



Connecting the dots
between land, livestock
and logistics.

Hollard.
Insure your unsure

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About Hollard

Hollard was founded in 1980, when a small group of like-minded entrepreneurs decided the time was ripe to offer a new brand of insurance: one that looked at fresh ways of addressing risk protection; one that put clients' needs first; and one that would give shape to a deeply-held conviction that doing well in business should also be about doing good.

In 2020, Hollard celebrated an important milestone, turning 40. While we've been around since 1980, we are still filled with the same passion and enthusiasm for making a difference through the business that we do and the way we do it.

Today, with more than 3 500 passionate Hollard staff in Africa and Asia, more than four million policyholders, and assets in excess of R50 billion, Hollard and Hollard International are making a real difference on a significant scale.

Whatever the future holds, a strong connection to Africa and its culture will always be a big part of Hollard's DNA.

Some interesting facts about the Group:

- **Offices in nine countries and represented in another 21 countries**, through partnerships.
- The Hollard Australia Group, founded on our South African business model, has become an **important player in the competitive Australian market**.
- **Partnership is part of our DNA** - each partnership seeks to achieve the win-win-win, whereby Hollard wins, our partner wins, and policyholders and our communities win.

Hollard's growth can be attributed to staying true to its founding objectives and rooting them in solid, long-term partnerships with industry experts, who share similar values. The Hollard Group provides short-term insurance, life insurance and investment products to a customer base that ranges from individual consumers in almost all income categories to large commercial and corporate clients. While we collaborate closely with brokers and other insurance specialists, the Group also works with financial service providers, retailers and affinity groups, and we've developed expertise in almost every class of insurance.

International Footprint

A solid foundation

Hollard holds various short-term and life insurance licences, as well as a number of captive licences. However, Hollard Life Solutions and Hollard Insure (our two South African business units) share a common vision, brand and culture. We also share infrastructure where this makes sense. This enables us to provide innovative and integrated solutions to customers' insurance needs. Hollard International has established a presence in countries in East and West Africa, five countries in the Southern African Development Community and in the Philippines and there's more to come.

Tokio Marine Holdings Inc.



TOKIO MARINE
INSURANCE GROUP

We're excited by the possibilities that come with an international partner – in 2018 Tokio Marine, one of the world's oldest and most established insurers acquired a 22,5% stake in Hollard and Hollard International. They've helped us consolidate our international expansion.

Currently Hollard and Hollard International operate in the Philippines and 8 countries in Africa, providing insurance services to around 4-million policyholders. Each one of those customers are served by a local-is-lekker team that understands them and their specific realities.

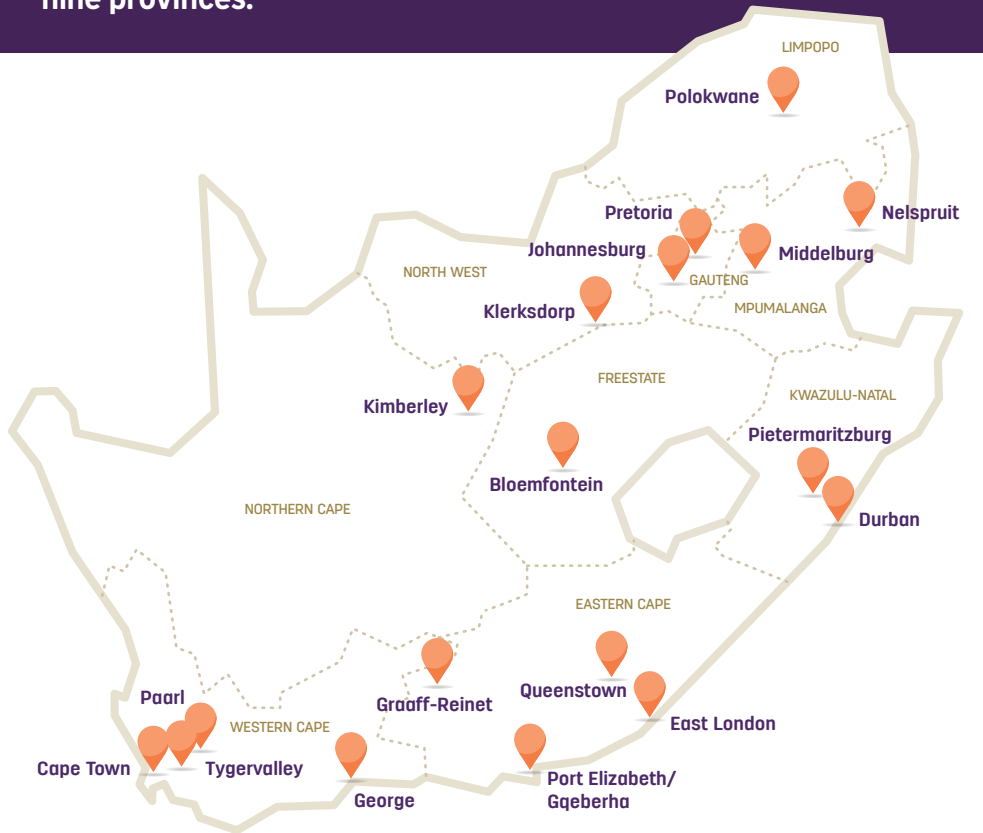
Botswana
Ghana
Kenya
Lesotho
Mozambique
Namibia
Philippines
South Africa
Zambia



