; Stamp and coin collections; Wine and whiskey collections; Jewellery and watches that are worn, in a home safe or in bank vault.

Do you want cover for your Fine Arts? _____

RESIDENCE 1

RESIDENCE 2

What type of cover do you want? _____

Note: Limited cover includes cover for all insured events except theft or attempted theft.

What is the combined sum insured of your Fine Arts? _____

Note: If the combined sum insured is below R20 000 000, please complete the **Fine Arts Addendum** form. If the value is above R20 000 000, then the quote will be referred.

MOTOR VEHICLE AND MOTORCYCLE

INFORMATION ABOUT THE REGULAR DRIVER/RIDER

VEHICLE 1

VEHICLE 2

Type of vehicle _____

Name _____

Surname _____

Gender _____

ID/Passport number _____

Has the regular driver/rider been convicted of reckless, negligent or drunken driving in the last 5 years? _____

Note: If the regular driver/rider has been convicted of reckless, negligent or drunken driving in the last 5 years, then the quote will be declined.

Licence type

Motor vehicle 1

Motor vehicle 2

Licence type

Motorcycle 1

Motorcycle 2

Licence issue date

Motor vehicle 1

Motor vehicle 2

Licence issue date

Motorcycle 1

Motorcycle 2

MOTOR VEHICLE INFORMATION

MOTOR VEHICLE 1

MOTOR VEHICLE 2

What type of cover do you want? _____

Note: Sum insured type is not applicable if Third party only cover is selected.

Select the sum insured type _____

Please note: Agreed value applies if the retail value is no longer available.

a. If Agreed value is selected, then specify the value

R

R

Agreed value: You must give us proof of the value at the start of your cover and every year thereafter, to make sure we cover your motor vehicle for its latest value. We will accept a valuation certificate from a vehicle dealer, or your motor club, as proof of the latest value.

b. If Retail value plus was selected, then indicate the percentage (between -25% and +25%)

%

%

Is the motor vehicle fitted with accessories? _____

If YES, please list the accessories:

MOTOR VEHICLE 1

Description	Sum insured	Description	Sum insured
1. _____	R _____	2. _____	R _____
3. _____	R _____	4. _____	R _____
5. _____	R _____	6. _____	R _____

MOTOR VEHICLE 2

Description	Sum insured	Description	Sum insured
1. _____	R _____	2. _____	R _____
3. _____	R _____	4. _____	R _____
5. _____	R _____	6. _____	R _____

	MOTOR VEHICLE 1	MOTOR VEHICLE 2
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Registration number _____

Note: We do not cover vehicles that are not registered in South Africa, and which do not have a valid licence.

VIN number _____

Engine number _____

Year of manufacture _____

Make and model
 Motor vehicle 1 _____
 Motor vehicle 2 _____

Mead and McGrouther code (vehicle source code) _____

Vehicle code
 Motor vehicle 1 _____
 Motor vehicle 2 _____

	MOTOR VEHICLE 1	MOTOR VEHICLE 2
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What colour is the motor vehicle? _____

Has the motor vehicle been modified to alter its performance level? _____

Note: If YES, the quote will be referred.

Does the motor vehicle have a tracking device which includes vehicle recovery? _____

If YES, please select the first tracking device:
 Motor vehicle 1 _____
 Motor vehicle 2 _____

If YES, please select the second tracking device:
 Motor vehicle 1 _____
 Motor vehicle 2 _____

What do you use the motor vehicle for on a daily basis?
 Motor vehicle 1 _____
 Motor vehicle 2 _____

Note: We don't cover commercial use, which includes (but is not limited to) Ubers, taxis and other forms of transport carrying passengers for financial gain.

What is the address where the motor vehicle is parked overnight?
 Motor vehicle 1 _____
 Motor vehicle 2 _____

Indicate where the vehicle is parked at this address
 Motor vehicle 1 _____
 Motor vehicle 2 _____

OPTIONAL COVER

Car Hire

a. How long do you want the car hire for? _____

b. What car hire group do you want? _____

Motor vehicle 1

Motor vehicle 2

Credit shortfall – extended cover (Available for Comprehensive cover only) _____

Note: Credit shortfall covers the balance of the shortfall (less the Credit shortfall – limited amount).

Reduction in value of 10% of retail/agreed value _____

Note: You can only claim once per insured vehicle.

Tyre cover (Available for Comprehensive cover only) _____

Off-road driving (4X4) – (Available for Comprehensive cover only) _____

EXCESS

Select the excess

Motor vehicle 1

Motor vehicle 2

Note: The basic excess becomes Nil when the policyholder is aged 55 or older, unless the policyholder opts to pay an excess to reduce the premium.

MOTORCYCLE INFORMATION

MOTORCYCLE 1

MOTORCYCLE 2

What type of cover do your want? _____

Note: Sum insured type is not applicable if Third party only cover is selected.

