



SECTIONAL TITLE

ACCOMMOD8

**OUR ACCOMMOD8
SECTIONAL TITLE
PRODUCT IS
SPECIFICALLY
DESIGNED TO
PROTECT THE
COMMON PROPERTY,
WITH
COMPREHENSIVE
EXTENSIONS AND
ENHANCED
FEATURES TO GIVE
YOU PEACE OF MIND.**

www.hicsa.co.za



@hicunderwriting

WHAT HIC'S ACCOMMOD8 SECTIONAL TITLE PRODUCT OFFERS

AUTOMATIC EXTENSIONS

- Office contents
- Money
- Fidelity
- All Risks – gardening equipment
- Accidental damage
- Broadform liability
- Legal liability documents
- Loss of documents
- Machinery breakdown
- Increased cost of working
- Electronic equipment
- Maintenance cleaning
- PA Money section
- Power surge
- Home modification
- Removal of trees
- Locks and keys

GEYSER LIMITS

Market leading geyser maintenance/all risks cover including SABS approved solar geysers.

- Geyser maintenance

AUTOMATIC EXTENSIONS

- Swimming pool/borehole pumps
- Guards
- Removal of bees
- Damage to garden
- Loss of water
- CPC
- Theft (non-forcible/violent)
- Marble/Granite
- Automatic Trustees liability

NEW EXTENSIONS (IF STATED IN THE SCHEDULE)

- Property crimes reward
- Generator hire
- Meeting room hire
- Temporary accommodation for pets
- Leak detection

OPTIONAL COVERS

- Geyser excess waiver
- Trustees liability (increased limit)
- Broadform liability (increased limit)
- Employers liability (increased limit)

VALUE ADDED PRODUCTS



- Home/Office Maintenance Assist

EMERGENCY CONTACT NUMBER
0861 113 990

CONTACT:

info@hicsa.co.za
011 455 5271
P O Box 2253
Bedfordview 2008

TERMS & CONDITIONS APPLY
FOR OUR FULL BROCHURE OR MORE INFORMATION - CONTACT YOUR HIC PORTFOLIO MANAGER

THE KEY TO KEEPING FLEETS ON THE ROAD

HIC'S MOTOR FLEET PRODUCT OFFERS YOU SO MUCH MORE!



Why insure your client's motor vehicles on a fleet vs a specified basis?

- Less admin on your part. You don't need to advise HIC if your client adds or deletes vehicles. If you insured your client's vehicles on a specified basis and forget to notify us of the changes, there would be no cover in the event of a loss. However, if insured under a fleet, cover would automatically exist.)
- Unlike HIC, not every insurer is prepared to cover fleets on a monthly basis in terms of payment of premium.
- On a specified basis the full premium is payable on each vehicle upfront, but on our Fleet Product, the insured can elect to pay on a deposit basis. (The insured would be saving upfront and will have a much better incentive to manage his fleet. If claims exceed a certain amount then the balance would be payable.)
- We offer a motor fleet unsupported.
- We can do aggregate excesses, stoppers etc.
- HIC is one of the only UMAs/Insurers who, if you insure on a deposit basis and the balance of the premium is due, then we would not ask for a lump sum, instead we split this over the remaining months up to renewal.
- HIC's claims service is excellent.

To obtain a quotation for our Motor Fleet Product (minimum of 15 or more vehicles), we require:

- Three years' detailed claims experience (gross)
- Number of units per year
- Excess structure per year
- All we need is an annual declaration at the end of the period of insurance and we will process any adjustment.

With a reputation for professionalism, service and experience, HIC is the only and obvious choice when it comes to insuring your client's fleet.

Regrettably, we do not insure hauliers, cartage contractors, transporters or rental companies.



Contact denleighw@hicsa.co.za for more information on our Fleet Product

011 455 5271

info@hicsa.co.za

www.hicsa.co.za

[in](#) [f](#) [@](#) [@hicunderwriting](#)