Hollard Insure

Hollard Insure is the Group's primary short-term insurance arm in South Africa with specialist lines focusing on corporate and commercial insurance, backed by personal insurance, and marketed mainly through intermediaries.

Hollard Insure has a network of **18 branches/sales offices** in all **nine provinces**.





Accident & Health

We provide Personal Accident insurance that supports organisations' duty of care philosophies for their employees – whether they are at work or away on business, or on a 24-hour basis.

Our policies are designed to provide both the employer and the employee with financial protection against accidental death, permanent and temporary disability, and related expenses.

Flexible solutions allow the employer to select additional covers to complement the suite of standard employee benefits, ensuring maximum protection for both the employer and employee.

We offer bespoke Personal Accident solutions to businesses of all sizes – from small firms to multinationals, across a wide array of industry sectors. Various pricing and rating options are available, to suit the needs of the employer.

Hollard Insure's Personal Accident programmes automatically include a comprehensive list of over 25 additional benefits and extensions, ranging from retraining and rehabilitative benefits to emergency transportation, ensuring the widest possible range of benefits to cover the financial burden of unexpected events.

We have you covered when you need it most.

Mike de Jong

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Visit the
Hollard website for
further information



Agriculture

Our Agricultural products are as individual as the needs of each farmer, covering risks including but not limited to:

- General farming
- Livestock
- Horticulture
- Liability
- Exports
- Products guarantee
- Plastic tunnels
- Poultry
- Hospitality
- Warehouse Liability
- Wine cellars
- Fresh produce packaging and cooling plants

We'll help you grow.

Andries Wiese

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Alternative Risk Transfer

We provide specialist Alternative Risk Transfer solutions. These solutions are characterised by their risk participation mechanisms that address clients' unique risks, difficult to insure risks or risks that may not be efficiently insured by the traditional insurance products. Anchored by a long-term risk management strategy, these solutions provide the client the flexibility to manage their total cost of risk over time. Partnering with us to craft bespoke solutions has never made more sense for clients.

Our service excellence and agility to collaborate with clients across various business sectors, position us as the obvious choice to walk the journey to a sustainable risk finance structure.

Amon Khoza

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Visit the
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Chartered Auto Underwriting Agency

We're specialists in car rental insurance, adding value to existing insurance portfolios. If your client's car is damaged, stolen, hijacked or written-off, we will arrange a replacement car.

Our free repair-time monitoring service keeps clients updated on the status of their repairs, which enhances customer satisfaction, while at the same time managing car rental periods and ultimately minimising claims costs.

We'll keep you on the road to success.

Salome de Fontaine

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Visit the
CAUA website for
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Clarendon Transport Underwriting Managers

Who We Are

We are an expert insurance Underwriting Manager for the Commuter Taxi and Bus industries, providing a range of comprehensive insurance products, benefits, and services.

What We Do

We offer Taxi, Bus, e-Hailing, Metered Taxi, Scholar and Staff transport, Shuttle Service and Tourism transport insurance cover. Our insurance products cover damages, accidents as well as theft or hijacking.

Why Choose Us

1. We're fast and reliable.
2. We're affordable!
3. We put safety first.
4. We're experienced.

We also offer:

- Third Party Liability
- Passenger Liability
- Personal Accident and Extended cover.

