




# HOMEOWNERS ASSOCIATION



# HIC

UNDERWRITING MANAGERS (PTY) LTD

# HOMEOWNERS ASSOCIATION



ACCOMMOD8

OUR ACCOMMOD8  
HOMEOWNERS  
ASSOCIATION  
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](http://www.hicsa.co.za)



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## WHAT HIC'S ACCOMMOD8 HOMEOWNERS ASSOCIATION PRODUCT OFFERS

### AUTOMATIC EXTENSIONS

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

- Accidental damage
- Office contents
- Loss of documents
- Legal liability documents
- Increased cost of working
- Electronic equipment
- Public liability
- Directors liability
- Employers liability
- All Risks – gardening and other maintenance equipment
- Money

### AUTOMATIC EXTENSIONS

- Fidelity
- Machinery breakdown
- Theft
- Power surge
- Locks and keys
- Glass – building sum insured (accidental)
- Guards
- Damage to garden
- Subsidence and landslip (full)- building sum insured
- Alternations and additions
- Damage to garden

### OPTIONAL COVERS

- Geyser excess waiver
- Geyser maintenance

### 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**





# SECTIONAL TITLE

ACCOMMOD8

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## 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

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# 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](mailto:denleighw@hicsa.co.za) for more information on our Fleet Product

011 455 5271

[info@hicsa.co.za](mailto:info@hicsa.co.za)

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## WHAT HIC'S ACCOMMOD8 HOMEOWNERS PRODUCT OFFERS

### ACCOMMOD8 EXTENSIONS

#### AGGREGATE LIMIT

- Cost of reletting
- Tenant relocation
- Buildings awaiting sale
- Litigation costs
- Early termination of lease agreement
- Theft by tenants
- Special circumstance LOR
- Protection and preservation
- Emergency evacuation
- Decontamination, pest and vermin
- Loss of interest receivable or payable
- Land and water cleanup
- Alternations and additions
- Damage to garden

### OPTIONAL COVERS

- Geyser excess waiver
- Geyser maintenance
- Prevention of access extension

### AUTOMATIC EXTENSIONS

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

- Loss of Rent
- Public liability
- Accidental damage to machinery
- Accidental damage to marble and granite tops
- Geyser (bursting and overflowing)
- Loss of water
- Subsidence and landslip (full) - building sum insured
- Glass - building sum insured (accidental)
- Guards
- Damage to garden
- Removal of trees
- Locks and keys
- Removal of bees
- Power surge

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### VALUE ADDED PRODUCTS



- **Home/Office Maintenance Assist**

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