

HOMEOWNERS ASSOCIATION



UNDERWRITING MANAGERS (PTY) LTD

HOMEOWNERS ASSOCIATION



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



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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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[@hicunderwriting](https://www.instagram.com/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

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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 for more information on our Fleet Product

011 455 5271

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

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

AUTOMATIC EXTENSIONS

Market leading geysers 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
- Geysers (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

VALUE ADDED PRODUCTS



- **Home/Office Maintenance Assist**

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