Hail us, and we'll keep you moving forward.

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An authorised
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Commercial

We provide protection for:

- Fire
- Accidental damage
- Business interruption
- Theft
- Money
- Motor
- Liability

Options are offered, depending on the needs and requirements of your business, including a variety of vulnerabilities that are not in your control. Whether you are an industrial manufacturing company or a technical consulting firm, our

team will put together a solution for you, because we understand that no two businesses are the same.

We also appreciate the long-term value of giving our broker specialists back-up support, and the very best in risk assessment and risk management.

Our Commercial offering includes cover for businesses and body corporates.

Your business is our business.

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Visit the
Hollard website for
further information



Construction & Engineering

We are a specialist team with engineering and insurance backgrounds, and are able to handle projects of any size. Thanks to our significant level of expertise, Hollard is the construction industry insurer of choice for many intermediaries and is well respected both locally and internationally.

Specialist insurance solutions include:

- Contractors All Risks
- Project-specific insurance
- Advanced loss of profits
- Contractors plant All Risks
- Electronic equipment
- Machinery breakdown
- Loss of profits following machinery breakdown

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Corporate

We provide cover to companies with significant asset values across a wide range of industry sectors, including, but not limited to:

- Mining
- Power
- Manufacturing
- Financial services
- Technology and communication
- Real estate
- Retail

Please contact us to find out how our industry knowledge, risk assessment capability, and underwriting expertise can be of value.

The protection afforded under an Assets policy includes material damage and business interruption, which can extend to machinery breakdown. Since every company's insurance requirements are unique, specific cover is arranged in accordance with the nature of the business. The intermediary is pivotal to the placement of the insurance programme.

Dianne White

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Court Bonds

Winding up a deceased estate? Setting up a trust? Operating as a curator? Managing a liquidation? We offer a variety of tailored guarantees to the fiduciary industry, including:

- Executor bonds
- Trustee bonds
- Curator bonds
- Liquidation bonds
- Asset insurance

We deal with the complexities of the fiduciary industry, and the needs of specialist practitioners such as attorneys, accountants, trustees, curators and liquidators.

Speak to us about how we can support you – we're only a phone call away.

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Brett Hannington

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Equipage

A horse is both a costly investment and a living, breathing creature – and as such, it requires specialised insurance. Equipage offers innovative cover for stud, competitive and pleasure riding.

We offer insurance cover for virtually every aspect of owning a horse, including Mortality Critical Care, veterinary costs, Loss of Use, Public Liability, Personal Accident, Tack and Horse-Box cover.

When it comes to equine insurance, Equipage just makes horse sense!

Nicole Giraud

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www.hollard.co.za



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Film Guarantors

As dynamic, exciting and creative as the film industry can be, it can also be fickle.

With our Film Guarantor Insurance partner, iTOO, you're covered for non-delivery of co-productions with international as well as South African production houses, whether you're a film investor or another party. Over the last four years, we've guaranteed over 200 films with a total budget of over R2 billion.

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Gail Radnitz
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Hospitality & Tourism

We provide a specialist product that suits the unique needs of hospitality and tourism businesses.

We cover:

- Urban hotels
- Boutique hotels
- B&B's
- Guesthouses
- Conference centres
- Safari lodges
- Tented camps
- Wildlife estates
- Game and nature reserves

Stay safely with us!

Andries Wiese

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iTOO Artinsure, a division of iTOO Special Risks

We provide unique, specialist insurance for assets that appreciate in value, art, antiques and collectables. We have years of experience dealing with private and corporate collectors, antique dealers, fine art dealers, auction houses, museums, exhibitors, restorers, artists, specialist packers, and shippers.

Gail Bosch

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iTOO Special Risks

We are Holland's Special Risks and Liability exposures partner in South Africa and Sub-Saharan Africa. We offer customised and effective insurance. Whether your clients are professional individuals, companies, directors, trustees or employers, financial institutions, retailers, manufacturers, wholesalers, distributors, event co-ordinators or medical professionals, they face various liability exposures on a daily basis. We have the cover for them.

