

RISK ACCEPTANCE LIMITS

Commercial Lines

Effective for the 2022/2023 period

Classes	VAT exclusive	Extensions
Fire Classes		
1. Fire	R30 000 000 per risk address (applicable to Fire classes 1 to 4) R7 500 000 per risk address R7 500 000 per risk address R1 000 000 per item R3 000 000 per risk address R7 500 000 per event R7 500 000 first loss limit	<p>The following extensions which increase exposure must be included in the accumulation:</p> <ul style="list-style-type: none"> • Rent • Escalation • Inflation • Documents • Increased cost of working • Reinstatement of data • Additional claims preparation costs
2. Business Interruption		
3. Buildings Combined		
4. Sectional Title		
5. Office Contents		
6. Electronic Equipment		
7. Medical Equipment		
8. Medical Electronic Equipment		
9. Accounts Receivable		
10. Accidental Damage		
Accumulation limit		
Accumulation limits in respect of all the Fire classes 1 to 9 as listed above including extensions is R30 000 000 per risk address. If this accumulation limit is exceeded, please refer the risk to your Hollard branch for approval.		
Thatch/Non-standard		
Fire classes (all Fire classes 1 to 9)	R8 000 000 accumulation per risk address	
Classes	VAT exclusive	
Accident Classes		
1. Fidelity Guarantee	R1 000 000 in the annual aggregate	
2. Theft	R1 000 000 first loss limit per risk address	
3. Business All Risks	R1 000 000 accumulated exposure per risk address	
4. Glass	R1 000 000 per risk address	
5. Money	R1 000 000 per risk address	
6. Goods in Transit	R1 500 000 per load limit	
Accumulation limit		
Accumulation limit in respect of any of the Accident classes 1 to 6 as listed above in excess of R5 000 000 must be referred to your Hollard branch		
Personal Accident		
Stated Benefits/Group Personal Accident	R3 000 000 any 1 life per event (accumulation death, Permanent Disability, TTD and medical expenses) R10 000 000 accumulation per event (based on top 5 earners)	
Motor		
Motor Commercial	R2 500 000 per vehicle	

Classes	Limit
Liability Classes	
Combined Liability – General Liability – Products & Defective Workmanship – Spread of Fire	R20 000 000 R5 000 000 R5 000 000 } up to R20 000 000 per event/in the annual aggregate questionnaire to be completed for exposures exceeding R5 000 000
Employer's Liability	R5 000 000
Umbrella Commercial Risk (only applicable to Commercial type risks) Underlying liability limits Property Liability – R1 000 000 Motor and Watercraft Liability – R2 500 000	R20 000 000 per event/in the annual aggregate subject to a maximum of 100 vehicles per policy Umbrella Limit R19 000 000 in excess of R1 000 000 R17 500 000 in excess of R2 500 000
Motor Liability – Third Party Liability – Passenger Liability (vehicle definition 1) – Fire & Explosion	R5 000 000 R5 000 000 R1 000 000 } up to R20 000 000 per event/in the annual aggregate
Director's & Officer's Liability (no Umbrella available)	R5 000 000 per event
Cyber Insurance (no Umbrella available)	R10 000 000 per event