

31 August 2022

Hello from Hollard and Lumkani

Changes to your Lumkani Fire Cover policy

You are currently covered under the Lumkani Fire Cover insurance policy which is packaged together with the Lumkani rental agreement.

We have made a few changes to your policy. It's important that you understand your cover, so please take some time to read through this letter as it contains a summary of these changes.

Rejoining after cancellation

If your rental agreement with Lumkani was cancelled for any reason, you may decide to rent the Lumkani Fire Alarm again. Previously a re-joining fee was required to cover the cost of restarting the rental agreement. This re-joining fee has now been removed and will not apply if you cancel and re-join.

Change to administration fee

Lumkani does not receive any commission from Hollard, but Hollard pays Lumkani an administration fee per policy per month for performing the administration around claims. We have changed the administration fee from R4.80 excl. VAT to R4.80 incl. VAT.

Address changes

We have made it clear that you must tell Lumkani if your address changes so that they can make sure your Lumkani Fire Alarm is linked to your new structure on their system and that your address for this insurance is correct.

You must send Lumkani all of the following:

- The GPS location of your new risk address.
- Pictures of the installed alarm at your new address.

If you do not send Lumkani the above information, then you will not have any cover under this policy.

Changes to the telephonic application process

If you applied telephonically and had your alarm delivered to you, you must make sure that the alarm is installed properly at your risk address. You must send Lumkani all of the following:

- Pictures of the installed alarm.
- Pictures of your household contents and structure.
- A GPS location of your risk address.

If you applied for this cover telephonically, your Hollard Fire Cover insurance policy will begin as soon as all of the following have occurred:

- You have paid your first rental fee and insurance premium.

hollard.co.za

THE HOLLARD INSURANCE COMPANY LIMITED, (Reg. No. 1952/003004/06)
Hollard is an authorised Financial Services Provider, FSP no. 17698

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This letter and attachments are confidential. Do not keep, copy or distribute it if you are not the intended recipient. Please destroy it and notify us on popia@hollard.co.za.

- You have received and installed your alarm properly.
- You have sent all the required information to Lumkani.

Payment options

We have added PEP, Spar, Ackermans or any spaza store which uses Flash or Kazang to your payment options.

Change to FAIS Ombud details

We have updated the FAIS Ombud physical address.

Increase in total monthly amount

We always try to make the premium affordable as possible and we have therefore not increased the premium on this product since it was launched in 2016. We must however take various factors such as inflation into account to ensure that the premiums we receive are sufficient to cover all claims.

Based on this, the Hollard premium is increasing from R20.90 to R30.90. This means that the total monthly amount that you pay for your Lumkani policy will increase by R10.00 from 1 October 2022.

For clients with Fire Cover: Please [click here](#) to read and download your updated policy wording.

For clients with Fire and Funeral Cover: Please [click here](#) to read and download your updated policy wording.

Please read it and keep it in a safe place so you can refer to it in future.

If you need more information

Telephone number	: 010 005 4414 – Mondays to Saturdays between 9am and 5pm
WhatsApp	: 082 741 2406
Email	: info@lumkani.com

Kind regards

Hollard and Lumkani