We specialise in:

- Commercial crime
- Cyber liability
- Financial institutions crime and civil liability
- Blanket bankers' bond and financial institutions liability

- Directors' and officers' liability
- Commercial drone insurance – hull, payload and liability
- Employment practice liability
- Environmental liability, including gradual pollution
- Events liability – once-off or annual
- General Liability/Broadform Liability, CUP and PLIP
- Professional indemnity
- Medical malpractice
- Trustee liability
- Vets medical malpractice
- Kidnap and ransom
- Political risk violence (PVT)
- Contingencies – cancellation cover

We are the one-stop shop for all your business liability cover.

Warwick Goldie

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For more information, please visit
www.itoo.co.za or see what is
happening @itooexpert.



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Marine

A ship in port is safe, but that's not what ships are built for. We offer insurance products covering risks associated with the movement of cargo by all modes of transportation, internationally and locally. We also cover private pleasure craft, commercial hull, and offer specialist Marine Liability insurance such as:

- Charterers' Liability
- Stevedores' Liability
- Ship Repairers' Liability
- Goods in Transit

Let us be your calm after the storm.

Cynthia Nanthallal

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Personal Lines

When it comes to Personal Lines, look no further than Hollard. We know you, the intermediary, are looking for excellence in products and claims service. Our Personal Lines offerings include our Easy product, and our Private and Prestige products. Our Easy product is modular, meaning that you are able to build specific solutions for your clients' needs, from entry-level to high net-worth. You can access Easy via our broker portal that is linked to our in-house system, which is convenient and enables you to perform policy administration functions and capture first notification of loss on

behalf of your clients. With our Easy product, the underwriting and claims functions sit with us.

Our Private and Prestige products offer all-in-one, comprehensive cover. They include a variety of additional options, so that clients have the flexibility to change and increase cover to suit their needs, and protect the assets that matter most to them. The Prestige product includes broader cover options, with higher limits, and has been designed for the higher net-worth client.

And because we believe we can always find ways to do things better, we're continually innovating and enhancing our offering, giving your clients better and smarter insurance options.

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Trade & Construction Guarantees

Trade guarantees:

Our proficient guarantee underwriters cater for the full spectrum required by the construction and trade industries, including:

- Customs guarantees
- Transnet guarantees
- Airlines guarantees
- Fuel guarantees
- Portnet guarantees
- Utility guarantees.

Construction Guarantees:

Our specialist guarantee underwriters cater for the full spectrum required by the construction industry, including:

- Performance guarantees
- Advanced payment guarantees
- Retention guarantees
- Materials on and off site
- Bid bonds
- NHBRC/late enrolment.

We provide the foundation on which you build your business.

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Trade Credit

By offering innovative debtor insurance, coupled with a holistic credit risk mitigation solution, we support you to grow your turnover by extending credit safely. We can insure any number of debtors – a single debtor or your entire book, or even a once-off transaction.

Gareth Joubert

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Travel

We offer comprehensive travel insurance providing cover, among other things for:

- Cancellation
- Delays
- Baggage issues
- Medical emergencies

Medical assistance and cover is available for families, individuals and employees of large and small companies. Wide cancellation cover is available on the top-up product, and adventure sports and certain pre-existing medical conditions are included.

Let's travel the world together!

Uriah Jansen

Call centre: 011 351 4531

travelinsurance@holland.co.za

holland.co.za/other-products/travel-insurance



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Trucking

The heavy haulage sector serves as the heartbeat of the South African economy, responsible for transporting over 80% of goods on the road.

As a leading HCV insurer in South Africa specialising in heavy commercial vehicles, including goods-in transit and goods-in transit contingency cover. We offer customised cover for all sectors of the transport industry to suit your client's needs, no matter how big or small.

Given the Transport industry's inherent high accident risk, selecting a reputable insurance provider becomes

paramount. As a broker, you need the reassurance of being partnered with an insurer that comprehends the intricate and ever-changing range of challenges confronted by the heavy commercial sector.

We provide tailored risk management solutions to address the inherent exposures within the industry, ensuring your peace of mind.

Our unparalleled proficiency in the field, coupled with expert guidance, enables us to offer innovative strategies for clients in effectively managing their risks.

Paul Dangerfield

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Holland.

Underwritten by The Holland Insurance Company Limited (Reg. No. 1952/003004/06),
a Licensed Non-Life Insurer and an authorised Financial Services Provider

Further information on benefits, exclusions and limitations can be found at **Holland.co.za**

holland.co.za