



Hollard My life & more™  
Gives you more, for less!



Simply Put

Hollard.



## Home Contents Cover

Voluntary benefit (separate Short-Term Policy)

### Key Features

- Household goods can be insured only if the main life insured has an insurable interest in the goods
- The main life insured must have My life & more Life Cover to be entitled to take the short-term cover
- The cover is only valid for household goods inside the domestic home and excludes any household goods in a holiday home, cover only applies to the physical address of the domestic home
- In the event of a claim, we will only provide partial insurance and cover of only R50 000
- The sum insured of R50 000 will not be increased annually
- Cover starts on the policy start date, subject to premium payment on the premium collection date
- The premium might increase annually
- Cover will increase if the voluntary increase is accepted
- Premium holiday in December after policy in force for 12 months
- Home Contents cover is sold on a non-advice basis.
- R1,000 excess taken from the claim payment amount.

This is for illustrative purposes only. Please refer to your policy wording for terms and conditions applicable to you.

Hollard Life Assurance Company Limited (Reg No. 1993/001405/06) FSP No. 17697, is a Licensed Life Insurer. The Hollard Insurance Company Limited (Reg No. 1952/003004/06) FSP No. 17698, is a Licensed Non-life Insurer. Both are authorised Financial Services Providers. Terms and conditions apply.

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## Exclusions

Please refer to your policy wording for the full list of exclusions.

Disclosure: Please read your policy contract carefully.

Event	Cover Limit
Theft (must be visible signs of forced or violent entry unless the domestic home is occupied at the time of the event).	50% of the sum insured
Gemstones, jewellery, furs, rugs, carpets, and articles made of precious metals	30% of the sum insured
Fire, lightning, explosion	100% of the sum insured
Rainstorm, wind, hail, snow, or flood	
Earthquake	
Bursting, leaking, or overflowing of water or oil from tanks, pipes, or gutters excluding damage to the items themselves	
Impacting the domestic home (vehicles, animals, aircraft, the collapse of aerials, masts, satellite dishes, falling trees – except where you arrange for trees to be cut on purpose)	
Computers, Laptops (cover only at the domestic home) & Software	Up to Benefit limit as per policy schedule
Keys, locks, and remote-control units	
Cost of replacing personal documents (e.g., ID document) after an insured event	
Cost of employing a security guard following an insured event	

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### Extra Features

- The required amount of cover is determined by conducting a complete Financial Needs Analysis.
- There is a Premium Holiday benefit in December after the policy is in force for 12 months
- The policyholder can increase and decrease cover when needed, subject to cover limits and rules.
- You can select up to 6 beneficiaries for the Life Cover Benefit and Death Income Benefit
- Cover and Premium escalations of 5% per annum.
  - These will end on the policy anniversary before the main life insured's 75th birthday

Continuation of cover, a spouse can opt to continue cover (if they were on the policy) on their own life and that of the remaining insured lives after the main life insured's death.

The premium payable for the Spouse will be recalculated on a Main Life Insured basis using the Spouse's age at the start of cover of the Spouse's cover, the Spouse's current sums assured and the premium rates applicable at the time of continuation.

The premium for other insured lives will continue at the level at the date of death of the MLI.

If the Premium Waiver Benefit was selected on the policy:

The Premium Waiver Benefit provides for cover to continue on the insured lives after the death of the main life insured for a specified period, as selected by the MLI/policyholder, after the expiry of the waiting period.

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- No waiting period will apply if the main life insured dies as a result of an accident.
- Cover will continue for the period selected for the premium waiver benefit.
- Automatic annual premium and cover increases will continue.
- We will cover the remaining insureds for all the benefits they were covered for as at the date of the policyholder's death, as set out in the policy schedule

### Availability of the continuation option

Continuation must take place within four months of the policy ceasing (because of the death of the **main life insured** or the expiry of the Premium Waiver Benefit).

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