Select the sum insured type _____

Please note: Agreed value applies if the retail value is no longer applicable.

a. If Agreed value is selected, then specify the value

R

R

Agreed value: You must give us proof of the value at the start of your cover and every year thereafter, to make sure we cover your motorcycle for its latest value. We will accept a valuation certificate from a vehicle/motorcycle dealer, or your motor club, as proof of the latest value.

b. If Retail value plus was selected, then indicate the percentage (between -25% and +25%) _____

%

%

MOTORCYCLE 1

MOTORCYCLE 2

Registration number _____

Note: We do not cover vehicles that are not registered in South Africa, and which do not have a valid licence.

VIN number _____

Engine number _____

Year of manufacture _____

Make and model

Motorcycle 1

Motorcycle 2

Mead and McGrouther code (vehicle source code) _____

Vehicle code

Motorcycle 1

Motorcycle 2

Is the capacity of the motorcycle more than 1 850CC? _____

Has the motorcycle been modified to alter its performance level? _____

Note: If YES, the quote will be referred.

What do you use the motorcycle for? Motorcycle 1 _____
Motorcycle 2 _____

Note: We don't cover business or commercial use, which includes (but is not limited to) Ubers and other forms of transport carrying passengers for financial gain.

OPTIONAL COVER	MOTORCYCLE 1	MOTORCYCLE 2
Credit shortfall – extended cover (Available for Comprehensive cover only)	_____	_____

EXCESS	MOTORCYCLE 1	MOTORCYCLE 2
Select the excess	_____	_____

Note: The basic excess becomes Nil when the policyholder is aged 55 or older, unless the policyholder opts to pay an excess to reduce the premium.

If you need cover for vintage vehicles, non-road vehicles, trailers or caravans, please speak to your broker.

INSURANCE AND CLAIMS HISTORY

Have you had uninterrupted non-life insurance in the last three years, and if so, with which insurer(s)?

Has an insurer ever declined cover, cancelled or refused to renew any life or non-life insurance policy for you, anyone living with you or anyone who will be covered under this policy? (If the policyholder is a juristic entity then this question applies to any insurance policies relating to the juristic entity)

If YES, please provide the reason _____

Are you currently under sequestration or curatorship? _____

If YES, please note that because there are possible legal implications in offering you insurance, the quote will be referred. Based on the referral we will decide whether or not we can offer you insurance.

Have you, or anyone who will be insured on this policy, been convicted of a criminal offence in the last five years? _____

If YES, please note that because there are possible legal implications in offering you insurance, the quote will be referred. Based on the referral we will decide whether or not we can offer you insurance.

It is important for us to know your insurance claims history. You must give us accurate information because this affects your premium and might affect how we assess your future claims. Please include details of all insurance claims (including rejected claims) in the last three years. We also want to know of vehicle claims for all regular drivers listed in this proposal form.

Description	Regular driver (if applicable)	Date of claim event	Amount of claim	Insurer	Policy no.
_____	_____	_____	R	_____	_____
_____	_____	_____	R	_____	_____
_____	_____	_____	R	_____	_____
_____	_____	_____	R	_____	_____
_____	_____	_____	R	_____	_____
_____	_____	_____	R	_____	_____

PREMIUM PAYMENT OPTIONS

Premium payment frequency _____

Premium payment method _____

Annual premium payments

If you choose to pay your premium annually via electronic fund transfer or direct deposit, please make payment within 30 days of your policy start date into the banking details provided to you by your broker. Note that if payment is not made within this time, your cover will not start.

Monthly premium payments

If you choose to pay your premium monthly via debit order, please complete the separate Debit order authority form as provided by your broker. Note that if the first debit order is returned, your cover will not start and no further collections will be attempted.

Please provide us with your banking details for payment of claims and premium refunds (where applicable).

Account holder name _____

Name of bank _____ Branch code _____

Type of account _____ Account no. _____

YOUR INSURANCE RISK SCORE

Do you give Hollard permission to check your insurance risk score? _____

If YES, we may do this check every year when your policy renews, every time the cover on your policy changes and also when you claim. The reason we check your insurance risk score with credit agencies, is to accurately price your policy and assess our risk. It is not the same score as a credit score which a lender would typically be interested in, and checking your insurance risk score will not affect your credit score.

DECLARATION BY PROPOSED POLICYHOLDER

1. I have carefully considered my needs, objectives and circumstances before accepting the quotation.
2. I did not sign any blank or partially completed forms.
3. I confirm that my broker has provided me with a record of advice and a disclosure notice.
4. I understand the insurance cover as explained to me by my broker and as set out in the quotation that this application is based on.
5. I confirm that the information completed on this form is true and correct to the best of my knowledge, whether this was completed by myself or by my broker on my behalf.
6. I have not withheld any information that is likely to influence the decision of Hollard to accept my application for insurance.
7. I understand that Hollard may reject a claim or cancel my policy if I misrepresented or withheld any information.
8. I understand that this application, together with the accepted quotation, will form the basis of the contract if Hollard accepts my application.
9. I understand that signing this application does not mean that Hollard will accept my application.

I ask Hollard to start my policy on _____ (dd/mm/yyyy) based on the cover and premium as set out in the quotation this proposal is based on.

Signed at _____ on this _____ day of _____ 20 _____

Name and surname of proposed policyholder

Signature

Thank you for your application!

If we accept your application, we will send you the policy wording and policy schedule.